



# 2026 PRODUCE FRAUD FORECAST

What's Coming, What's Changing, and How to Stay Protected



# About This Report

Fraud in the produce industry isn't slowing down — it's evolving. This 2026 Fraud Forecast builds on Blue Book's 2025 industry collaboration to identify where fraud is heading, which supply chain segments are most vulnerable, and what proactive steps businesses of every size can take.

*Fraud doesn't target the weak. It targets the busy, the trusting, and the companies moving fast on perishable product.*

## INSIDE THIS REPORT

- 01 The State of Fraud — 2025 in Review
- 02 The Five Fraud Trends Escalating in 2026
- 03 Your Risk Profile by Role
- 04 The 2026 Fraud Preparedness Playbook
- 05 How Blue Book Protects You

## ABOUT BLUE BOOK

Blue Book has been the produce industry's trusted source for credit intelligence, verified company data, and trading guidance since 1901. We track \$50B+ in industry A/R annually and process 400+ fraud and dispute claims each year — giving us an unmatched view into how fraud actually operates in the supply chain.

**125** Years tracking produce trade

**50K+** Verified members in our network

**\$50B+** In A/R tracked — powering the BBS Credit Score

**\$10M+** In claims recovered — for Blue Book members

## The State of Fraud — 2025 in Review

95%

HAVE HAD A FRAUD ATTEMPT OR  
VICTIM OF FRAUD

78%

DESCRIBE THEMSELVES AS  
'EXTREMELY AWARE' OF FRAUD

70%

OF FRAUD CASES USED  
SINGLE-SOURCE VERIFICATION

### WHY 2025 WAS A TURNING POINT

**AI-generated identities** — made ghost companies nearly indistinguishable from real ones

**Supply chain speed pressure** — created environments where verification steps were skipped

**Established company mimicry** — fraudsters copied PACA-licensed businesses with near-identical names

**Multi-channel coordination** — simultaneous attacks via email, phone, and falsified documents

# 5 FRAUD TRENDS TO WATCH IN 2026

Where the threat is heading — and what to prepare for

01 AI-Enhanced Impersonation

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02 Seasonal Surge Exploitation

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03 Transportation Infiltration

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04 Payment System Manipulation

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05 Newcomer Targeting

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# 5 Fraud Trends Escalating in 2026

Each trend has a dedicated deep-dive slide. Click through for the full picture.

01	<b>AI-Enhanced Impersonation</b>	CRITICAL	Ghost companies with fabricated documentation now build entire digital identities in hours — websites, email domains, and trade records included.
02	<b>Seasonal Surge Exploitation</b>	HIGH	Targeted attacks timed to your highest-volume windows, when buyers move fast and verification slips.
03	<b>Transportation Infiltration</b>	HIGH	Double brokering and cold chain theft exploit the gap between booking and delivery confirmation.
04	<b>Payment System Manipulation</b>	CRITICAL	Business Email Compromise (BEC) attacks redirect wire payments to fraudster accounts using spoofed domains one character off from legitimate companies.
05	<b>Newcomer Targeting</b>	ELEVATED	Smaller operators, geographic market entrants, and businesses with post-turnover gaps are increasingly primary targets.

TREND

01

## AI-Enhanced Impersonation

*Ghost companies that look completely real — until it's too late.*

THREAT LEVEL

**CRITICAL**

↑ RISING

**Fraudsters are now deploying AI tools to create entire fake business identities** — complete with professional websites, registered email domains, and fabricated trade documentation — in hours, not days.

### WHAT AI IS ENABLING FRAUDSTERS TO BUILD

Professional websites with accurate produce industry terminology, pricing, and PACA license numbers copied from real companies

Email domains 1–2 characters off from the real company (e.g. freshfarmss.com vs. freshfarms.com)

AI-generated staff profiles on LinkedIn matching real produce industry roles and locations

Fabricated trade references using real company names without their knowledge

TREND

02

## Seasonal Surge Exploitation

*Fraudsters know your busy  
seasons better than you think.*

THREAT LEVEL

HIGH

↑ RISING

**Fraud in produce isn't random — it's cyclical.** Experienced fraudsters have studied which commodity seasons create the most buyer urgency and the least verification discipline. In 2026, expect more targeted, timed attacks built around specific supply crunches.

