



Fraudscape 2025

6 Month Update

www.fraudscape.co.uk

Fighting Fraud and Financial Crime Together

Pioneering intelligence, analysis and statistics to illuminate the fraud and financial crime landscape, and direct our shared strategic response to the threats.



Data



Intelligence



Learning

The Six Month Update

This Fraudscape update offers a comprehensive examination of filings made by Cifas members to the National Fraud Database (NFD) and Insider Threat Database (ITD) for the first six months of 2025.

Drawing on intelligence from Cifas members and key partners, this report delivers insights and highlights the latest trends and tactics observed across sectors.

Over 217,000 cases were filed to the NFD, a 1% rise on the previous year. This is an unprecedented number of cases, higher than the record number filed in 2024.

The data highlights that fraud shows little sign of abating. It now accounts for 41% of all crime. The increase in filing to the NFD is in line with the data from other sources, including the Office of National Statistics. The Global Anti-Scam Alliance (GASA) estimated global losses to scams surpassed \$1 trillion USD in 2024 – many made possible by the very identity fraud and account takeovers discussed in this report.¹ These rises in reported fraud have taken place against a backdrop of worrying levels of underreporting.²

The continued prevalence of identity fraud combined with a surge of filings in relation to facility (account) takeover against key product types such as mobile phone products, look set to drive record number of filings for the second year, should current trends continue until the year's end. Fraud threats are being compounded by several factors including significant economic pressures on households and business. The growing societal acceptance of fraud, particularly the willingness of consumers to engage in increasingly risky purchase practices in search of products, financial opportunities and investment rates, often leads to data loss or scam activity.

The findings in this update to Fraudscape for the first six months of 2025 underscores the complexity, sophistication and dynamism of the fraud landscape. This is increasingly shaped by the use of AI tools and products and the growing sophistication of the tactics used by fraudsters to steal money and data. This includes advanced social engineering and high quality fake documentation, which allows professional enablers such as rogue solicitors and unregulated brokers, to commit convincing brand, authority and personality impersonations. The risks to business from insider threats persists, as employees exploit vulnerabilities to supplement their income or conceal personal details/backgrounds to gain employment or deliberately target institutions and their data.

As we move into the second half of 2025, fraud in the UK is expected to continue to grow. The latest data from Cifas and industry sources suggests that fraud is becoming more socially acceptable and threat actors will increasingly leverage advanced technologies, particularly artificial intelligence, to exploit vulnerabilities. This highlights the urgent need for proactive, cross-sector collaboration and robust data/intelligence sharing to disrupt evolving criminal tactics.

**217,000
cases**

filed to the NFD
in the first half
of 2025

**1% rise
in cases**

on the same
period of 2024

**Over
118,000
cases of
identity
fraud**

**Over
38,000
cases of
facility
takeover**

**Over
51,000
cases of
misuse of
facility**

**8,500 cases
of false
application**

Filings to the NFD Jan to Jun 2025

Case Type	2024	2025	% Change	Volume Change	Proportion 2024	Proportion 2025
Asset conversion	393	352	-10%	-41	0%	0%
False application	11,417	8,583	-25%	-2,834	5%	4%
False insurance claim	263	422	60%	159	0%	0%
Facility takeover	37,760	38,151	1%	391	18%	18%
Identity fraud	127,253	118,726	-7%	-8,527	59%	55%
Misuse of facility	37,795	51,183	35%	13,388	18%	24%
Total	214,881	217,417	1%	2,536	-	-

Shifting tactics affecting levels of identity fraud

In the first six months of 2025, over 118,000 identity fraud cases were reported to the NFD, a 7% decrease on the same period in 2024.

This was largely due to a 40% reduction of cases in relation to the communications sector. The decrease for this sector suggests a tactical shift rather than a true decline, with criminals increasingly pivoting to facility takeover fraud, particularly when targeting mobile phone products. However, identity fraud still accounts for the majority of cases recorded to the NFD.

Most filings are in the bank account and plastic card sectors, making up 63% (previously 59%) of total identity fraud cases. Filings from the insurance and public sectors increased by 25% (+1494) and 88% respectively. Loan sector fraud decreased by 12% (1,008 cases). The insurance sector saw the biggest overall change with increases primarily in relation impersonation for motor insurance.

Gambling products saw a 109% increase in filings in first half of 2025 (+330). The 'false identity' filing reason dropped 19% overall, mainly in banking, but rose 168% (+1,609) for mobile phone products, potentially reflecting a shift to account takeovers and greater use of false identities to obtain devices.

