

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 than ever – and merchants are still looking for the right answer.
- Merchants are having difficulty understanding, quantifying 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

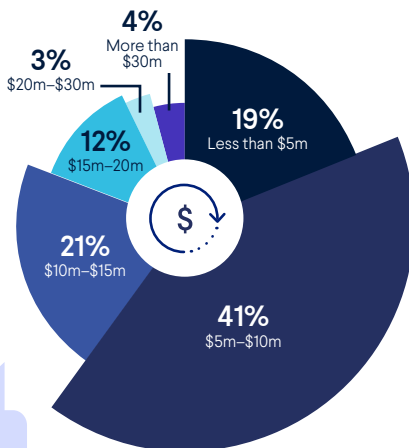
- 1 German merchants expect more fraud than their international peers – with 71% expecting an increase in fraud in the future.
- 2 First-party abuse was ranked as more of a threat than professional fraud by Germans.
- 3 Friction identified as a top blocker to effective fraud detection – most prefer a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

Top consequences of fraud affecting German companies in the past year

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

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

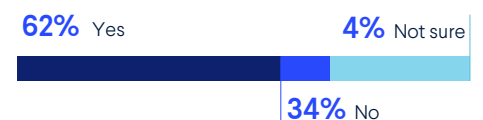
Annual cost of fraud for German companies



Types of fraud that cost German companies the most

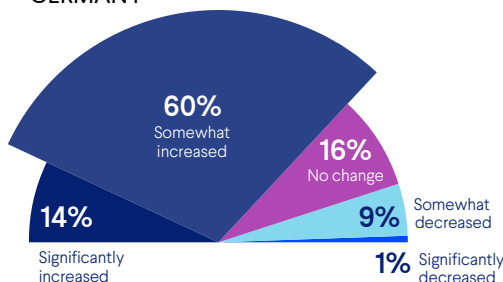
Online payment fraud	30%
Fraudulent chargebacks	19%
Promo, voucher & policy abuse	16%
ATO	15%
Refund abuse	11%
Supplier/partner fraud	10%

Are fraudsters using AI to target German merchants?

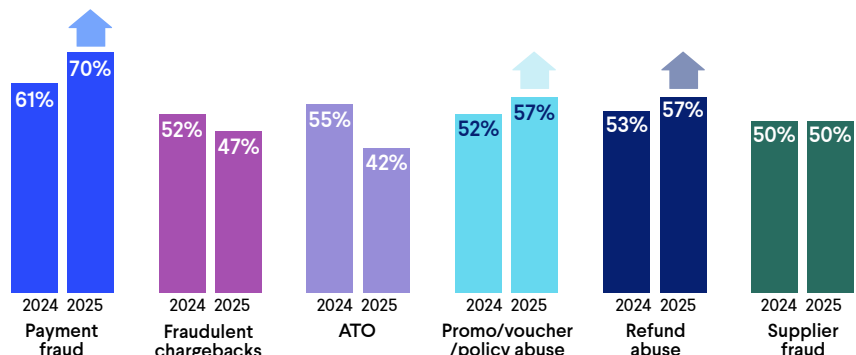


Did fraud increase year-on-year?

GERMANY

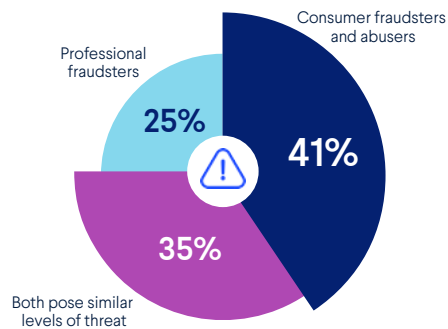


Payment fraud, promo and refund abuse spikes



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](#).

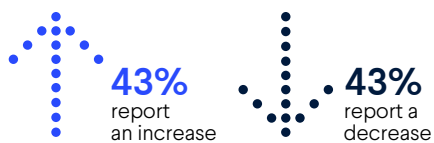
Consumers are the top threat according to German merchants



German answers stand out from the rest of the world, where the majority said they pose similar levels of threat.