### SEASONAL ATTACK WINDOWS — WHEN TO HEIGHTEN VIGILANCE

**Winter – Spring:** California strawberries & citrus — high demand, tight supply, new buyer relationships forming

**Summer:** Stone fruit & berries — peak volume, logistics pressure, reduced credit oversight

**Fall:** Holiday demand for leafy greens & citrus — end-of-year AR pressure creates payment verification gaps

**Year-round:** Any weather event, food safety recall, or supply disruption creates a targeted fraud window

**Wholesalers Beware:** Your routine prospecting and high-volume sales make you a prime target for fraud

TREND

03

## Transportation Infiltration

*Your load is moving. You just  
don't know who's driving it.*

THREAT LEVEL

HIGH

↑ RISING

**Double brokering occurs when a broker or carrier re-brokers your load to an unauthorized third party without your knowledge.**

The shipper believes a legitimate carrier has the load — in reality, it may have passed through two or three hands, each taking a cut.

### HOW A TYPICAL DOUBLE-BROKERED LOAD UNFOLDS

**Step 1:** Shipper books with what appears to be a legitimate carrier at a reasonable rate

**Step 2:** That carrier immediately re-brokers the load to a cheaper, unvetted carrier

**Step 3:** The unauthorized carrier picks up the load — shipper has no direct contact information

**Step 4:** Load is delivered late, damaged, or in some cases never arrives — recovery is difficult

TREND

# 04

## Payment System Manipulation

*The money moves. The real recipient is someone you've never met.*

THREAT LEVEL

CRITICAL

↑ RISING

**Business Email Compromise (BEC) attacks are growing as more produce transactions move to digital channels.** These attacks don't require hacking your systems — just convincing your AP team that a routine payment instruction is legitimate.

### REAL SCENARIO: HOW A BEC ATTACK UNFOLDS

Fraudster monitors email traffic between your company and a known trading partner for timing and tone

At settlement, they send an email from a spoofed domain — one character different — with 'updated' wire instructions

AP team, under time pressure, processes payment to the fraudster's account before the real supplier follows up

By the time the real supplier contacts you about non-payment, funds have been moved and withdrawn

TREND

05

## Newcomer Targeting

*Smaller businesses, newer markets, thinner defenses.*

THREAT LEVEL

ELEVATED

↑ RISING

**Large, established companies have invested in fraud prevention infrastructure** — dedicated credit teams, formal verification protocols, and multi-layer approval processes. Fraudsters are increasingly redirecting their efforts toward businesses where those layers don't yet exist.

### THE FOUR VULNERABILITY PROFILES FRAUDSTERS EXPLOIT

Sub-\$5M distributors: One bad order can represent 5–10% of monthly AR — limited credit team bandwidth

Geographic market entrants: Unfamiliar with local buyer landscape, more likely to rely on single-source verification

Post-turnover operations: New staff don't know the 'usual' process — easier to manipulate with urgency and authority

First-time exporters: International transactions add complexity, currency risk, and unfamiliar counterparties

# YOUR RISK PROFILE

What threatens you most — by role

**Operations & Finance**

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**Produce Buyers**

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**Executives & Business Owners**

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# Risk Profiles by Role



## Operations & Finance

*One successful Business Email Compromise (BEC) attack or fraudulent buyer can erase months of margin overnight.*

### PRIMARY RISKS

- AR exposure from unverified new accounts
- Business Email Compromise on wire transfers
- Approval hierarchy gaps under time pressure
- Payment redirect fraud at settlement
- Ghost-company credit extensions

### BLUE BOOK DEFENSE

- ✓ Blue Book Credit Score™ — flags risk before you ship
- ✓ Real-time counterparty ratings, updated daily
- ✓ Credit Application service for new accounts
- ✓ Blue Book Verify™ confirms identity at contact



## Produce Buyers

*A single bad supplier or hijacked invoice can disrupt your entire procurement pipeline.*

### PRIMARY RISKS

- Shell company suppliers with fake credentials
- Bait-and-switch quality fraud on delivery
- Supplier impersonation on payment redirects
- PACA license spoofing by ghost companies
- New-season fraudsters exploiting buyer urgency

### BLUE BOOK DEFENSE

- ✓ Verified supplier directory with full trade history
- ✓ PACA-cross-referenced status, updated daily
- ✓ Transportation ratings before booking a load
- ✓ Fraud alert network



