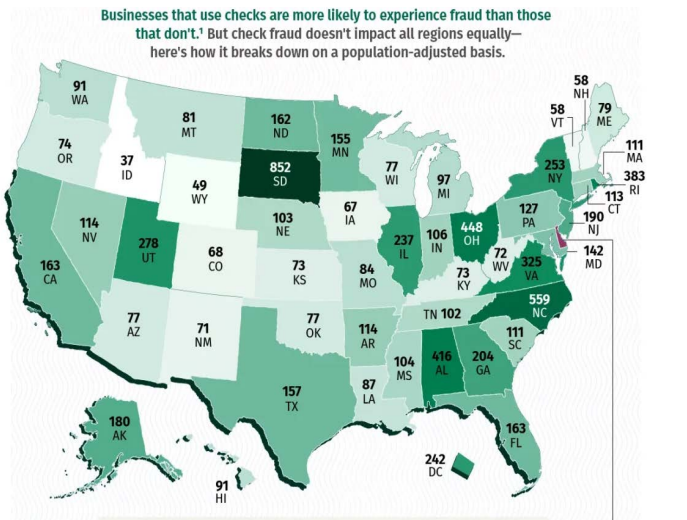


Highlighting the “Hotspots” For Check Fraud in the USA

Back in May of this year, we wrote a post pointing out which regions of the USA were "hotspots" for mail theft/stolen checks. These hotspots were focused around large metropolitan areas, where we surmised a correlation with population and the number of businesses.

In a recent article by Visual Capitalist, author Jenna Ross and graphic designer Zack Aboulazm have created a visual map to highlight the regions in the USA that are hotspots for check fraud. Sponsored by Citizens Bank, the recent report "Check Fraud by State, Mapped," analyzes depository institution filings with the Financial Crimes Enforcement Network between September 2024 and August 2025, revealing geographical trends that underscore both the scope and shifting nature of check fraud risks.

Adjusted for population, Delaware stands out with the highest rate of check fraud, reporting 1,793 incidents per 100,000 residents. South Dakota follows with 852 cases per 100,000. Both states are known as financial hubs due to their business-friendly regulations, making them attractive targets for fraudsters.



Why Speed and Latency are Critical in Check Processing

In a recent Medium blog post, banking transformation leader Amit Batra draws a sharp distinction between two metrics that quietly determine whether AI-powered banking feels seamless or painfully slow: throughput and latency. Think of a banking system as a busy airport...

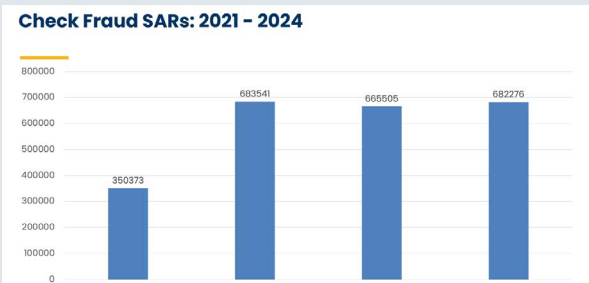
[Read the full article →](#)



Lack of “Check Experts” Hindering FIs with Check Fraud Liabilities

One major issue that many FIs are facing when it comes to check fraud is understanding which FI is liable. Unfortunately, as checks slowly declined over the past few decades, we’ve seen a lack of banking professionals’ focus on the payment channel -- leading many FIs without...

[Read the full article →](#)



Check Fraud SARs Rise in 2024 to Near 2022 Record-Setting High

According to a recent report from the Thomson Reuters Institute, the total number of Suspicious Activity Reports (SARs) filed by U.S. financial institutions in 2024 declined slightly from the record-setting numbers seen in 2023 but nevertheless remained near all-time highs.

[Read the full article →](#)

Phyllis Meyerson’s Lasting Legacy: The Blockbuster Story Behind Check 21

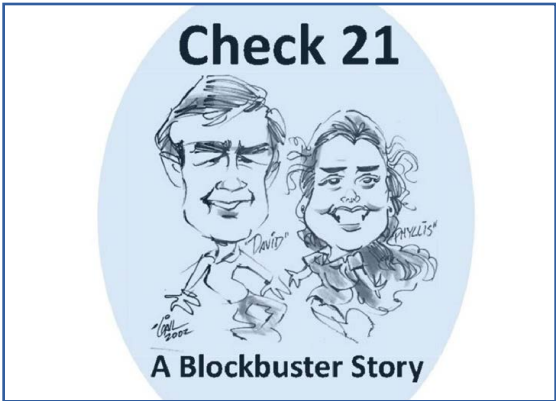
On October 15, 2025, the payments industry lost one of its icons. Phyllis Meyerson was a 50-year payments and check-processing veteran, accumulating numerous professional certifications and making a lasting impact on the payments industry through her leadership and service.

