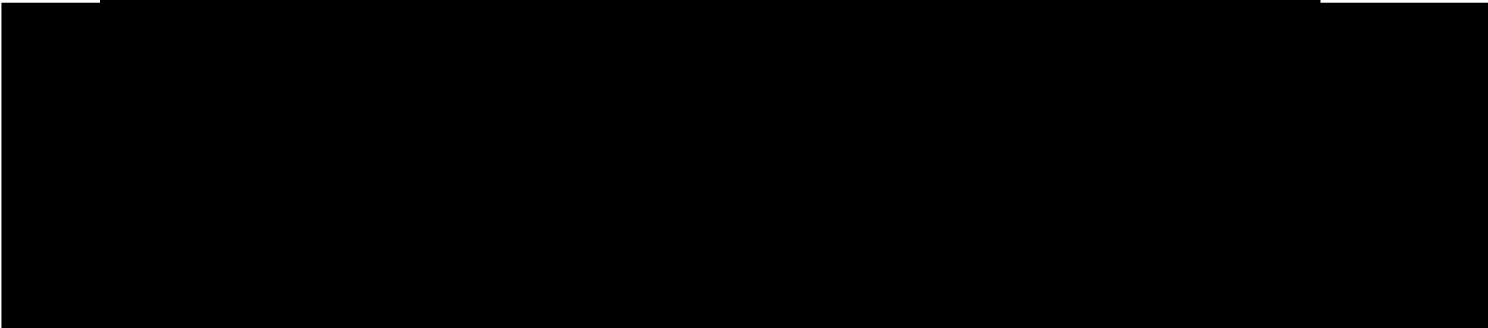



From: [Scott Thompson](#)
To: [Comments](#)
Subject: [EXTERNAL MESSAGE] June 20, 2025-Request for Information On Potential Actions To Address Payments Fraud; Comment Request (RIN 3064-ZA49)
Date: Thursday, September 18, 2025 4:38:24 PM



Ms. Jennifer M. Jones
Deputy Executive Secretary
Attention: Comments—RIN 3064-ZA49
Federal Deposit Insurance Corporation
550 17th Street NW
Washington, DC 20429

Dear Ms. Jones, Mr. McDonough, and Mr. Gould:

I am writing to you as a concerned constituent and banking professional to highlight a growing threat to our financial system: the alarming rise in fraud involving check and Automated Clearing House (ACH) transactions. While banks continue to invest heavily in fraud prevention technologies and personnel, the sophistication and scale of these schemes are outpacing our ability to respond effectively.

Check fraud, once considered a declining threat, has resurged due to organized criminal networks exploiting vulnerabilities in mail delivery and remote deposit capture. Meanwhile, ACH fraud-particularly involving account takeover and social engineering-has become increasingly difficult to detect in real time. These attacks not only harm consumers and businesses, but also erode trust in our financial infrastructure.

To address this crisis, I respectfully urge Congress to consider the following actions:

- Modernize regulatory frameworks to allow banks more flexibility in deploying real-time fraud detection tools and sharing intelligence across institutions.
- Increase funding for law enforcement and postal inspection services to investigate and prosecute check fraud rings, especially those targeting mail carriers and USPS infrastructure.

- Support public-private partnerships that enable banks, fintechs, and government agencies to collaborate on fraud prevention strategies and data sharing.
- Mandate stronger authentication standards for ACH originators and recipients to reduce the risk of impersonation and unauthorized access.

Banks are doing their part, but we need federal support to stay ahead of increasingly sophisticated fraudsters. I urge you to make financial fraud prevention a legislative priority and help protect the integrity of our payment systems.

Thank you for your attention to this urgent matter.

Sincerely,

Scott Thompson, Executive Vice-President

Scott Thompson | Executive VP & Loan Officer
Peoples Bank of the South

