



Are Financial Institutions Ready to Shift from Automation to Cognitive Enterprise?

A recent article published on Forbes.com takes a look at the evolution of technology from simple banking automation to a cognitive enterprise model where AI learns, reasons and collaborates with people across the organization. The focus is no longer just on speeding up manual tasks but on building an intelligent ecosystem where data, workflows and human judgment operate in concert.

Author Sanjoy Sarkar, SVP, Senior Director - Application Development & Support at First Citizens Bank, notes that evolution from early rule-based RPA, which handled repetitive work, to workflow and low-code platforms that extended automation across back-office and customer-facing processes. Today's "cognitive enterprise" goes further, using anomaly detection, natural-language understanding and decision engines to anticipate needs and recommend next best actions, augmenting how humans think rather than simply replicating what they do.

Technology alone is not enough, the post notes; culture and structure determine whether automation scales.

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Reliance on Traditional Positive Pay Puts Corporate Clients at Major Risk

A post by Erin Teta, Director of Cerini & Associates, warns that Traditional Positive Pay is not foolproof: if payee-name verification is not enabled, altered checks can still clear even when you transmit a full issue file. She describes a case where a school district mailed a check that was intercepted...

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The Dangers of Social Media: How Scrolling Leads to Check Fraud

Spending a lot of time on social media? Well, you could be setting yourself up for check fraud. Recently, we noted that 54% of U.S. consumers reported an increase in check fraud attempts in 2025. Could your scrolling on popular social media apps like Facebook, X, or TikTok be putting yourself in danger?

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AI Automation a Top Banking Trend in 2026

For decades, the banking industry has been chasing the elusive goal of automation -- alleviating their internal teams from laborious tasks and shifting to strategic tasks that drive revenue. According to a new article from Status Insights, the industry appears to be at the nexus point as FIs deploy AI technologies that can achieve true automation.

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Are Tougher Prison Sentences the Solution for Check Fraud?

One often ignored factor that helps drive the surge in check fraud is the fact that the punishment for committing check fraud -- from stealing checks to actually stealing funds -- is relatively low compared to other felonies. As noted by James Bi, Marketing Manager and Check Fraud Detection Specialist at OrboGraph:

In general, financial crimes receive lower prison time than other felonies that criminals previously perpetrated. Individual criminals and organized crime rings were aware of this and made perpetrating check fraud a part of their operations as it was seen as a much lower risk than other crimes that carry more than a decade in prison.

Whether steeper punishments and longer sentences are really the answer to check fraud remains an open question, and perhaps the wrong one to ask.

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Featurespace Report: 54% of U.S. Consumers Report an Increase in Check Fraud Attempts in 2025

For #FraudFighters across the US, data has become a major weapon against fraudsters -- as they say, knowledge is power! Featurespace, a trusted partner of OrboGraph, announced via LinkedIn a new report entitled *Criminals Are Reinventing Check Fraud. Are FIs Prepared*

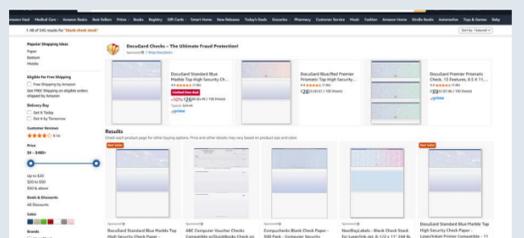
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Mastercard: Early Adopters of AI-Driven Fraud Detection See 2X Cost Savings

AI is rapidly reshaping the fraud landscape, and a Mastercard.com post argues that banks can no longer afford to treat it as a "nice to have" in their fraud prevention strategy. The article positions AI-driven fraud prevention as the most effective response. Instead of relying on rigid, rules-based systems.

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Blank Check Stock: The Quiet Upstream Engine of Modern Check Fraud

Blank check stock has become one of the easiest "upstream" tools for check fraudsters to obtain and weaponize. In a recent LinkedIn post, David Maimon, Professor at Georgia State University, calls blank check stock a "critical upstream asset in the check fraud ecosystem."

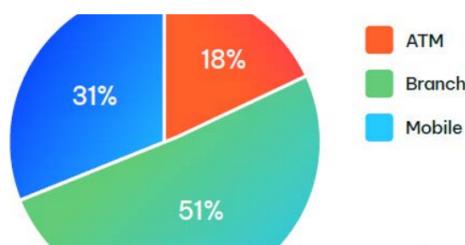
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Scam Detectors Podcast: The History of Check Fraud is as Old as Checks

Did you know the concept of "checks" goes way back thousands of years? According to a blog post from Superior, back as early as 3000 B.C., merchants in ancient Babylon utilized clay tablets as "a primitive form of a promissory note, functioning much like a check does today."

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Should Banks Incentivize Front-Line Staff to Catch Check Fraud?

Solving the challenge of check fraud is not just an investment in technologies, it is an investment in your front-line staff. Many think that check fraud would mostly occur at deposit channels where the fraudster or money mule can avoid being face-to-face with a bank employee, however...

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FED Receiving Major Pushback on Eliminating Check Clearing Services

Over the past handful of years, we've seen so-called industry experts and pundits, along with mainstream media, announce that "checks are dead." Yet, for those who are actually in the industry and handle check processing daily, the observable truth is that checks remain a major payment channel.

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