

## Kinective Acquires OrboGraph, Adding AI-Powered Check Fraud Prevention to Banking Operations Platform

**PHOENIX (March 31, 2026)**—Kinective, the company delivering intelligent banking to over 4,000 banks and credit unions daily, announced today its acquisition of OrboGraph, an industry-leading provider of AI-powered check recognition and fraud prevention solutions.

The acquisition marks Kinective's strategic entry into AI-driven check fraud prevention—addressing one of the most critical challenges facing financial institutions and a top request from Kinective's customers. With check fraud surging 385% since the pandemic, the addition of OrboGraph's battle-tested technology delivers the advanced protection financial institutions require to safeguard their operations.

"This acquisition delivers the fraud capabilities our customers need now more than ever," said Stephen Baker, CEO of Kinective.

[Read the full article →](#)



### How B2B CFO's Need to Approach Fraud

Fraudsters are known to be relentless in their search for vulnerabilities within any technology or process. Many financial institutions are keenly aware of this; however, the end-consumers generally are not—particularly businesses. In a recent PYMNTS article, CFOs are warned that no matter what method of payment they choose to utilize...

[Read the full article →](#)



### PaymentsJournal Podcast: Understanding the Effects of Fraud on Consumers

Financial fraud is no longer a rare event; for many consumers, it is a persistent risk that shapes how they interact with their financial institutions. The emotional fallout from scams—shame, fear, and loss of trust—directly influences customer behavior, and that behavior is precisely where banks must...

[Read the full article →](#)



### Universal Acceptance Holding Digital Payments Back

A recent American Banker opinion piece argues that the U.S. is entering the decisive phase of its shift from paper checks to digital payments—and that the way this transition is managed will directly affect fraud exposure, operational risk, and customer trust for years to come.

[Read the full article →](#)

## AFP Survey: 58% of Organizations Report Experiencing Check Fraud in 2025

This week, The Association for Financial Professionals announced the release of their 2026 AFP Payments Fraud and Control Survey report. The report, underwritten by Truist, has been utilized by the industry as the benchmark for payments fraud—including checks.

Findings from the 2026 survey show that payments fraud remains pervasive, with 76% of organizations reporting attempted or actual incidents in 2025. Although this marks a slight decrease from 2024, the overall risk environment remains elevated. Larger organizations—especially those maintaining fewer payment accounts—continue to face increased exposure: 66% of organizations with revenue exceeding \$1 billion report fraud losses, while the percentage is only 48% of organizations with revenues under \$1 billion. The 2026 AFP Payments Fraud and Control Survey was conducted in January 2026 among 465 treasury practitioners representing U.S. organizations of varying sizes and industries.

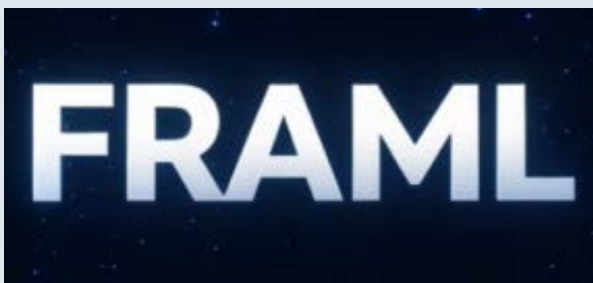
[Read the full article →](#)



### Fintech-Credit Union Relationship: Overcoming the Misalignments

PYMNTS.com explores how credit unions once treated FinTech collaborations as side projects. However, now more than half say external partners are what allow them to innovate faster and at greater scale than they could on their own—paralleling research from Finastra noting that 54% of FIs are turning to fintech partnerships to accelerate...

[Read the full article →](#)



### FRAML: What Full Integration Really Means for Check and ACH Fraud

A recent BankInfoSecurity article by Suparna Goswami highlights how scams now hit an estimated 57,000 Americans every day, pushing banks to tighten fraud controls and move toward near real-time monitoring.

The National Automated Clearinghouse Association's (Nacha) 2026 requirement for near real-time ACH fraud monitoring is...

[Read the full article →](#)



### ABA Survey Confirms Banks are America's Front Line Against Fraud

A new infographic based on research conducted by Morning Consult and published by American Bankers Association sends a clear message: Consumers still see banks as their most trusted defense against fraud, far more than any other industry. At a time when check fraud, scams, and payment fraud are accelerating, that trust is both a...

[Read the article →](#)



### Is Modernizing Legacy Positive Pay Systems Enough to Stop Check Fraud?

Positive Pay, as currently deployed by many financial institutions, is stuck in a 1990s workflow that puts too much operational burden on business customers and keeps adoption stubbornly low, according to a recent LinkedIn article by Max Koenig, VP Sales & Partnerships at Monit.

[Read the full article →](#)



### Why Rip-and-Replace Method is Holding FIs Back from True Modernization

When thinking about the concept of platform modernization, many organizations take the age-old approach of rip-and-replace, taking legacy solutions or systems and simply replacing them with something new.

However, this is not the case. To truly achieve platform modernization, it means...

[Read the full article →](#)



### Visa/Featurespace: Why Banks Need a Connected Fraud Ecosystem That Includes Checks

In a recent interview, James Mirfin, SVP, Head of Risk and Security Intelligence Solutions at Visa, spoke with PYMNTS CEO Karen Webster about Visa's network-level fraud strategy, which points to a future where banks, networks, fintechs, and check...

[Read the full article →](#)

[Click here to view the web version of the OrboNation Newsletter.](#)