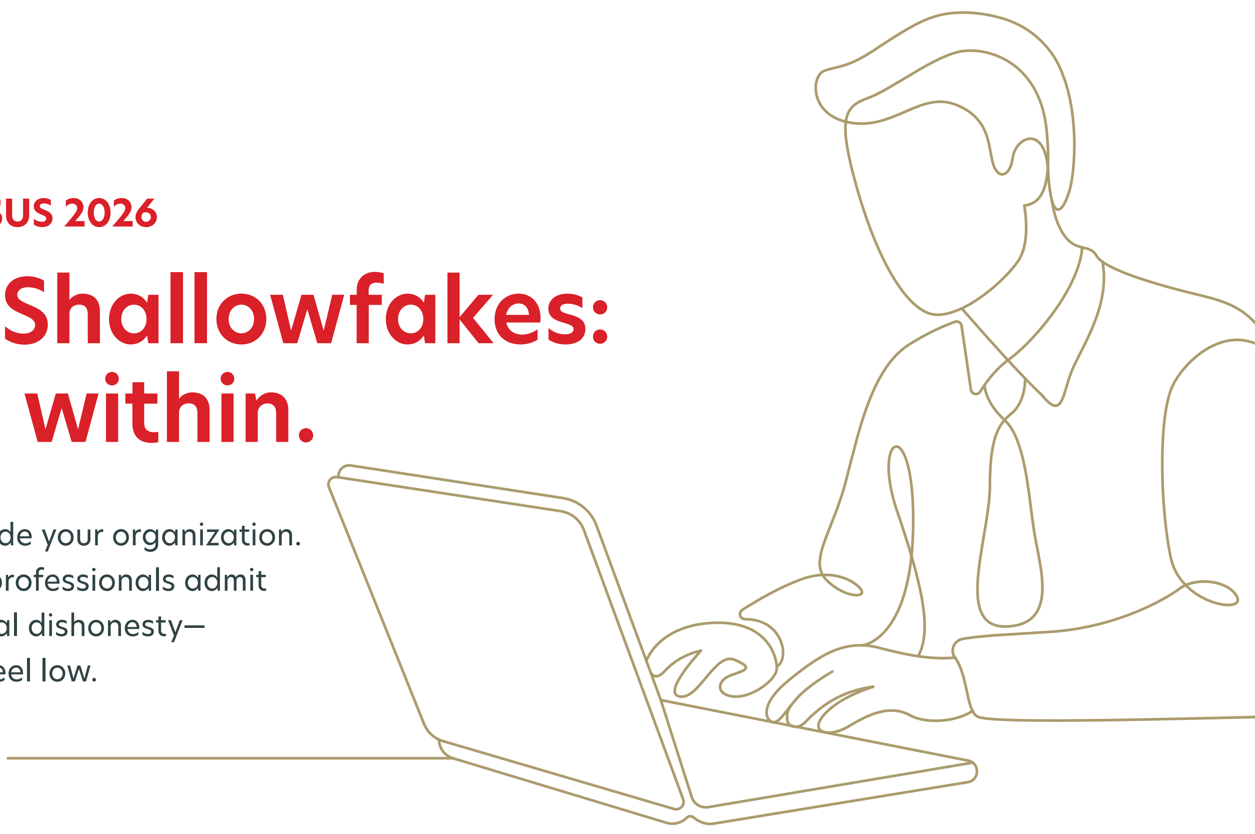
MEDIUS FINANCIAL CENSUS 2026

Fraud and Shallowfakes: The enemy within.

The fraud you fear is already inside your organization. In fact, the majority of financial professionals admit they'd excuse small-scale financial dishonesty—shallowfakes—when the stakes feel low.



53% of finance professionals **call small expense exaggerations "acceptable"** when the dollar amount is minor.

57% would **round up an expense or mileage claim** if they believed it wouldn't be noticed.

64% would **justify a small dishonest financial act** if they felt underpaid or undervalued.

67% would likely **engage in a minor dishonest expense claim** if it was common practice among coworkers.

74% believe small forms of fraud—**shallowfakes—are already common** in their workplace.

87% have **personally ignored a small expense, reimbursement, or claim** they believed was fraudulent.

93% say they're **concerned about AI-generated fraud** over the next 12 months.

87% of finance professionals have ignored a claim they suspected was fraudulent—and 67% say they'd do it themselves if their coworkers did too.

What do finance teams see as workplace fraud?

Submitting an AI-edited or digitally altered receipt or invoice.	34%
Using a vendor invoice template to create a fictitious claim.	33%
Copying a legitimate invoice and changing payment details.	33%
Slightly inflating hours on a timesheet.	33%
Generating a realistic-looking invoice using AI tools.	32%
Using a company subscription or account for personal use.	32%
Rounding up mileage by a small amount on an expense claim.	31%
Submitting a receipt twice.	29%

How are they detecting it?

51% use automated software to detect fraudulent invoices or manipulated documents.

48% use AI tools for fraud detection.

46% undergo manual review.

44% use third-party verification.

71% of legal professionals in the US would engage in a minor dishonest expense act if coworkers did (vs. 67% globally). 76% say shallowfakes are already common in their workplace. And the average financial loss per organization due to invoice fraud is $168,204.

How do you get rid of shallowfakes?

- Deploy AI anomaly detection across all invoice types.
- Establish multistage authorization workflows.
- Build a culture where reporting suspicious activity is safe and encouraged.
- Validate supplier and vendor data automatically.
- Conduct regular, practical fraud-awareness training.
- Set clear, enforced expense policies with zero-tolerance thresholds.

The biggest challenge isn't *recognizing* fraud, it's the fact that small-scale fraud is being tolerated every day. And it adds up quickly.

Read the full 2026 Census report: **An Accounting of Financial Professionals to learn more.**

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