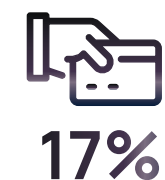
Analysis of victim of impersonation ages shows a 10% decrease (-2,226) among 31-40 year olds. Victims aged 21-30 for plastic card filings rose 17% (+952), mainly due to an increase in personal credit card cases (+672). This rise may be linked to social media scams or oversharing of personal data online. Previous research found that 48% of 18-24 year olds have shared ID documents online.³



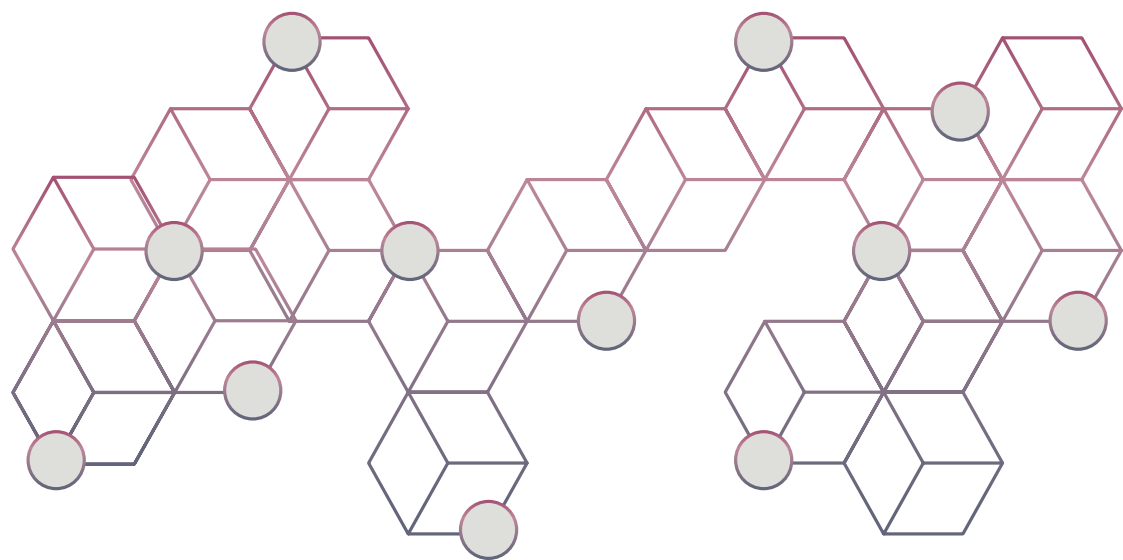
118,000 cases of identity fraud in first half of 2025. A 7% decrease on the same period last year



Insurance saw a 25% increase largely driven by impersonations for motor insurance



Victims aged 21-30 for plastic card filings rose 17% (+952)



Identity fraud filings

Sector	2024	2025	Volume Change	% Change	Proportion 2024	Proportion 2025
All in one	31	26	-5	-16%	0%	0%
Asset finance	903	720	-183	-20%	1%	1%
Bank account	29,436	30,474	1,038	4%	23%	26%
Communications	21,039	12,569	-8,470	-40%	17%	11%
Credit file/ identity services	4,692	4,852	160	3%	4%	4%
Insurance	6,084	7,578	1,494	25%	5%	6%
Loan	8,129	7,121	-1,008	-12%	6%	6%
Mortgage	15	25	10	67%	0%	0%
Online retail	10,253	9,387	-866	-8%	8%	8%
Other	1,074	942	-132	-12%	1%	1%
Plastic card	45,465	44,784	-681	-1%	36%	38%
Public sector services	132	248	116	88%	0%	0%
Total	127,253	118,726	-8,527	-7%	-	-

Account takeover remains steady

Between January-June 2025, filings in relation to account (facility) takeover increased to more than 38,000, a 1% rise on the same period in 2024. These cases account for a significant proportion of all filing to the NFD, comprising 18% of all cases.

Cifas members reported a steep increase in cases relating to telecommunications products and services, which now account for 69% of all facility takeover filings, up 40% on the same period for 2024.

Filings in relation to online retail and plastic cards were also substantial and jointly accounted for nearly 9,000 of the cases recorded so far this year. Online channels continue to be exploited heavily for this purpose, with 68% of account takeovers facilitated digitally. Criminals leverage compromised and stolen data to hijack existing online customer accounts, particularly telecoms and online retail accounts where high-value goods/devices are particularly targeted for resale.

