

FraudShare

ATO Fraud Fact Sheet

01/01/2026 to 09/30/26

Selection Criteria
Incident Date through 09/30/2026 and Create Date through 10/15/2026

Complete Activity Analysis (All Years)

Total incidents reported: **39,503**	Total threat indicators reported (as of 10/15/2026): **175,811**
Average account value targeted: **$205,048**	Average fraudulent disbursements requested: **$86,798**
Total account value targeted: **$8,100,030,542**	Total fraudulent disbursements requested: **$1,028,041,329**

LIMRA LOMA
Navigate With Confidence

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Current Year-to-Date Activity Analysis

Selection Criteria
Incident Date 01/01/2026 to 09/30/26 and Create Date through 10/15/2026

Accessed = Fraudster was able to obtain customer or account information and/or request a transaction. It doesn't indicate funds were obtained.

Total incidents occurred:	Average account value targeted YTD:	Average fraudulent disbursements requested YTD:
6,969	**$168,725**	**$62,793**

Total account value targeted YTD:	Total fraudulent disbursements requested YTD:
$1,175,846,856	**$118,491,062**

Top Access Points YTD Analysis

(January–September 2026)

Access Point	% of Attempts	Access Rate	Days to Detect	Average Disbursement Requested
Customer portal	66%	78%	10.1	$52,062
Contact (call) center	29%	46%	5.7	$68,245
Processing center (back office)	6%	89%	8.7	$68,595

Note: Incidents can be associated with multiple access points; percentages won't equal 100 percent.

Top Detection Method YTD Analysis

(January–September 2026)

Detection Method	% of Attempts	Access Rate	Days to Detect	Average Disbursement Requested
Internal report	37%	71%	8.9	$67,117
Customer	22%	82%	12.0	$61,512
Employee	21%	62%	8.7	$60,838
Third-party solution tool	21%	46%	3.8	$70,894

Note: Incidents can be associated with multiple detection methods; percentages won't equal 100 percent.
Accessed = Fraudster was able to obtain customer or account information and/or request a transaction.
It doesn't indicate funds were obtained.

% Change YoY (vs. Company Average)

	2023	2024	2025	Q3 2026 vs. Q3 2025 YOY
% Increase →	**47.9%**	**297.2%**	**38.1%**	**62.8%**

Note: Percent change represents the mean of company averages.

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