THREAT HUNTER RESEARCH

H1 2026 Credit Fraud Risk Report

A half-year assessment of increasingly realistic, coordinated credit fraud across professional debt assumption, mortgage, business, auto, and consumer lending.

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Read instructions

> This text version is reconstructed based on the 35-page original PDF and the full text of the published web page, retaining the report narrative, chapters, tables, and original charts; the cover, duplicate table of contents, and purely decorative pages are not repeated.

Starting from the second half of 2025, under the background of continued tightening of supervision and continuous upgrading of fraud controls of financial institutions, the overall active space of financial industry has been compressed, but the risk has not disappeared, but has accelerated the evolution towards realization, refinement and industrialization. New operating methods have emerged in scenarios such as professional debt, corporate loans, consumer loans, housing loans, and car loans. Based on long-term monitored risk intelligence, this article will focus on breaking down the latest changes in credit fraud techniques and main scenarios in the first half of 2026.

Credit Fraud Key Takeaways, First Half of 2026

Chapter 1□Credit Fraud Risk Data Analysis. The overall risk landscape of credit fraud in the first half of 2026 is presented from the dimensions of overall risk scale, main loan business, core fraud types and key regions.

Chapter 2 | Credit Fraud The development and changes in a high-pressure environment are shifting from extensive counterfeiting to authentic packaging. Cybercriminal operations gradually reduce the number of purely forged materials and instead use real back payment, real flow, real operations and light packaging to improve the credibility and approval rate of fraudulent applications.

Chapter 3 | Professional debt remains the core risk of credit fraud. Debtors have shifted from the elderly and low-qualified group in the past to young people with certain real qualifications. The screening of illegal assets has become more precise and the operations have become more covert.

Chapter 4□The arbitrage space for mortgage fraud is shrinking. After restrictions on high-quality loans, cybercriminal groups began to give priority to properties with price differences, and used borrowers with real turnover, social security and local activity trajectories to improve the loan approval rate. And a relatively complete regional industrial chain has been formed in Chongqing.

Chapter 4□The focus of corporate loan fraud turns to the manipulation of operating data. The QR-payment turnover inflation creates false business flow through real transactions, while the technology-enabled credit-limit inflation is upgraded from simple technical tampering to a compound attack that combines "technical operations, regional policy differences and internal relationships".

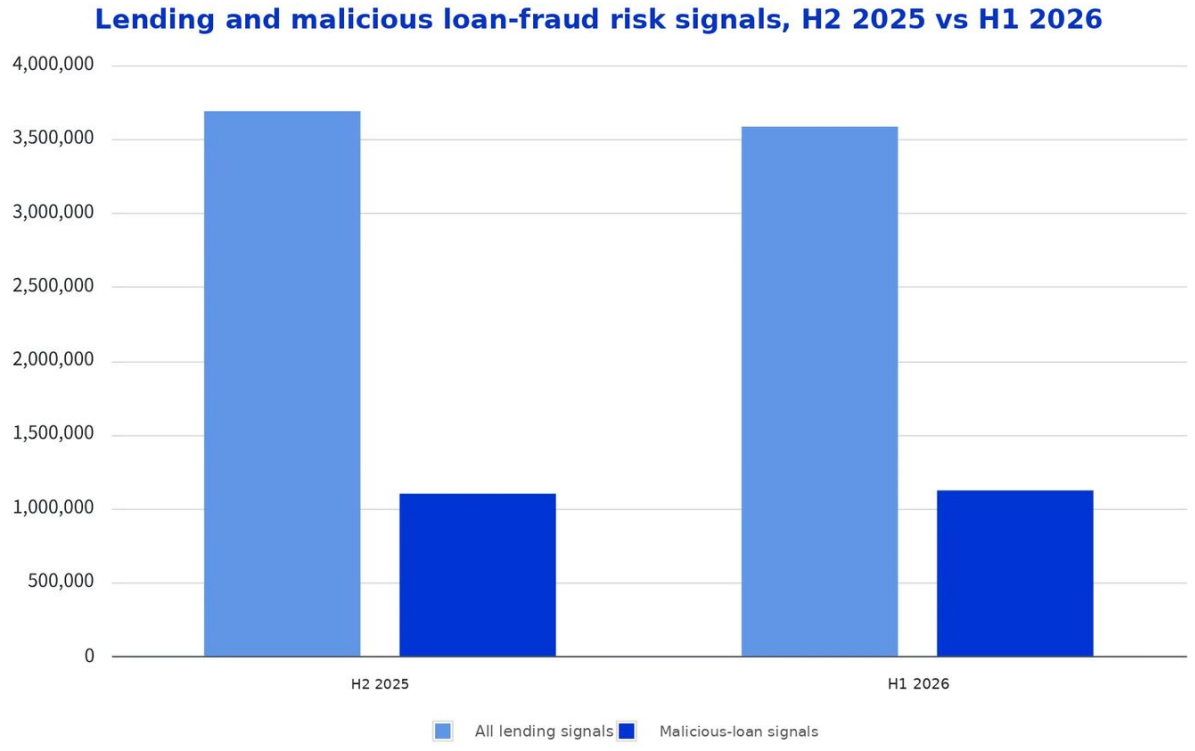
Chapter 4□The main change in consumer loan fraud is genuine contribution top-ups. Cybercriminal groups improve the borrower's qualifications by paying back provident funds, personal taxes or social security. The difficulty in judging fraud has shifted from "whether the materials are authentic" to "whether the qualifications are reasonable."