As was the case in 2024 and previous years, the most frequently reported filing reasons include 'unauthorised addition of a facility,' 'unauthorised facility upgrade,' and 'unauthorised security/ personal details change.' These trends indicate ongoing attempts to obtain or enhance device access or to modify account information for the purpose of account takeover. Additionally, there is a growing incidence of criminals concealing their activities from victims by disabling notifications and altering contact information.

The rise in telecoms related filings is driven by organised 'mobile dealer' fraud, where scammers lure customers with seemingly great deals, deliver incorrect handsets, and redirect returned devices to addresses they control. Despite over 16,000 cases recorded (+647%) intelligence indicates this MO remains highly underreported.

Despite a 62% drop in filings, online retail remains the second-most targeted sector. The decline follows a surge in 2024 driven by credential stuffing and brute force attacks. Enhanced controls now help detect suspicious activity and block malicious traffic, possibly prompting attackers to shift focus to telecoms.

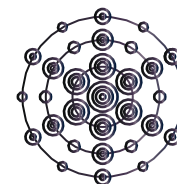
Victims over the age of 61 now account for 32% of takeover cases, up from 25% last year. This increase is mainly due to a 128% surge in telecom fraud and an 11% rise in bank account attacks.



Levels of account takeover increased by **1%** on the same period of 2024



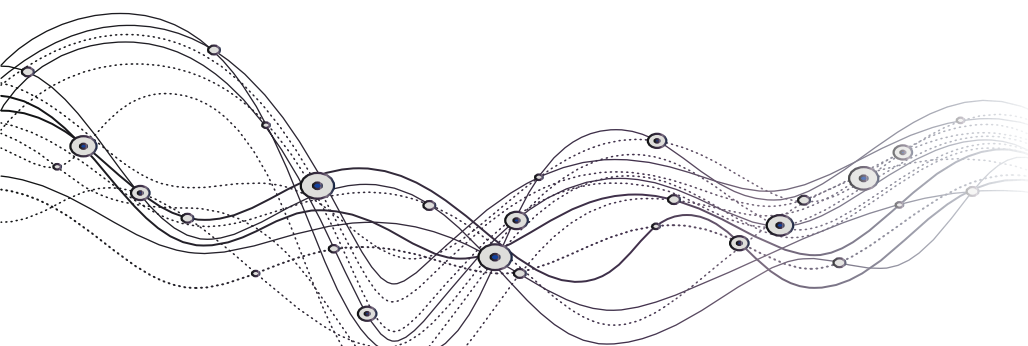
Telecomms products now account for **69%** of all filings up 40% on the previous year



Teleco filings are driven by organised 'mobile dealer' fraud. This MO remains underreported



Victims over the age of 61 account for **32%** of cases up 25% on the previous year



Account (facility) takeover filings

Sector	2024	2025	Volume Change	% Change	Proportion 2024	Proportion 2025
All in one	886	402	-484	-55%	2%	1%
Asset finance	26	4	-22	-85%	0%	0%
Bank account	2,154	2,189	35	2%	6%	6%
Communications	15,144	26,166	11,022	73%	40%	69%
Credit file/ identity services	25	47	22	88%	0%	0%
Insurance	0	23	23	-	0%	0%
Loan	181	241	60	33%	0%	1%
Mortgage	3	1	-2	-67%	0%	0%
Online retail	13,753	5,175	-8,578	-62%	36%	14%
Other	88	173	85	97%	0%	0%
Plastic card	5,500	3,726	-1774	-32%	15%	10%
Public sector services	0	4	4	-	0%	0%
Total	37,760	38,151	391	1%	-	-

Levels of misuse of facility rise

Over 51,000 misuse of facility cases, where an account or product is misused by the genuine account holder, were filed to the NFD from January to June 2025. This represents a 35% increase on the same period in 2024, making it the second highest case type.

The size of this increase is explained partly by the reduction in identity fraud filings to the NFD but also by an overall increase in the number of misuse of facility cases against bank accounts and the 'other' sector (12,500). The 'other' sector increase is largely driven by an uplift in online payment filings by a small number of banking organisations.

The misuse of bank accounts is the dominant reason for filing under this category, accounting for 73% of filings, over 6,000 cases higher (+20% than for the same period in 2024). This increase is most acute in relation to personal current accounts (23%), mainly 'funds received-conduct unexplained' and 'funds received-money muling,' – a new category for recording mule activity.