## Executives & Business Owners

*Fraud doesn't just hit the balance sheet — it damages your reputation, your relationships, and your brand.*

### PRIMARY RISKS

- Reputational damage from publicized fraud losses
- Partner and customer confidence erosion
- Regulatory scrutiny after PACA violations
- Personal liability in closely held businesses
- Brand impersonation by fraudsters posing as you

### BLUE BOOK DEFENSE

- ✓ Verified Blue Book listing builds market credibility
- ✓ Blue Book Verify™ protects your brand identity
- ✓ Claims & recovery team shields financial exposure
- ✓ 125-year network signals trusted counterparty status

# THE 2026 FRAUD PREPAREDNESS PLAYBOOK

Five steps every produce business should take now

## 5-Step Fraud Preparedness Playbook

1

### Multi-Source Verification

Confirm every new partner through Blue Book Verify™. Always call using the Blue Book number — never contact info provided by the buyer.

2

### Transaction Controls

Separate sales from account creation. Hard credit caps for 90 days on new accounts. PACA Prompt payment terms until a trading history is established.

3

### Train & Test Your Team

Quarterly fraud awareness training with real recent examples. Run fake phishing simulations. Normalize the standard: 'Trust, but always verify.'

4

### Prepare a Response Protocol

Stop shipments immediately on suspicion — before confirmation. Document everything. File a police report and simultaneously alert Blue Book, PACA, and DRC.

5

### Build Your Intelligence Network

Stay current through Blue Book's credit updates, The Produce Reporter fraud alerts. Share what you see with trusted peers.

## Red Flags — Pause and Verify Immediately

- Company not listed in Blue Book or their license is inactive
- Email domain doesn't match the official company website (even one character off)
- First-time order requesting urgent processing, large quantity, or unusual delivery location
- Reluctance to provide trade references or complete a standard credit application
- HQ address resolves to a P.O. box, residential property, or mail-forwarding service
- Company website was created within the past 6 months
- Buyer asks to bypass standard procedures — claiming special circumstances or time pressure
- Request to change banking or payment details received via email (always call to verify)
- Transportation: carrier rates more than 15% below current market average
- Transportation: carrier unfamiliar with load details or contact info doesn't match Blue Book records

SECTION 5

# HOW BLUE BOOK HELPS YOU

**GROW FASTER & TRADE SAFER**

Not just avoiding bad outcomes — unlocking better ones

# The Numbers Behind the Network

125 years of produce industry intelligence — in one platform, updated daily



**\$50B+**

IN INDUSTRY A/R  
TRACKED ANNUALLY

*\$50B+ in tracked A/R powers the  
Blue Book Credit Score™*



**\$10M+**

RECOVERED FOR  
MEMBERS IN 2025

*Blue Book claims team  
recovers funds fast*



**400+**

CLAIMS PROCESSED  
AVG. 45-DAY RESOLVE

*45-day avg resolution —  
faster than other solutions*



**50K+**

INDUSTRY  
DECISION-MAKERS

*The most connected network  
in fresh produce*

# One Platform. Four Ways to Win.



## GROW & DEVELOP

- ✓ 50,000+ contacts in our database
- ✓ Updated daily with new leads and businesses
- ✓ Produce-specific company intelligence
- ✓ Accelerate prospecting & outreach



## BUILD CREDIBILITY

- ✓ Verified listing = recognized trust signal
- ✓ 100s of qualified pageviews to your profile every year
- ✓ Reduce buyer hesitation in new deals
- ✓ Establish trust before the first call



## PROTECT AGAINST FRAUD

- ✓ Blue Book Credit Score™ — produce-specific predictive tool
- ✓ Blue Book Verify™ (**NEW!**) – Real-time counterparty verification
- ✓ Transportation broker & carrier ratings
- ✓ PACA-cross-referenced status checks



## MARKET INTELLIGENCE

- ✓ Credit Sheet — weekly financial change alerts
- ✓ Commodity pricing trends & market analysis
- ✓ Breaking industry news and in-depth reports
- ✓ 125 years of industry experience and knowledge

# Blue Book Membership: Fraud Protection in Depth

## VERIFICATION & CREDIT INTELLIGENCE



### Daily-Updated Verified Listings

Independently confirmed company names, addresses, phone numbers, email domains, and PACA status — cross-referenced against what any prospect provides.



