

# Refund/Policy Abuse Remains the Top Fraud Threat, While Real-Time Payment Fraud Surges to Second Place

*Refund/Policy Abuse remains the top fraud threat, while Real-Time Payment Fraud surges to second place in MRC's 2025 Global eCommerce Payments and Fraud Report.*



REDMOND, WA, UNITED STATES, March 12, 2025 /EINPresswire.com/ -- The Merchant Risk Council ([MRC](#)), the

foremost global non-profit membership association for payments and fraud prevention professionals, today announced the release of its 2025 Global eCommerce Payments and Fraud Report in partnership with [Visa Acceptance Solutions](#) and [Verifi](#).

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As payment methods and prevention tactics continue to evolve, we are seeing a correlation in new fraud patterns that merchants must battle to optimize revenue.”

*Tracy Kobeda Brown, VP,  
Programs & Technology,  
Merchant Risk Council*

This year's report reveals that Refund/Policy Abuse has retained its position as the most prevalent fraud type faced by merchants in the past 12 months. Refund/Policy Abuse (also known as Returns Abuse) occurs when customers fraudulently claim non-receipt of shipments, falsify returns, alter receipts, resell merchandise, or return packages filled with unrelated objects such as rocks or sand.

Real-Time Payment Fraud has debuted as the second-most prevalent fraud type, pushing phishing into third place, followed by First-Party Misuse and card testing. Real-Time Payment Fraud refers to fraudulent transactions that are processed and settled instantly, enabling fraudsters to

exploit the speed and lack of chargeback protections to commit fraud.

“The MRC brings together the world's largest players in the payment and fraud prevention ecosystem, and as we celebrate our 25th year, we are witnessing a shift in fraud attack patterns,” said Tracy Kobeda Brown, VP, Programs & Technology, MRC.

“With merchants rapidly adopting new payment methods post-COVID in response to customer demand, fraud tactics are evolving just as quickly. Our members serve as revenue optimizers within their organizations, and this report, along with MRC conferences and educational programming, remains a cornerstone in the ongoing fight against fraudsters.”

The report also indicates that First-Party Misuse is experiencing a slight reported decline, likely due to improved dispute methods, stronger compelling evidence strategies, and fraudsters shifting their focus to easier forms of attack.

“A slight decline in First-Party Misuse is an encouraging sign for chargeback losses,” said Gabe McGloin, Head of International Merchant Sales and Business Development, Verifi. “However, it remains a serious threat to customer retention and brand integrity. Going forward, merchants must refine their dispute strategies to protect lifetime customer value while mitigating unnecessary revenue losses.”

“Refund/Policy Abuse and Real-Time Payment Fraud represent a fundamental shift in the fraud landscape,” said Keri Kramers-Dove, Vice President, Acceptance Risk Solutions, Visa.

“Refund abuse is a post-purchase attack that eats into merchant margins, while real-time payment fraud exploits the speed and finality of instant transactions, making recovery nearly impossible. To stay ahead, merchants must implement proactive fraud prevention strategies that address both immediate and delayed fraud threats.”

## About the 2025 Global eCommerce Payments and Fraud Report

This comprehensive benchmark study delivers crucial insights into

- Global Payment Acceptance
- Payment Tactics & Metrics
- Fraud Management Trends
- First-Party Misuse
- Emerging Fraud Tactics
- Payment Partnerships

The MRC extends its gratitude to the merchants who contributed to this research and to the Visa Acceptance Solutions team and Verifi for their ongoing sponsorship in producing this industry-defining report.

For more details and to access the full 2025 Global eCommerce Payments and Fraud Report, visit [merchantriskcouncil.org](https://merchantriskcouncil.org)

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