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Fraud Is Evolving, and so is the Credit Union Response

Technology, Trust and the Fight Against Fraud

Fraudsters are taking advantage of new technology to move faster, operate at greater scale and make their scams more convincing. For credit unions, that means threats ranging from account takeovers and synthetic identities to social engineering, payment fraud and AI-powered impersonation are becoming increasingly difficult to detect.

But innovation is working on both sides. Smarter fraud detection, stronger identity verification, real-time monitoring and artificial intelligence are giving credit unions new ways to identify suspicious activity and respond more quickly. Combined with knowledgeable employees, educated members, shared intelligence and trusted industry partners, these tools are strengthening the credit union response.

This month, the *Cooperative Connection* looks at the evolving fraud landscape and the organizations helping credit unions protect members, preserve trust and fight back.

Reach the full blog from our EVP & COO, Melissa Pomeroy

Casap Tackles Fraud at the Dispute Level

Hiring remains active in 2026, but finding the right talent is becoming more challenging. Robert Half's latest Demand for Skilled Talent report finds that 66% of leaders plan to increase permanent headcount in the second half of the year, while 58% say finding skilled professionals is harder than it was a year ago. The report also explores how AI, persistent skills gaps and changing workforce needs are reshaping hiring strategies across key professional fields.

Learn how our partner Casap is helping modernize dispute and fraud operations

Fiverity's Approach to 314(b) Sharing

Updated federal guidance makes clear that financial institutions can share fraud information under Section 314(b) without first tying suspicious activity to a money-laundering theory. FiVerity's approach centers on behavioral and transactional signals before identity, helping institutions identify fraud patterns, collaborate securely and strengthen investigations with intelligence shared across the financial system.

Explore how our partner FiVerity is strengthening fraud detection

Rippleshot: Stop Fraud Before It Starts

New CCUA Partner

Fraud moves fast, and Rippleshot helps credit unions move faster.

Rippleshot uses AI, machine learning and intelligence from tens of millions of daily card transactions to help financial institutions identify emerging fraud patterns before losses spread. Its solutions are designed to address BIN attacks, account takeover, card fraud and merchant-driven compromise while helping fraud teams make faster, more informed decisions.

Through CCUA's partnership with Rippleshot, member credit unions can access tools including Fraud Interceptor, which helps stop fraud at the source through proactive merchant blocking, and the Fraud Intelligence Collective, a vetted peer network where fraud professionals share intelligence on emerging threats and trends.

With solutions that can be implemented quickly and without a heavy IT lift, Rippleshot gives credit unions another way to strengthen fraud prevention and protect members.

Credit unions can start the conversation with Rippleshot or learn more by emails **solutions@ccua.org**, or visit **www.rippleshot.com**.


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