Overall, credit fraud is shifting from “falsifying data” to “manipulating real data,” and from single-point material fraud to cross-scenario and cross-role industry chain collaboration. Financial institutions need to focus on identifying the purpose, business background and relationships behind the real data.

1. Credit fraud risk profile in the first half of 2026

1.1 Risk signal on malicious financial fraud in the first half of 2026 will increase by 37% year-on-year compared with the first half of 2025.

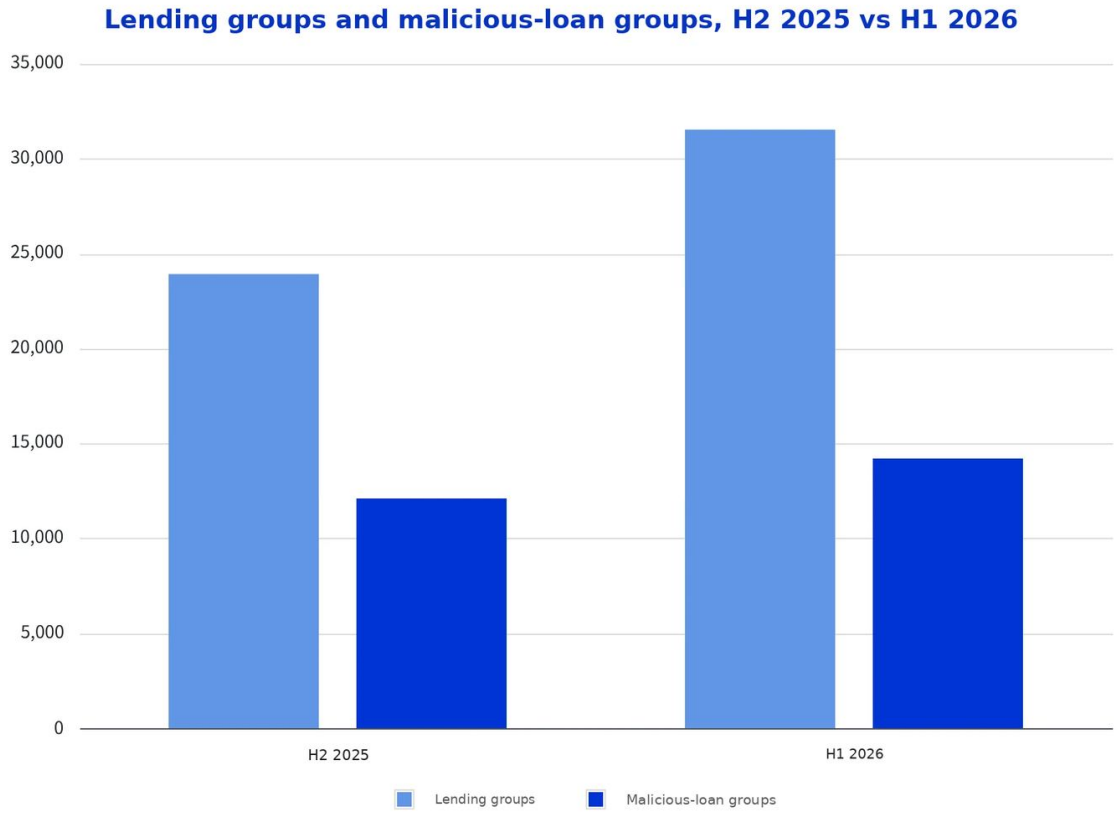
In the first half of 2026, Threat Hunter captured a total of 3.58 million financial loan risk signals and 1.12 million malicious loan fraud risk signals, accounting for 31% of the total. The malicious loan fraud risk signals increased by 37% year-on-year compared with the first half of 2025, and increased by 2% compared with the second half of 2025.