Misuse of plastic cards products also increased (+6%) with fraudsters particularly targeting personal credit cards. These account for 75% of filings under this category. Filings in relation to communications services and products saw a rise of 90% (albeit from a low base), following an uplift in evasion of payment against mobile phone products (+572).



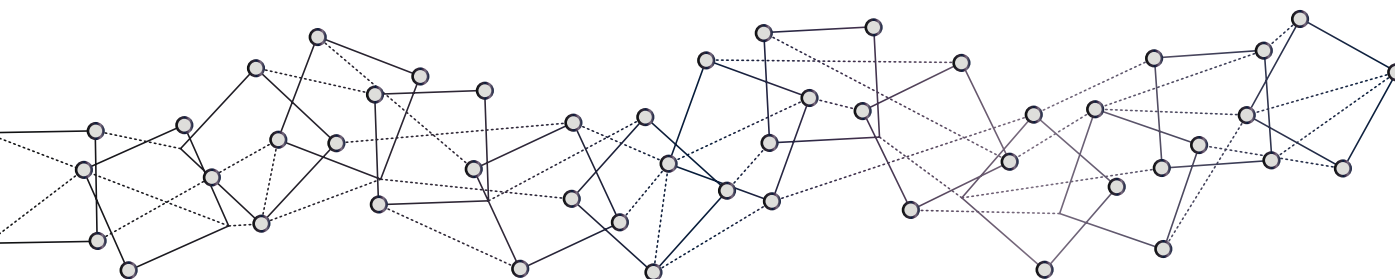
Over 51,000 misuse of facility cases in 2025. **A 35% increase** on the same period last year



12,500 cases in 'other' sector largely driven online payment filings by a small number of organisations



Misuse of bank accounts is the dominant reason for filing, account for **73% of cases**



Misuse of facility filings

Sector	2024	2025	Volume Change	% Change	Proportion 2024	Proportion 2025
All in one	220	32	-188	-85%	1%	0%
Asset finance	866	773	-93	-11%	2%	2%
Bank account	31,139	37,261	6,122	20%	82%	73%
Communications	464	880	416	90%	1%	2%
Credit file/ identity services	1	-	-1	-100%	0%	0%
Insurance	9	13	4	44%	0%	0%
Loan	2,611	2,256	-355	-14%	7%	4%
Mortgage	5	3	-2	-40%	0%	0%
Online retail	114	233	119	104%	0%	0%
Other	110	6,500	6,390	5,809%	0%	13%
Plastic card	2,109	3,183	1,074	51%	6%	6%
Public sector services	147	49	-98	-67%	0%	0%
Total	37,795	51,183	13,388	35%	-	-

Numbers of mule cases fluctuate

In the first half of 2025, 16,061 cases indicative of money muling activity were reported to the NFD. This is a 17% decrease on the same period for the 2024.

This change is partly a consequence of regulatory caution to discourage the unnecessary criminalisation of vulnerable young people who may have engaged in muling activity, as well as changes made to filing categories in relation to muling activity by Cifas (as well as the publication of new guidance) in Q1 2024.

Mule cases make up 43% of facility misuse in the bank account sector, with personal and company current accounts targeted most frequently (88% and 6%, respectively).

The majority of subjects fall within the 21–30 age range, making up 41% of cases (previously 43%). This group saw the largest decrease in volume, while those under 21 also experienced a notable decline of 34%. Those under 21 dropped by 34%. Despite this, people under 30 still make up 57% of cases (down from 64%), while older age groups saw slight increases.

These shift may be linked to some organisations hesitating to file younger individuals and the ongoing adjustment to new filing categories, among organisations with a significantly younger customer base. Overall, subjects under 30 years of age still comprise most cases (57%, previously 64%), however, there have been small increases across older age groups, underscoring the need for clear and effective public messaging to educate all age groups about risks and consequences



