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EXECUTIVE ONE-PAGE BRIEF

The Vanishing Red Flag 2026

Media Brief

AI hasn't created new scams. It has industrialized the mechanisms that power them.

$16.6B	$12.5B	+33%	4.5×
FBI IC3 reported losses (2024)	FTC reported fraud losses (2024)	YoY increase (IC3)	AI-enabled scam profitability (Chainalysis)

WHY THIS MATTERS NOW

Fraud losses in the United States reached historic highs in 2024 across both federal reporting systems. The FBI documented **$16.6 billion in reported losses (+33% YoY)**. The FTC recorded **$12.5 billion in reported fraud losses (+25% YoY)**. Reported cryptocurrency-related fraud losses reached $9.3 billion, a 66% increase.

Yet official federal reporting **does not isolate AI enablement** as a separate category. **Current reporting captures the outcome — not yet the mechanism.**

Moreover, the FTC's December 2025 report to Congress estimates that, adjusted for underreporting, **actual 2024 fraud losses reached $195.9 billion** — with **$81.5 billion lost by adults 60+**. FTC modeling suggests that federal databases may capture only a fraction of total fraud losses.

THE STRUCTURAL SHIFT

Fraud in 2026 is not just increasing. It is scaling.
AI is enabling:

- **Fluent, context-aware** scam messaging
- **Real-time 24/7** automated conversations
- **Deepfake** voice and video impersonation
- **Hyper-personalized targeting** using available data
- **Scalable, process-driven** fraud operations

This is not a new fraud category.
It is the industrialization of social engineering.

THE ATTRIBUTION GAP

Federal loss tables categorize fraud by scheme type (investment, imposter, BEC, tech support). **They do not isolate AI as an enabling layer.**

The FBI stated in May 2025 that AI-generated content has reached a level where it is **"often difficult to identify,"** meaning victims may not know AI was involved.

This creates a **measurable attribution gap** in official statistics — one that will persist until reporting frameworks are updated.

IMPLICATIONS FOR DETECTION

Traditional fraud mitigation has historically focused on **infrastructure-level signals** — domains, sender metadata, payment anomalies.

But when manipulation occurs **before technical red flags appear**, the detection challenge shifts from **infrastructure** to **content**.

The core shift is not frequency.
It is coherence.

HEADLINE-READY DATA POINTS

— Verified. Citable. Ready for publication.

- **"Consumers reported losing over $12.5 billion to fraud in 2024, a 25% increase over the prior year."**
  Source: FTC Press Release, March 2025
- **"The FBI's IC3 reported $16.6 billion in total reported losses in 2024, a 33% increase from 2023."**
  Source: FBI IC3 2024 Annual Report, April 2025
- **"Adjusted for underreporting, the FTC estimates 2024 fraud losses at $195.9 billion, with $81.5 billion lost by older adults."**
  Source: FTC, Protecting Older Consumers 2024-2025, December 2025
- **"AI-enabled scam typologies generated 4.5 times more revenue per operation than traditional scams."**
  Source: Chainalysis, 2026 Crypto Crime Report, January 2026
- **"Victims aged 60+ reported nearly $4.9 billion in IC3 losses and filed the most complaints of any age group."**
  Source: FBI IC3 2024 Annual Report
- **"Only 13% of consumers are "very confident" in their ability to identify AI-generated threats."**
  Source: Mastercard, Consumer Cybersecurity Survey, 2025

About ZeroScam Research

Independent analysis of structural shifts in fraud dynamics using publicly available federal data, peer-reviewed research, and established industry reporting. No proprietary data or operational details are described in this analysis.

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Sources: FBI IC3 2024 Annual Report · FTC Consumer Sentinel 2024 · FTC Protecting Older Consumers Dec 2025 · Chainalysis 2026 Crypto Crime Report
FBI PSA I-120324-PSA & PSA250515