Lending and malicious loan-fraud risk signals, H2 2025 vs H1 2026

Source: Threat Hunter original report, page 6. Original figure with Chinese text replaced by English.

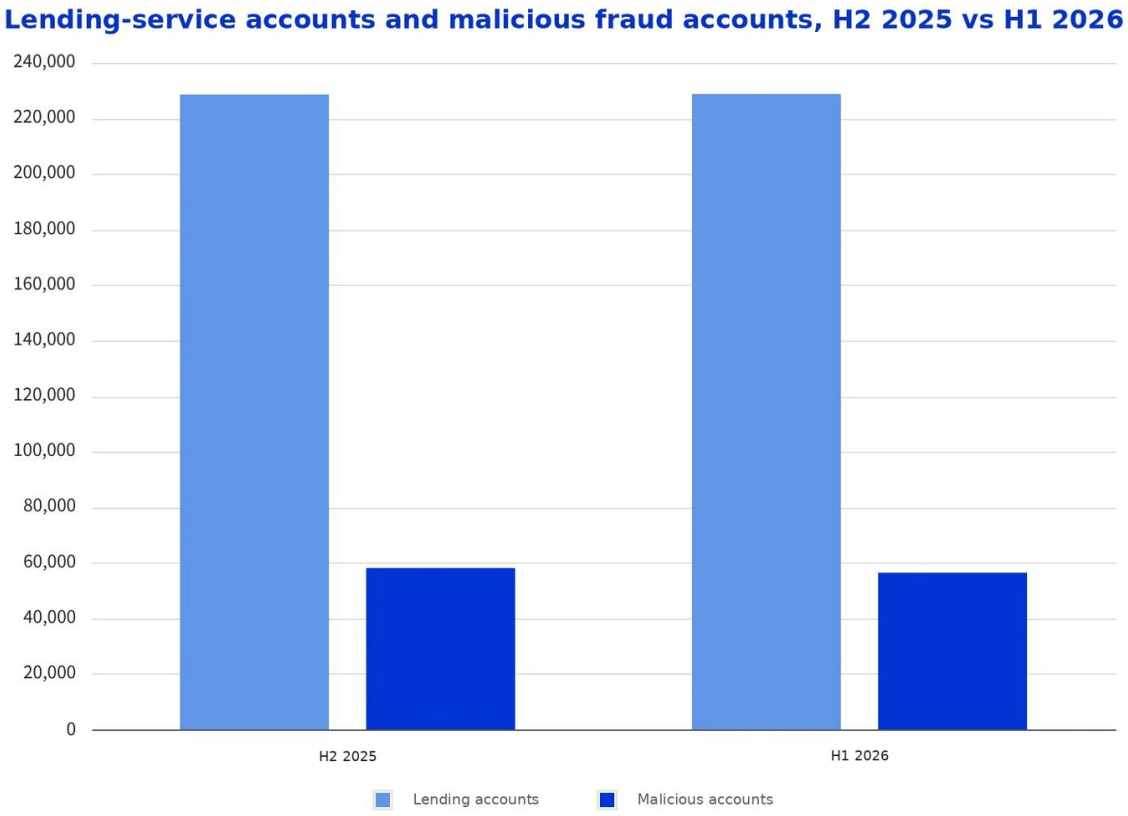
In the first half of 2026, Threat Hunter monitored a total of 31,000 active financial loan groups, including 14,000 malicious fraud groups, accounting for 45% of the total. Active financial loan groups increased by 32% compared with the second half of 2025, and malicious fraud groups increased by 17% compared with the second half of 2025.