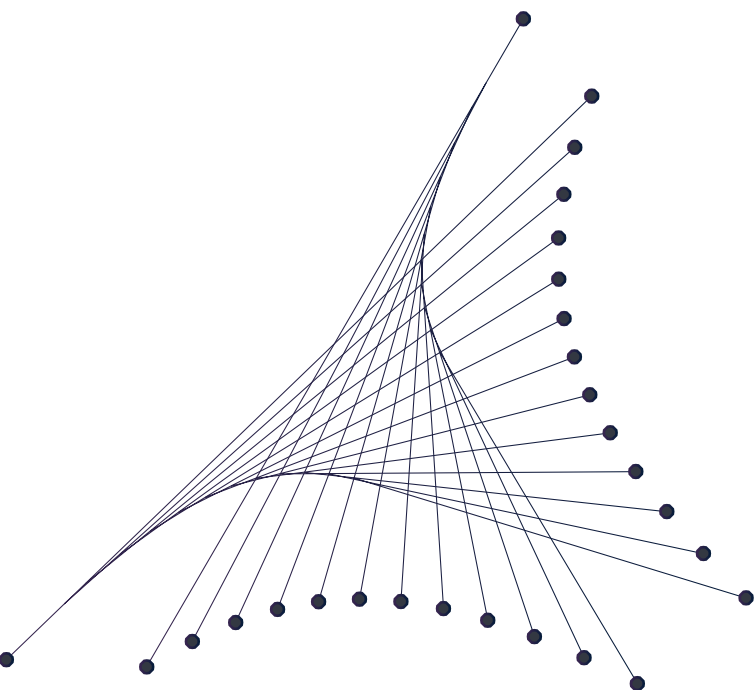
16,061 cases of money mule activity. A decrease of 17% for the same period in 2024



Mule cases account for **43% of misuse** in the bank account sector



41% of cases involve those aged between 21-30 years, making up 40% of cases



Age ranges of those filed for cases indicative of money muling activity

Age Range	2024	2025	Volume Change	% Change	Proportion 2024	Proportion 2025
Under 21	4,011	2,639	-1372	-34%	21%	16%
21-30	8,056	6,498	-1558	-19%	43%	41%
31-40	4,000	3,906	-94	-2%	21%	24%
41-50	1,822	1,867	45	2%	10%	12%
51-60	737	804	67	9%	4%	5%
61+	282	303	21	7%	1%	2%
Total	18,908	16,017	-2,891	-15%	-	-

Changing types of false application

The first six months of 2025 saw a 25% decrease in filings related to false applications compared to the same period in 2024, with just over 8,500 cases reported.

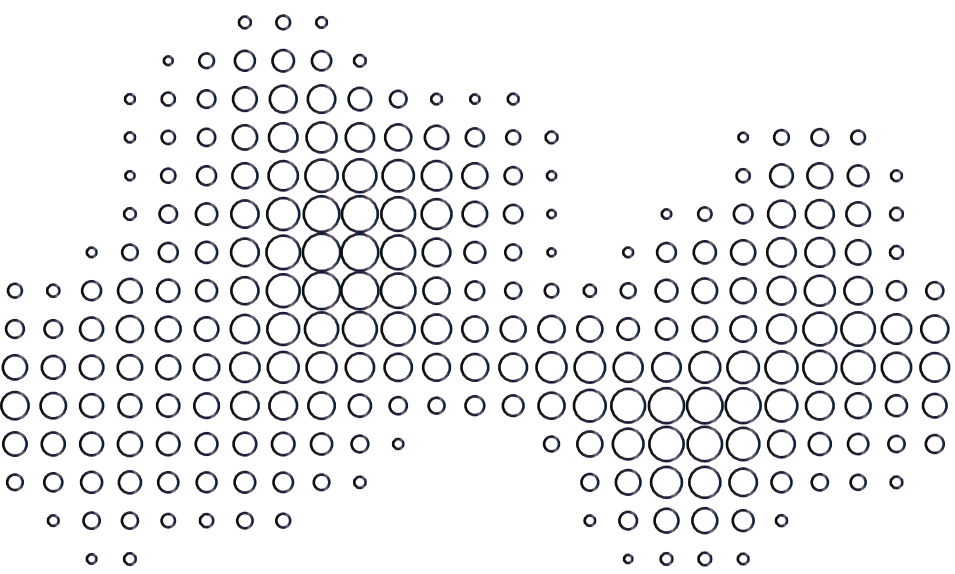
However, the 'Other' sector saw a significant increase. We believe that the increase is linked to the growth of false tenant reference applications involving false/altered documents, potentially driven by rental unaffordability, economic strain, and stricter affordability checks.

Most sectors saw declines in false application filings, notably telecommunications (-81%) and asset finance (-27%). Cases in relating to bank accounts and insurance accounted for 64% of filings, with common filing reasons including 'undisclosed addresses' and 'false documents'.

Most filed subjects are aged 21-30 and 31-40 (both at 34%), similar to the year previous. Insurance and banking see more subjects aged 21-30, while loans and mortgages mainly involve those aged 31-50.