### Blue Book Credit Score™

The only produce-specific predictive credit tool. Built on customer feedback and \$50B+ in A/R data — not generic credit bureaus. Flags deteriorating payment patterns early.



### Transportation Ratings

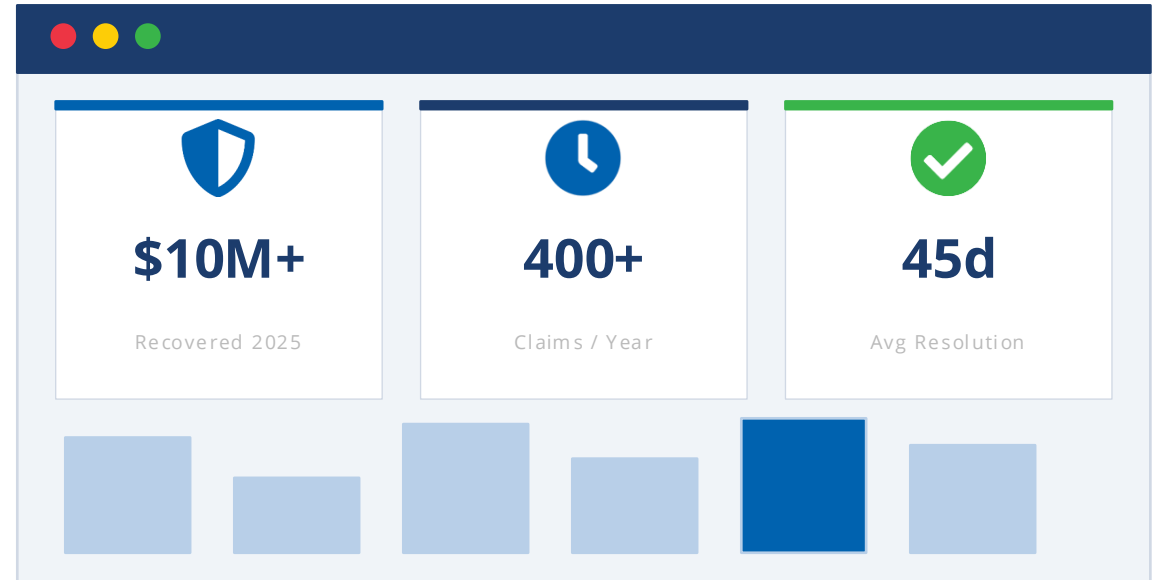
Instant second-source verification on any broker or carrier — the multi-source standard this report recommends.



### NEW: Blue Book Verify™

In 2026, we are debuting a new way for Blue Book members to ensure they are working with the right people. See next slide for more info.

## CLAIMS, COLLECTIONS & RECOVERY



Even with strong prevention, disputes happen. Blue Book processed 400+ claims in 2025, recovering over \$10M for members with a 45-day average resolution — faster and less costly than litigation.

New

# Blue Book Verify™

Know with certainty that you're talking to a verified Blue Book member — before you trade.



## Identity Confirmation

Members generate a unique one-time code to share with counterparties — instantly confirming they're a verified Blue Book member.



