FRAUD & PAYMENTS SURVEY 2025





Fraud Trends 2025: Germany

Released in May, Ravelin's Global Fraud Trends 2025 report surveyed 1466 online fraud and payments professionals, compared the findings to last year and revealed three key trends:

- There's increased focus on money concerns this year, with revenue, budgets and financial fraud being key.
- The friction/security vs customer satisfaction question is timelier ٠ than ever - and merchants are still looking for the right answer.
- Merchants are having difficulty understanding, quantifying ٠ and blocking refund abuse.

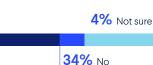
Now, it's time to home in on Germany's results in particular, to better understand the fraud landscape in the country, how it differs from the rest of the world, and how we can better protect companies and customers.

Key takeaways

- German merchants expect more fraud than their international peers - with 71% expecting an increase in fraud in the future.
- First-party abuse was ranked as more of a threat than professional fraud by Germans.
- Friction identified as a top blocker to effective fraud detection - most prefer a balance between friction and smooth journeys.

Types of fraud that cost German companies the most



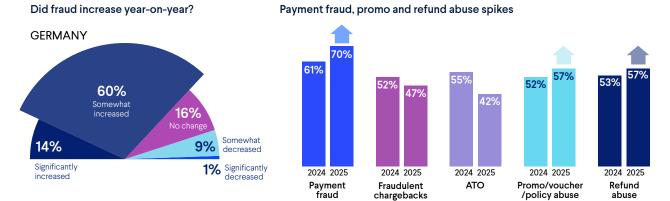


50% 50%

2024 2025

Supplier

fraud



The above were collected as part of Ravelin's Fraud & Payments Survey 2025 by Ravelin - a global survey of fraud and payments professionals from ten countries working in four key sectors. For more findings, please download the full survey report by clicking here.

Top consequences of fraud affecting German companies in the past year

- Stolen customer PII/customer 43% 1 identity theft 2 Loss of revenue/profit 42% 3 Low customer satisfaction and 36% churn **Operational costs** 31% 4
- Stolen employee PII or company 5 30% data theft

40% of German enterprises lose more than \$10 million to fraud every year



19%

Less than \$5m

Annual cost of fraud for German companies

4% More tha \$30m

12%

3%

\$20m-\$30m



merchants protected

German attitudes to refunds and returns Consumers are the top threat according to German merchants 61% 68% 64% 64% Consumer fraudsters and abusers Professional fraudsters find it difficult to of companies feel struggle to quantify say their company pressured to refund the scale of their refund tell when a legitimate prioritizes customer 25% customers even when abuse/policy abuse cardholder is loyalty and brand 41% there is evidence they problem. misrepresenting the truth reputation over stopping are misrepresenting the to gain money or items vs refund abuse. quality/condition of items making a genuine claim. 35% to get money back. Both pose similar levels of threat > The majority of German merchants receive > Quick and seamless refunds are important refund claims for 2-5% of their sales and to the business model and/or customer base German answers stand out from the rest of the most believe 2-5% of those are fraudulent. of 83% of German merchants. world, where the majority said they pose similar levels of threat. Has friendly fraud increased? How concerned are Germans about the Where do you stand on friction vs security when it comes to online purchases? volume of fraud at their company? In Germany 52% ⊒ 😤 somewhat a little concerned concerned 38% 8% 1% 53% prefer a balanced approach 43% 43% very not report report a concerned concerned 37% \mathcal{E}_{∞} an increase decrease This has increased year on year, as in 2024, prefer to block as many fraudsters as possible, Satisfaction with current fraud the majority (59%) reported a decrease. even if it means introducing friction to legitimate prevention stack customer journeys Top fraud prevention tech according not very somewhat to German merchants satisfied satisfied **11%** ⊈′≩ 24% 18% 1% 57% 1 machine learning not at all prefer to allow as many customers as possible, 2 2FA (including 3DS) very satisfied satisfied even if it means letting some fraudsters get away 3 device fingerprinting/Device ID with it Will fraud increase? 11% 13% Germans are more pessimistic about fraud than their 51% Significantly increase 60% 1.7 billion international counterparts Somewhat increase About the same Somewhat decrease fraud scores a year 17% 16% Significantly decrease calculated 16% 12% 1% 3% €54 billion 54% of German merchants think Germany Globally their company should be doing Specifically by type: in transactions more to battle fraud processed

Payment fraud70%Fraudulent chargebacks53%ATO41%Promo/voucher/policy abuse49%Refund abuse57%Supplier fraud46%

What's stopping them?

41% said concerns about friction/conversion34% said budget29% said concerns about their public image

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