Lending groups and malicious-loan groups, H2 2025 vs H1 2026

Source: Threat Hunter original report, page 6. Original figure with Chinese text replaced by English.

In the first half of 2026, Threat Hunter captured a total of 228,000 active loan service accounts, including 56,000 fraudulent accounts (fraudulent credit intermediaries and cybercriminal groups) providing malicious loan services, accounting for 24% of the total.

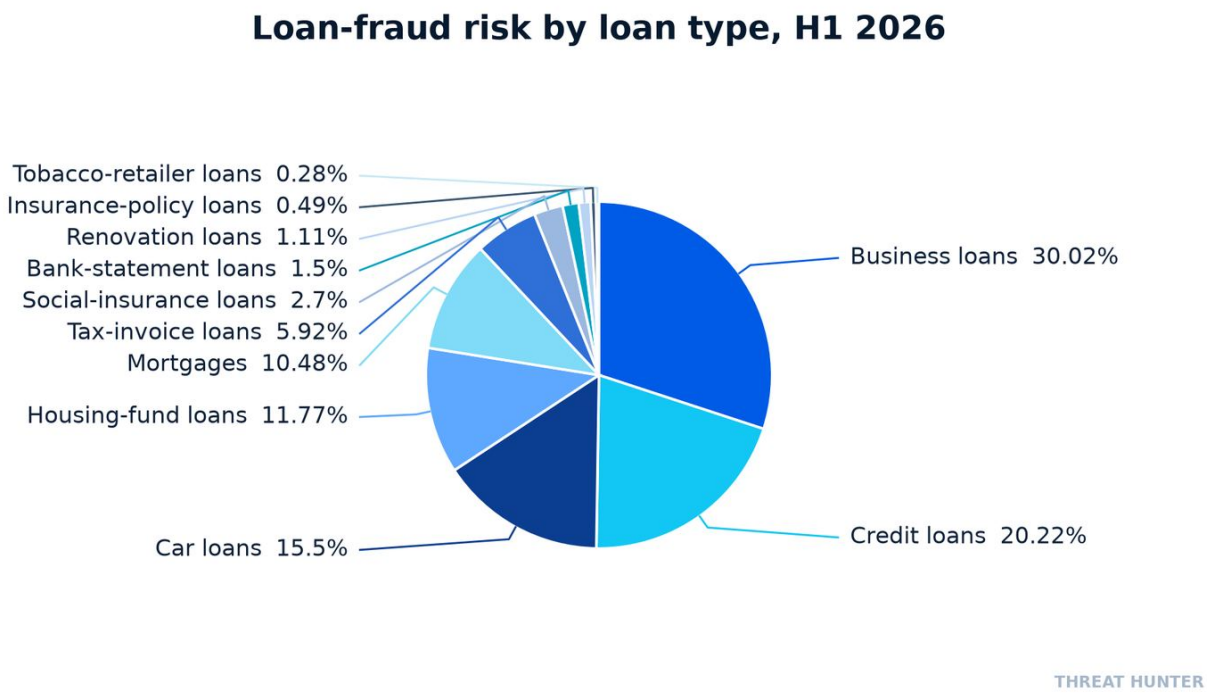


Active lending-service accounts and malicious fraud accounts, H2 2025 vs H1 2026

Source: Threat Hunter original report, page 6. Original figure with Chinese text replaced by English.

1.2 Top 3 popular types of malicious loan fraud business in the first half of 2026: corporate loans, credit loans, car loans

The top five most popular malicious loan fraud business types in the first half of 2026 are: corporate loans, credit loans, car loans, provident fund loans, and housing loans.

