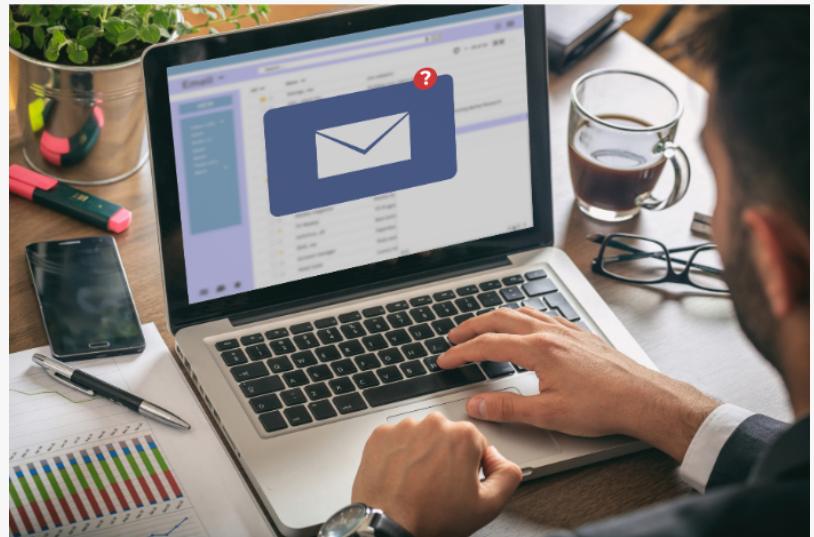


# Small Business Scams on the Rise, Experts Say

*With AI-driven scams expected to produce \$40 billion in losses in the next two years, small businesses must be especially vigilant.*

HOUSTON, TX, UNITED STATES, January 27, 2026 /EINPresswire.com/ -- Leading [invoice factoring company Charter Capital](#) reports that small businesses across the nation are increasingly becoming the target of scammers, with AI-driven scams exponentially increasing risk. Additional insights are shared in "[Top 4 Types of Small Business Scams and How to Prevent Them](#)," now available at [CharCap.com](#).



Top 4 Types of Small Business Scams and How to Prevent Them

## SMALL BUSINESS SCAMS ARE COMMON AND COSTLY

Frequency of scams and the total losses per scam have been increasing, with new technology making it easier for fraudsters to accelerate volume.

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Smaller businesses are specifically targeted by scammers because they often lack the security, infrastructure, and processes their counterparts have.”

*Gregory Brown, Co-founder and Executive Manager at Charter Capital*

- > Majority Affected: Over 60 percent of businesses have been targeted.
- > Significant Losses Reported: Nearly three-quarters of targets experienced losses of \$250,000 or more.
- > AI Creating Surge: AI-driven scams alone are expected to produce \$40 billion in losses within the next two years.

“Small businesses often think they’re not worth a scammer’s time because of their size,” explains Gregory Brown, Co-founder and Executive Manager at Charter Capital. “Unfortunately, smaller businesses are specifically targeted by scammers because they often lack the security,

infrastructure, and processes their counterparts have.”

## MOST SMALL BUSINESS SCAMS HAVE TELLS

While technology can help protect small businesses from scams, Brown says that people are typically the greatest vulnerability. Teams must be taught what to look for and how to proceed if there is a concern.

- > Trust Reliance: Scammers may sound professional, reference details that seem credible, or pose as someone who is known. The moment authenticity is assumed, they gain leverage.
- > Urgency: Scammers know that when someone feels anxious, they act faster and verify less. They create urgency or use intimidation or fear to trigger instinct rather than reason.
- > Uncommon Payment Methods: Gift cards, cryptocurrency, or wire transfers to new accounts are popular payment methods with scammers, as they limit the ability to recover funds.

"Given the ongoing surge in small business scams and the severity of losses, it's essential for owners to take steps to protect their companies now," Brown contends.

He notes that cash flow constraints are often a barrier to investing in things like technology, process updates, and training, but that many businesses are tapping into invoice factoring for help. By accelerating payment on their B2B invoices through factoring, businesses can access payments for work already completed immediately instead of waiting the standard 30 to 90 days, and then apply the funds to vital improvements for security and continuity.

Those interested in learning more about invoice factoring or who would like to request a complimentary quote may do so by calling 1-877-960-1818 or [visiting charcap.com](http://visiting charcap.com).

#### ABOUT CHARTER CAPITAL

Headquartered in Houston, Texas, Charter Capital has been a leading provider of flexible funding solutions for the B2B sector for more than 20 years. Often regarded as one of the best invoice factoring companies, Charter Capital's competitive rates, a fast approval process, and same-day funding help businesses across various industries secure the working capital necessary to manage daily needs and grow. To learn more, visit [charcap.com](http://charcap.com) or call 1-877-960-1818.

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