

4 Hidden Costs of Traditional AP Fraud Prevention

Even if you never lose a dime to fraud, preventing it has a steep cost in time and money.



Fraud Is Getting Worse

Even if you're one of the lucky 21% of companies that have managed to avoid fraud so far: buckle in, it's going to get worse. AI and fraud-as-a-service kits are driving an increase in fraud attempts, and it has become significantly harder to recover losses.

79% of companies reported fraud in 2024 (a 22% increase in 2 years) according to the [2025 AFP® Payments Fraud and Control Survey Report](#)

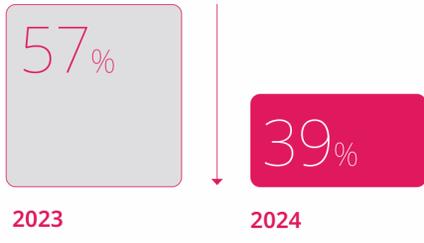
The AFP report also showed the number of organizations able to recover most* fraud losses is dropping



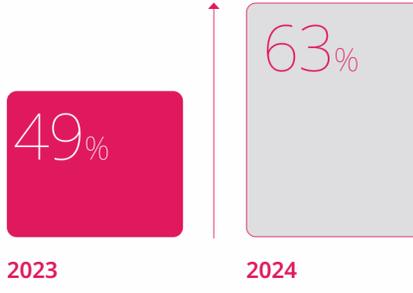
Fraudsters Are Endlessly Creative, and the Fraud Tax Keeps Accruing

Fraud vectors constantly shift, for instance, the classic "I'm stuck in a meeting but need this payment to go through stat. Love, your CEO" scams are decreasing, likely thanks to a lot of training, but wire transfer fraud is on the rise.

Emails impersonating senior executives



Wire transfer fraud



And there's the problem: fraudsters keep searching for new ways to steal from enterprises, and Accounts Payable bears the increasing tax on your time and dollars.

Layering Extra AP Controls Stops Most Fraud, but Steals Productivity and Advantage

Stacking manual control on top of manual control creates friction that takes you away from more strategic cash management maneuvers.

4 Hidden Costs

1

Higher Supplier Pricing Hurts Margins

Manual checks and slower payments = More late fees and fewer early-payment discounts

Vendors factor late payments into what they charge you = You pay more for the same goods and services

2

Caution Constrains Convenience

Are you missing out on convenience and frustrating your vendors? Lots of AP teams don't want to use peer-to-peer payment methods because it's nearly impossible to recover money once paid.

3

Controls Inflate Accounts Payable Costs

Your people are spending hours on routine manual tasks that could be better handled by automated checks and workflows:

- dual signatures
- ACH callbacks
- vendor change verifications
- invoice matching

4

Operations Suffer (and You Have to Hear About It)

Manual fraud doesn't just tax your AP team's productivity (and seemingly endless patience); your business units also jump through hoops to get payments approved. And you're going to get more "kindly request to have your team pay this vendor" emails to respond to.

The Antidote: Automation and AI

Layering on manual controls only stops some fraud, and it can cost you your capital edge. [Here's how to fix it:](#)

1

 Use AI to detect anomalies and subtle fraud indicators

2

 Use automation to ensure thorough verification and matching

3

 Use automated workflows for approvals with rules built in to route special cases to the right approvers

Do you have the tooling you need to automate fraud prevention? Yooz offers trained AI, automated verification, and other tools to bolster your defenses while cutting the manual work that slows AP teams down.

And it's not just about eliminating fraud: we offer a foundation for Lean Financial Operations™ that cuts errors and manual for a faster, safer, more strategic accounts payable function.



AI-powered fraud prevention

Yooz uses anomaly detection, smart fake detection, and database matching to AI to stop fraud—and it intelligently adapts to new types of fraud. [See how.](#)

[Explore fraud prevention](#)

Stopping fraud shouldn't slow you down

Efficient, intelligent, and effective: Yooz stops fraud before it happens. [Sign up for a custom demo today.](#)

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