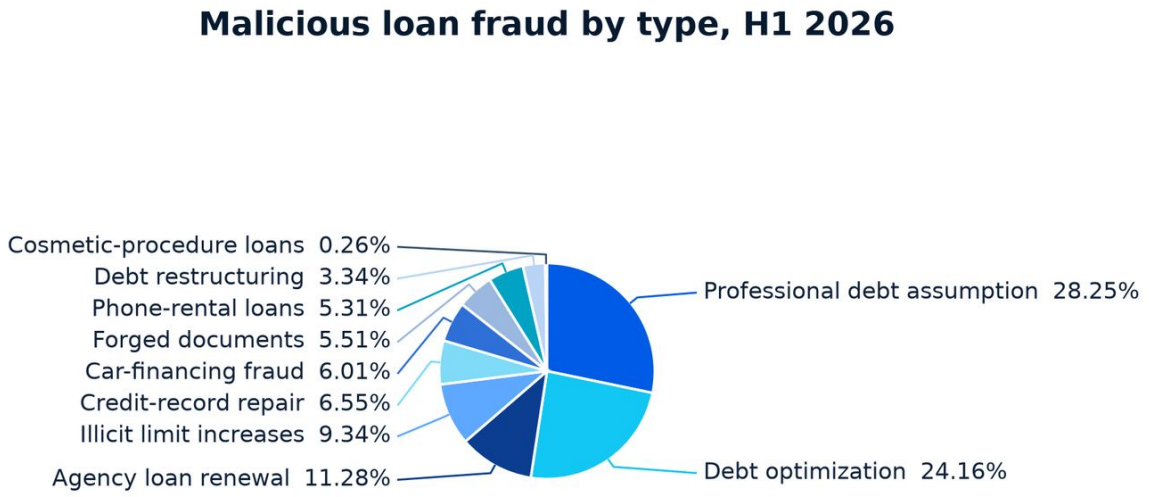


Loan-fraud risk by loan type, H1 2026: business loans 30.02%, credit loans 20.22% and car loans 15.5% lead

Source: Threat Hunter original report, page 7. Redrawn in English from the original figure.

1.3 Top 3 main types of malicious loan fraud in the first half of 2026: professional debt assumption, debt optimization, agency loan renewal

Data from the first half of 2026 shows that malicious loans mainly involve more than 10 types of fraud, including professional debt assumption, debt optimization, agency loan renewal, illegal limit increase, credit repair, material forgery, car financing fraud, debt restructuring, etc. Among them, professional debt risk accounts for 28%, ranking first, and is the core attack method of cybercrime operations; debt optimization, agency loan renewal, and illegal limit increase rank second, third, and fourth respectively, and the increase rate of illegal limit increase is obvious.

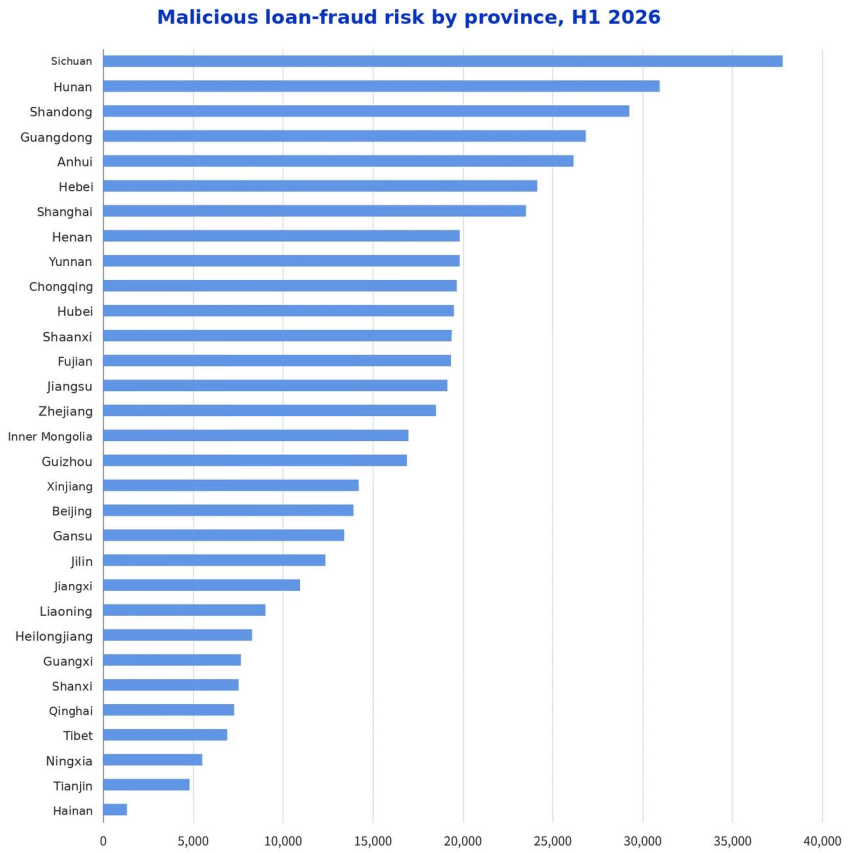


Malicious loan fraud by type, H1 2026: professional debt assumption 28.25%, debt optimization 24.16% and agency loan renewal 11.28% lead

Source: Threat Hunter original report, page 8. Redrawn in English from the original figure.