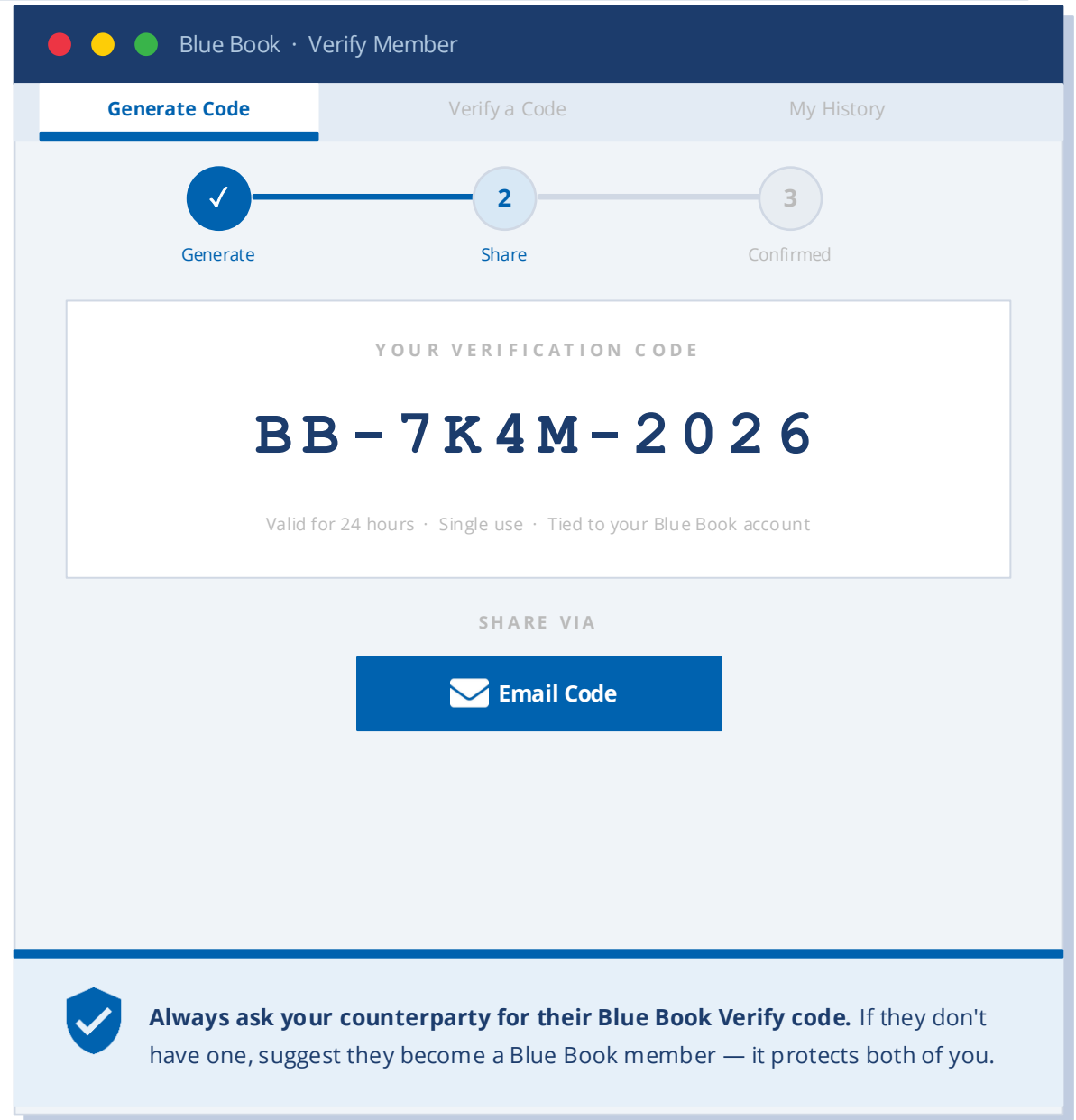
## Mutual Verification

Encourage the businesses you work with to become Blue Book members — so both sides of every trade are verified.






## Fraud Prevention

Eliminates impersonation at the point of contact. If they can't produce a code, you have reason to pause and verify further.



Blue Book · Verify Member

Generate Code    Verify a Code    My History


1  Generate    2  Share    3  Confirmed


YOUR VERIFICATION CODE

**BB - 7K4M - 2026**

Valid for 24 hours · Single use · Tied to your Blue Book account

SHARE VIA

 Email Code

 **Always ask your counterparty for their Blue Book Verify code.** If they don't have one, suggest they become a Blue Book member — it protects both of you.

# TAKE ACTION IN 2026

Don't just avoid fraud. Grow faster. Trade safer.

1

## Audit Your Process

Review your verification workflow against the checklists in this report. Identify any single points of failure — especially around new account setup and payment change procedures.

2

## Brief Your Team

Share the 5 fraud trends in this report with everyone who touches purchasing, sales, AP, or logistics. Prioritize AI impersonation and seasonal surge patterns.

3

## Leverage Blue Book

Confirm your team understands and knows how to use the Blue Book Credit Score™, credit application service, Blue Book Verify™ and transportation ratings. One conversation can close a critical gap.

BLUE BOOK · SINCE 1901

# Trade safer. Grow faster.

Join the most trusted network in produce. Blue Book membership gives you verified counterparties, the Blue Book Credit Score™, Blue Book Verify™, and a claims team in your corner.

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### Verified and trusted

Establish your Blue Book listing today



### Blue Book Credit Score™ access

Produce-specific risk ratings, updated daily



### Blue Book Verify™

Confirm every counterparty before you trade

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