Phyllis was more than her professional achievements. She was known for her intelligence, her spirited nature, and her generosity. She inspired those around her, remained true to herself, and made a lasting impact on everyone she met.

A Shared Project: From eBook to Multimedia Story:

Before her passing, OrboGraph had the great honor of collaborating with Phyllis and co-author David Walker on their eBook, Check 21 – A Blockbuster Story. This eBook isn’t just a technical or historical recount: it’s a deeply personal narrative about the remarkable transformation of payments in the United States — told with humor, humility, and insight

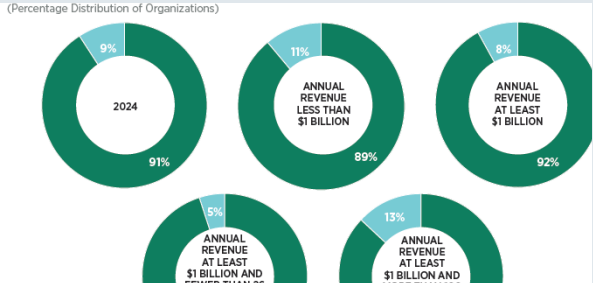
[Read the full tribute →](#)



Paper Checks: Payment Substitutes are NOT Universally Reliable According to Atlanta FED

Recent data from AFP on business check usage notes that paper check usage has jumped from 75% in 2023 to 91% in 2024. Take On Payments, a blog sponsored by the Payments Forum of the Federal Reserve Bank of Atlanta, examined...

[Read the full article →](#)



Check Payments Most Often Subjected to Fraud According to New 2025 AFP® Payments Fraud and Control Survey

Earlier this week, AFP released the results of their "2025 AFP® Payments Fraud and Control Survey". This report is an important tool for FIs and the banking industry, as it displays the challenges that their customers are facing.

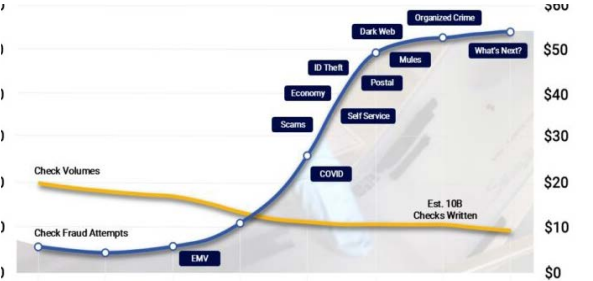
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USPS Report Shows Ineffectiveness of New eLocks for Mail Theft

A major component to Project Safe Delivery -- the USPS Initiative to fight back against mail carrier and mailbox robberies -- is the installation of new electronic locks that can only be opened utilizing an electronic device with a specific code or frequency to open the mailbox. The scanner, known as the Mobile Delivery Device – Technology Refresh

[Read the article →](#)



NICE Actimize Report: Check Fraud Accounts for 52% of Overall Fraud-Value Attempts

NICE Actimize published its annual report on fraud, based on 2024 data. The report, entitled "2025 NICE Actimize Fraud Insights Report, U.S. Retail Payments Edition," focuses on US payments, providing insight into market-specific fraud trends.

[Read the full article →](#)



Modernizing Payments Back-Office Crucial for Survival

The American Bankers Association (ABA) has relaunched its award-winning consumer protection campaigns, #BanksNeverAskThat and #PracticeSafeChecks, in 2025 to bolster the fight against fraud. These initiatives, involving over 2,500 banks across the U.S., focus on educating consumers and...

[Read the full article →](#)



What We Learned at the OrboGraph Check Fraud Roundtable

OrboGraph has been bringing together FIs and technology providers to collaborate on the future of fraud prevention. Our most recent milestone — the eighth overall and third in-person Check Fraud Roundtable — took place in McLean, VA, bringing top financial crime technology providers and FIs...

[Read the full article →](#)



Fortifying Check Deposit Fraud Defenses at the Teller Line

Though you'd think that fraudsters would favor faceless deposit channels such as mRDC or ATM for depositing stolen checks; data from NICE Actimize revealed that 51% of check deposit fraud is committed at the bank branch. Unfortunately, frontline staff training has declined over the past decade.

[Read the full article →](#)



TransUnion Reports US Businesses Lose 9.8% of Revenue to Fraud

Fraud is inflicting record-setting damage on businesses worldwide. This is according to TransUnion’s H2 2025 Global Fraud Report, which draws on proprietary data from TransUnion’s global intelligence network and surveys of business leaders in six countries and consumers across 18 countries.

[Read the full article →](#)



Why We Can’t Just “Write Off” Paper Checks

"I think we're probably rushing towards the point where checks just aren't going to be a thing anymore." This is a quote directly from a new Q&A post on Payments Dive from Tom Warsop, President & CEO of ACI Worldwide -- who has decades worth of experience the finance and payments industry.

[Read the full article →](#)