

Georgia Financial Services Industry Fraud Survey

Financial Institution Name:

CERT#:

Please provide answers based on information from 1/1/2023-9/30/2023.

Asset Size of Institution:

Net Income through 9/30/2023:

Overall Fraud:

Rank in order the most common types of fraud, based on dollar amount, your institution experiences (1-6):

- Ransomware
- Electronic Payments Fraud (Third party such as Cash App, Venmo or Zelle)
- Wire / ACH Fraud
- Elder Fraud
- Check Fraud
- Internal Fraud

Check Fraud Specific:

Financial Impact:

1. Check Fraud Attempts (# and \$)
Number:
Dollar Amount:
2. Check Fraud Charge-Offs (# and \$)
Number:
Dollar Amount:
3. Check Fraud Recoveries (\$)
Dollar Amount:

Rank in order the most common type of check fraud at your institution (1-4):

- Forged Signature
- Forged Endorsement
- Counterfeit Checks / Fictitious (imitation of check(s) drawn on our customer's (the claimant) account. Customer did not create, sign or authorize item)
- Altered/Unauthorized (item has alterations or unauthorized changes including washed checks. The claimant did not directly or indirectly make alterations to the item)

Rank in order the most common channel or method for depositing fraudulent checks at your institution (1-4):

- Fraudulent Account Opening
- ATM Deposit
- Mobile Deposit
- Lobby (Mules or other in-person)

Rank in order the most common source of fraudulent checks negotiated (or attempted to negotiate) at your institution (1-6)

- Mail Theft
- Work from home, investment, money-making opportunity
- Lottery, sweepstakes, prize
- Online sale of merchandise / vehicle/ equipment
- Credit, debt reduction, loan relief opportunity
- Other Stolen Checks

Technology:

1. Does your institution offer online account opening? (Y/N)
Yes
No
2. Does your institution use automated fraud prevention tools? (Y/N)
Yes
No
3. If so, what system/software/tool(s) do you use?
4. On a scale of 1-5, with 1 being best, how would you rate the effectiveness of each system/tool?