1.4 Top 5 malicious loan fraud risk areas in the first half of 2026: Sichuan, Hunan, Shandong, Guangdong, and Anhui

Threat Hunter Intelligence data shows that the top five provinces (including municipalities) with the highest risk of malicious loan fraud in the first half of 2026 are Sichuan, Hunan, Shandong, Guangdong, and Anhui, with the risk value in Sichuan being significantly higher than other regions.

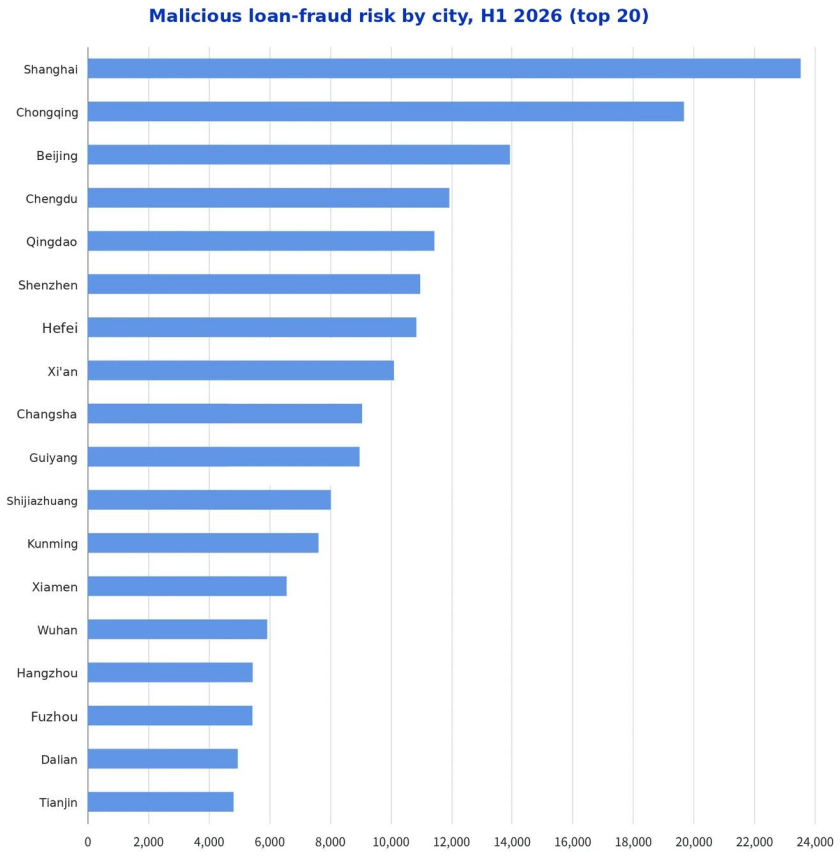


Malicious loan-fraud risk by province, H1 2026: Sichuan, Hunan, Shandong, Guangdong and Anhui lead

Source: Threat Hunter original report, page 9. Original figure with Chinese text replaced by English.

1.5 Top 5 cities with malicious loan fraud risks in the first half of 2026: Shanghai, Chongqing, Beijing, Chengdu, Qingdao

Threat Hunter intelligence data shows that the top five cities (including municipalities) with the highest risk of malicious loan fraud in the first half of 2026 are Shanghai, Chongqing, Beijing, Chengdu, and Qingdao. Among them, the risk signal in Shanghai and Chongqing is much higher than other cities.



Malicious loan-fraud risk by city, H1 2026: Shanghai, Chongqing, Beijing, Chengdu and Qingdao lead

Source: Threat Hunter original report, page 9. Original figure with Chinese text replaced by English.

