LexisNexis® RISK SOLUTIONS

6 TRENDS Redefining Risk, Trust & Program Integrity IN 2026

Heading into the new year, generative AI, digital credentials, and rising cross-program eligibility abuse are reshaping how organizations verify identity, protect benefits, and modernize at scale.

$27B+ in U.S. identity fraud losses in 2024; $16B from account takeover alone.[1]

$12.5B in total fraud losses reported by consumers to the FTC in 2024 — a **25% jump** over 2023.[2]

10.93% — national Supplemental Nutrition Assistance Program (SNAP) payment error rate in FY 2024, signaling elevated waste and integrity pressure on states.[3]

TREND 1:
DEEPFAKES, GENERATIVE AI & ADVANCED AUTHENTICATION ATTACKS GO MAINSTREAM

THE LINE BETWEEN REAL AND FAKE IS DISAPPEARING.

Industry research shows **deepfake-related fraud attempts increased sharply in 2024** as accessible AI manipulation tools made synthetic attacks easier to deploy.[4]

Recent industry analysis shows **digital document forgery increased by 244% year-over-year** as fraudsters leveraged AI to create increasingly realistic identity documents.[5]

One analysis estimates **26% of people encountered a deepfake scam online in 2024**, and 9% fell victim.[6]

Global losses from deepfake-enabled fraud exceeded $200 million in the first quarter of 2025, with AI-generated voice and video attacks increasingly used to impersonate trusted individuals.[7]

Document and biometric authentication fraud is escalating rapidly, including:

AI-generated deepfakes and synthetic media — used to target identity and document verification systems.[8]

Face morphing — digitally blending two people's photos into one image, potentially allowing two individuals to use the same ID document.[9]

Digital injection attacks — where fraudsters provide fake, synthetic, or previously captured biometric images or videos directly into an identity verification workflow, bypassing the device camera and liveness checks — have rapidly emerged as a key threat vector leveraged in AI-assisted identity fraud.[10]

TREND 2:
FRAUD LOSSES HIT NEW RECORDS

MORE DIGITAL CHANNELS CREATE MORE OPENINGS FOR FRAUD.

In 2024, **U.S. consumers lost $27.2 billion to identity fraud**—an increase of 19% from the prior year—and account takeover fraud alone resulted in $15.6 billion in losses.[11]

Newly released FTC data show **consumers reported $12.5B in fraud losses in 2024**, up 25% year-over-year.[12]

Industry data shows that **over 80% of phishing emails analyzed exhibited some use of AI**, underscoring how attackers are scaling personalization and sophistication.[13]

TREND 3:
MODERNIZATION & EFFICIENCY: LEGACY FLOWS BECOME LIABILITIES

IF YOUR DEFENSES DIDN'T EVOLVE, YOUR RISK DID.

The latest LexisNexis® Risk Solutions Cybercrime Report shows **first-party fraud is now the leading attack type globally**, accounting for approximately 36% of reported fraud in 2024—up from 15% the year before. [14]

According to the LexisNexis® Risk Solutions Cybercrime Report, **1 in 11 new account creations across digital channels**—including mobile apps and browsers—was **identified as an attack**.[15]

Industry data show that **organizations leveraging orchestration and automated fraud decisioning are reducing reliance on manual review while improving risk decision accuracy and operational efficiency**. For example, orchestration platforms have enabled up to a 40% reduction in manual application reviews in real-world implementations.[16]

TREND 4:
DIGITAL CREDENTIALS BECOME THE NEW FRONT DOOR

IDENTITY IS NOW MOBILE, CONTINUOUS, AND RISK-BASED.

Industry data shows **deepfakes now contribute to approximately 1 in 20 identity verification failures in 2025**, highlighting how attackers are using AI-generated manipulation to challenge verification controls.[17]

Governments are **expanding mobile driver's licenses and digital identity credentials** that enable citizens to verify their identity electronically, reducing reliance on physical documents and static personally identifiable information (PII).[18]

Programs are **redesigning digital identity journeys to reduce friction while maintaining strong fraud controls**—using flexible verification paths that **accommodate different user contexts without weakening identity assurance**. [19]

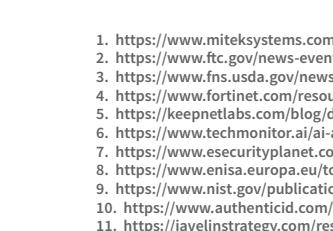
TREND 5:
DUAL PARTICIPATION & SNAP PROGRAM INTEGRITY UNDER SCRUTINY

MINOR ACCURACY ISSUES CAN LEAD TO SIGNIFICANT PROGRAM COSTS.

The United States Department of Agriculture's FY 2024 Quality Control data show a **national SNAP payment error rate of 10.93%**.[20]

LexisNexis Risk Solutions reports **SNAP fraud activity has doubled year over year**, with fraud-related costs growing so that for **every $1 in fraudulent benefits, agencies incur $4.14 in total costs**.[21]

Concurrent enrollment across states or programs remains a major program integrity risk, creating exposure to duplicate benefits and improper payments.[22]



TREND 6:
UNIFIED IDENTITY PLATFORMS CAN SHARPEN FRAUD DETECTION ACROSS PROGRAMS

FEWER SILOS. MORE CONTEXT. BETTER OUTCOMES.

Fraud leaders increasingly cite **synthetic identity and first-party fraud** as top emerging threats.[23]

Javelin data show **73% of financial institutions report rising synthetic identity activity**, with nearly a third of flagged new accounts sharing synthetic traits.[24]

Leading programs are adopting **unified identity decision platforms** that combine **digital identity intelligence, behavioral analytics, and device data** into a single risk decisioning framework to strengthen verification and fraud controls.[25]

As fraud accelerates, modernizing identity is no longer optional.

LexisNexis® Risk Solutions delivers the trusted data, advanced analytics, and multi-layered identity intelligence agencies need to detect risk earlier, strengthen program integrity, and deliver secure, efficient experiences at scale. The organizations that stay ahead in 2026 will be those that pair modernization with the right identity partner.

LexisNexis® RISK SOLUTIONS

For more information visit or call 1-888-216-3544.

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