

OrboNation Newsletter

Check Payments and Fraud Detection Edition

USPS Report Shows Ineffectiveness of New eLocks for Mail Theft



A major component to Project Safe Delivery -- the USPS Initiative to fight back against mail carrier and mailbox robberies -- is the installation of new electronic locks that can only be opened utilizing an electronic device with a specific code of frequency to open the mail box. The scanner, known as the Mobile Delivery Device – Technology Refresh (MDD-TR), was meant to deter criminals, as it could be deactivated if reported stolen. As described by the USPS:

- **The MDD-TR** is a handheld mobile scanning device used by Postal Service employees to improve real-time delivery scanning capabilities. It includes features like hazard maps, GPS, and address modification tools.
- **eLock technology** was introduced to enhance mail security by replacing traditional arrow keys, which are often targeted by thieves

While this effort was praised by many, there are also critics who believe that this has been a major failure, given results from the report.

Read the full article →



Closing the AI Gap in Banking: Leveraging Low-Code and No-Code Platforms

Despite the transformative potential of artificial intelligence (AI), we've seen many banks struggle to scale their AI initiatives beyond the proof-of-concept stage. As outlined in a recent post on BAI.org, compliance concerns, and the fear of costly missteps often hinder progress.

Read the full article →

CPA Advisory Firm Herbien Takes on Check Fraud in their Latest Podcast

Host Debbi S. Fetter of Herebein's Risk Management practice, discusses with Jason M. Kline the "age-old yet widely prevalent fraud topic, check fraud."

The podcast breaks down check fraud for the listener, going over several key elements...

Read the full article →



Government Takes on Fraud with Proposed "Payments Fraud Task Force"

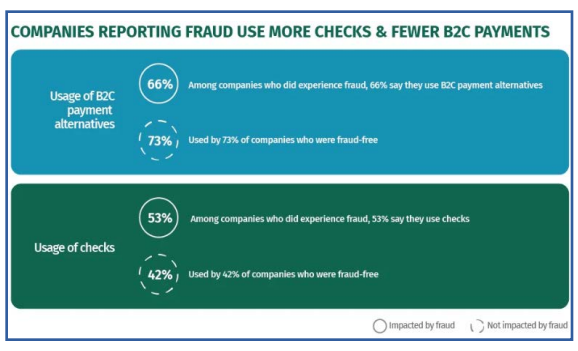
Recently, we've seen the U.S. Government and its agencies stepping up to take on financial crimes.

Now, according to a new article from PaymentsDive, U.S. Senators are pushing for a "Payments Fraud Task Force."

Read the full article →

Citizens Bank 2025 Payment Trends Survey: Businesses View Checks as "Less Susceptible" to Fraud

While most financial institutions are aware that check payments are more susceptible to fraud, it appears that businesses do not share the same belief. We recently covered the 2025 AFP Payments Fraud and Control Survey Report, noting that 63% of businesses were victims of attempted or successful check fraud. Now, we have additional data from Citizens Bank.



Citizens Bank has recently published findings from their 2025 Payment Trends report, surveying 315 small-to-mid size business leaders in March 2025. While the AFP reported 91% of business utilizing checks, the sample from Citizens Bank notes that only 47% of these business using checks.

The discrepancy can be attributed to the different demographics, but even with the smaller utilization of checks, one thing is clear: Check fraud remains a persistent threat. In fact, **among those who experienced fraud, 53% say they use checks.**

Read the full article →

Jack Henry & Associates: Check Fraud Tops Fraud Trends to Watch for in 2025

A new Jack Henry Fintalk post takes a look at several key fraud trends emerging in 2025 that community banks and credit unions must be prepared to address.

The article highlights five major fraud trends to watch out for in 2025...

Read the full article →



USPS Report Shows Ineffectiveness of Government Phasing Out Treasury Checks? Well, Not All…

On March 25, 2025, the administration signed an executive order entitled Modernizing Payments To & From America's Bank Account.

The Sec. 3. of the executive order details actions to take place, noting that...

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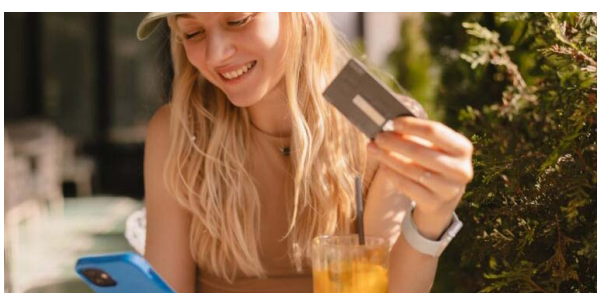


Reg CC Modernization: Will It Help Credit Unions Address Check Fraud?

The America's Credit Unions group is advocating for updates to Reg CC in order to better combat persistent check fraud risks.

"Allowing credit unions to hold funds deposited by check for longer periods based on an assessment of risk..."

Read the article →



For 66% of Zillennials, Mobile Phone = Bank Branch

Who are these "Zillennials" you ask? Well, they're the generation that straddles the line between millennials and Gen Z.

According to a recent report from PYMNTS, a whopping 66% primarily use their mobile phones as their "bank branch."

Read the full article →



How Financial Institutions Can Help Push Payment Modernization to Businesses

Over the past few years, FIs, along with fintech vendors, have taken the initiative in pushing innovation and new tech to modernize payments. While new payment rails get a majority of the attention, we can't forget that this also includes modernizing legacy payments like checks...

Read the full article →



Jack Henry eBook: Turning Positive Pay Into Revenue Generation

As we've noted previously, the adoption rate of Positive Pay remains shockingly low.

Many banks do not perceive a strengthened revenue stream in Positive Pay according to the recently published eBook from Jack Henry...

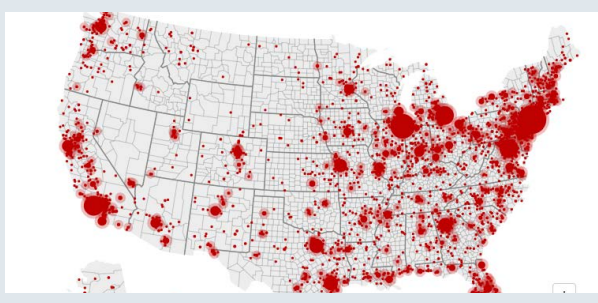
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It's Time to Make "Catch All Fraud" Detection Systems Obsolete

Despite being in operation for a decade, the "Catch All Fraud" detection system has failed to live up to its billing of successfully apprehending all fraudulent activity. The FraudWit blog examines serious questions about its effectiveness and utility in today's rapidly changing financial landscape.

Read the full article →



Examining the "Hotspots" for Mail Theft/Stolen Checks

Mail theft and mail carrier robberies are a major factor contributing to the rise in check fraud over the past half decade.

Criminals know that within those familiar USPS blue mail boxes are hundreds of documents that can fetch a small fortune...

Read the full article →



Bank Branch Dynamics: Expanding Physical Foot Print to Enhance Customer Service

YouTube influencer BMG Capo is a reformed criminal and fraudster who has dedicated his channel to teaching financial literacy to his subscribers, while also telling stories about his colorful past in hopes that people can learn from his mistakes.

Read the full article →

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