Has friendly fraud increased?

In Germany

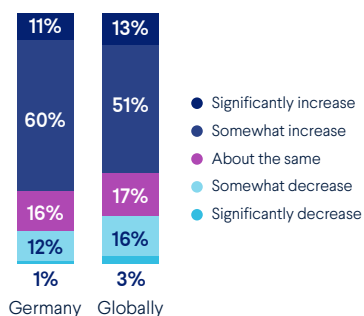


This has increased year on year, as in 2024, the majority (59%) reported a decrease.

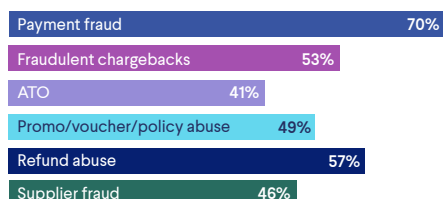
Top fraud prevention tech according to German merchants

- 1 machine learning
- 2 2FA (including 3DS)
- 3 device fingerprinting/Device ID

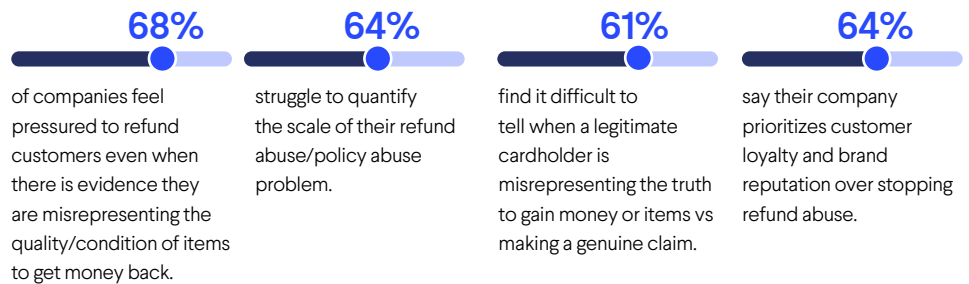
Will fraud increase?



Specifically by type:



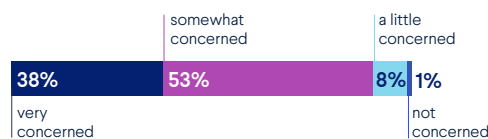
German attitudes to refunds and returns



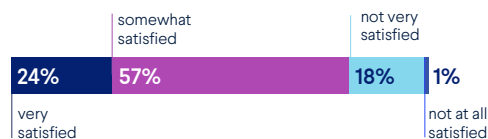
› The majority of German merchants **receive refund claims for 2–5% of their sales** and most believe 2–5% of those are fraudulent.

› **Quick and seamless refunds** are important to the business model and/or customer base of 83% of German merchants.

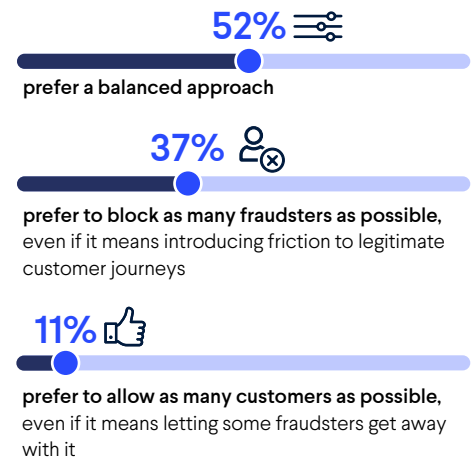
How concerned are Germans about the volume of fraud at their company?



Satisfaction with current fraud prevention stack



Where do you stand on friction vs security when it comes to online purchases?



Germans are more pessimistic about fraud than their international counterparts

› 54% of German merchants think their company should be doing more to battle fraud

What's stopping them?

41% said concerns about friction/conversion
34% said budget
29% said concerns about their public image

1.7 billion
fraud scores a year
calculated

€54 billion
in transactions
processed

300+
merchants protected