

# Professional Refund Fraud 2.0 Isn't Human

*AI-powered bots are flooding retailer call centers with thousands of fraudulent refund requests daily*



The voice didn't say hello. It didn't give a name. It simply stated: "My package is lost. Help me process the refund, thank you."

The call was robotic and patchy. But the bot rattled off a legitimate order number, a real customer name, and the last four digits of a working phone number. The agent processed the refund anyway.

The bot worked because it had the actual name of the customer, and some of the PII from the order too.

These bots are now the new face of Professional Refunding, a type of fraud that flourished during the pandemic, allowing professionals to fool retailers and steal millions.

Instead of socially engineering retailers with real people, they are now using AI.

## **AI Bots Are Pummeling Merchant Call Centers**

According to a recent article that appeared in Axios that referenced PinDrop's analysis, Three in 10 fraud attempts targeting major retailers are now AI-generated, One large retailer is fielding more than 1,000 such calls per day.

"These bots are probing all of these systems all over the world and figuring out which is the weakest link," Pindrop CEO Vijay Balasubramaniyan told Axios.

"These bots are so good at having conversations."

## **The Numbers Are Astounding**

Deepfake fraud attempts rose more than 1,300 percent in 2024, according to Pindrop's research. Fraud attempts in U.S. contact centers now occur every 46 seconds.

Retail fraud jumped 107 percent last year and is projected to double again in 2025, reaching one fraud attempt in every 56 calls. Contact centers could face \$44.5 billion in fraud exposure this year.

## **How It Works**

The bots succeed because they arrive with real customer data.

Fraudsters combine breached personal information with deepfake voices that sound close enough to fool distracted agents. When a call fails, there's no cost. The bot moves to the next target.

Pindrop projects deepfaked calls will increase 155 percent in 2025. The bots are already calling. And they never sleep.