Despite lower volumes, asset finance, loan, and mortgage sectors still face frequent issues with inflated or staged income and falsified statements or utility bills. This is evident as 63% of filings cite 'docs-false' or 'docs-altered'.

Filed documents remain primarily focused on bank statements, utility bills, no claims discounts, and wage slips, collectively comprising 70% of the total. Notable increases were observed in submissions relating to no claims discounts, UK passports, and wage slips, particularly in connection with tenant reference applications.



A 25% decrease in false application filings with just over 8,500 cases reported

An increase in false tenant reference applications involving false/altered documents

Most filed subjects are aged 21-30 and 31-40 (both at 34%), similar to the year previous

False application filings

Sector	2024	2025	Volume Change	% Change	Proportion 2024	Proportion 2025
All in one	39	32	-38	-97%	0%	0%
Asset finance	1,154	847	-307	-27%	10%	10%
Bank account	4,533	3,505	-1,028	-23%	40%	41%
Communications	789	146	-643	-81%	7%	2%
Credit file/ identity services	7	0	-7	-100%	0%	0%
Insurance	2,751	1,985	-766	-28%	24%	23%
Loan	1,080	681	-399	-37%	9%	8%
Mortgage	790	663	-127	-16%	7%	8%
Online retail	2	7	5	250%	0%	0%
Other	155	597	442	285%	1%	7%
Plastic card	63	94	31	49%	1%	1%
Public sector services	54	57	3	6%	0%	1%
Total	11,417	8,583	-2,834	-25%	-	-

The insider threat continues

Cases filed to Cifas' Insider Threat Database (ITD) increased by 32% to 160 cases in 2025 compared to 121 in the same period of 2024.

Organisations continue to report that ongoing cost-of-living pressures and continued growth in remote working are fuelling insider threat risks.

Insight from the ITD show that employees are engaging in a range of dishonest activity to supplement their income, with many actively concealing information about their backgrounds to secure roles.

Persistent threats include employees working multiple roles without their employers' knowledge or consent, using fraudulent reference houses and digital recruitment or placement of insiders where individuals aim to access sensitive data.



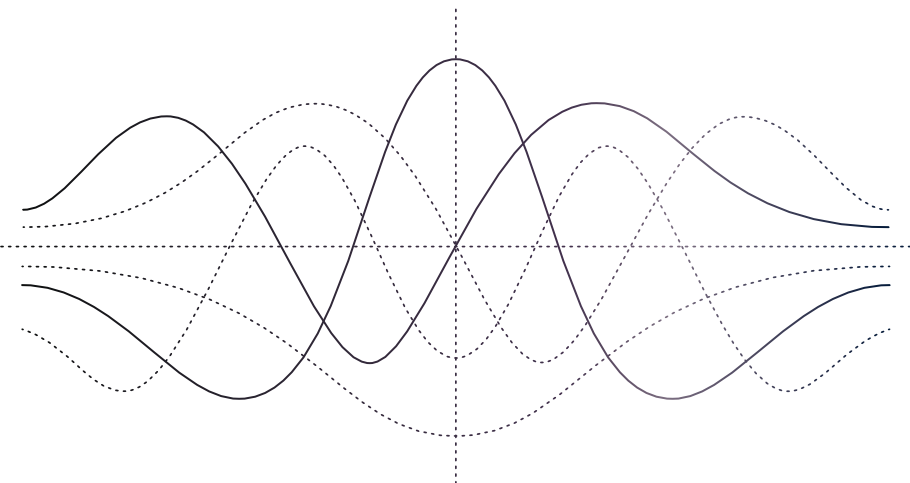
An increase of **160 cases** up from 121 cases in the same period of 2024



Cost-of-living pressures and remote working are seen to be driving insider risks



Reference houses and employees working in multiple roles are key threats



Insider Threat Database filings

Case Type	2024	2025	Volume Change	% Change	Proportion 2024	Proportion 2025
Account misconduct	14	11	-3	-3%	12%	7%
Being bribed	0	1	1	-	0%	1%
Bribing another person	0	2	2	-	0%	1%
Dishonest action by staff to obtain a benefit by theft or deception	50	74	24	48%	41%	46%
False employment application (successful)	9	9	0	0%	7%	6%
False employment application (unsuccessful)	41	53	12	29%	34%	33%
Unlawful obtaining or disclosure of commercial data	2	3	1	50%	2%	2%
Unlawful obtaining or disclosure of personal data	5	7	2	40%	4%	4%
Total	121	160	39	32%	-	-