2. New changes in credit fraud under high-pressure governance

2.1 Credit, cybercrime ecosystem, new changes in fraud techniques

Since the second half of 2025, with the regulatory crackdown on financial cybercrime ecosystem and the upgrading of fraud controls of financial institutions, governance results have gradually emerged. However, driven by high profits, cybercrime operations continue to adjust and derive new fraud models.

The fraudulent techniques and performance of cybercriminal operations in various scenarios also show differentiated evolution, as follows:

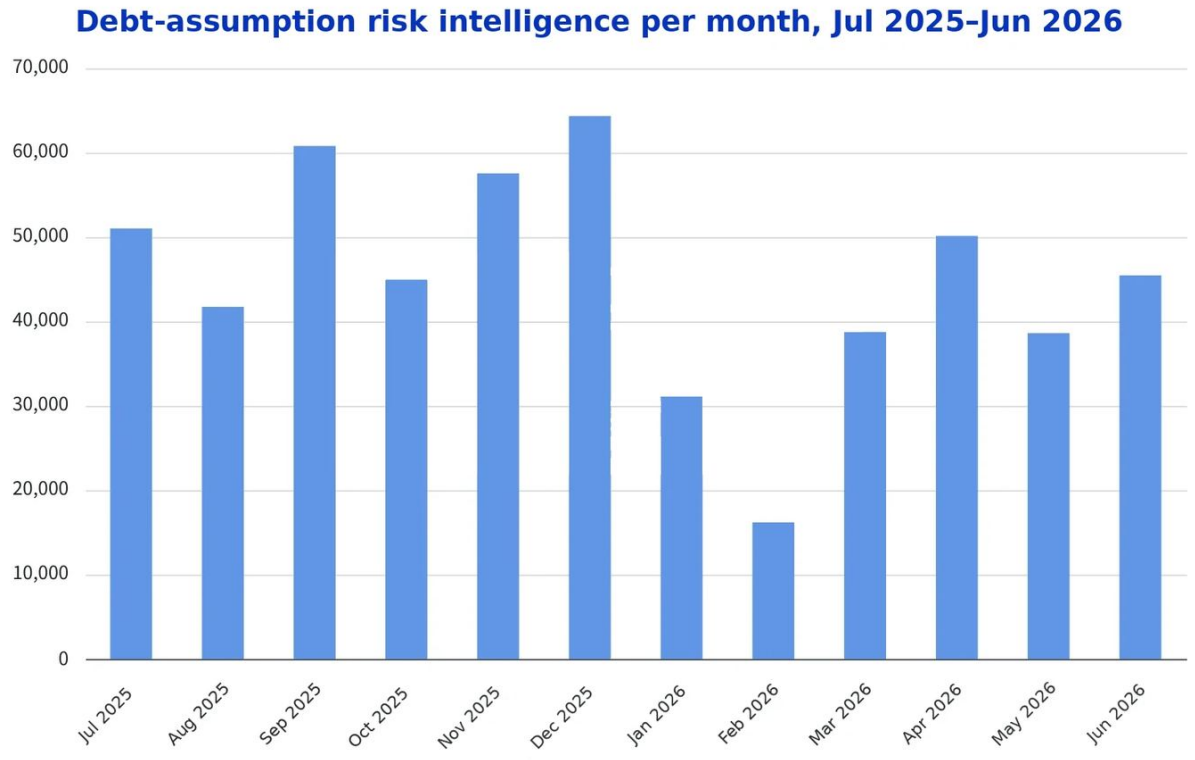
The following article will conduct a targeted dismantling and analysis of the core fraud risks in different credit loan scenarios based on real risk intelligence monitored by Threat Hunter over a long period of time.

3. Professional Debt Assumption Fraud Risk Landscape and Changes

Professional debt risk refers to the credit risk related to professional debt behavior, which mainly involves various loan scenarios such as housing mortgages, automobile consumption loans, business operation loans, and personal consumption loans.

3.1 The amount of risk signal on professional debt assumption risks in the first half of 2026 will decrease by 31% compared with the second half of 2025

In the first half of 2026, the Threat Hunter monitoring system captured more than 220,000 risk signals on professional debt assumption risks. Among them, the number of risk signals in the first half of 2026 dropped by 31% compared with the second half of 2025.

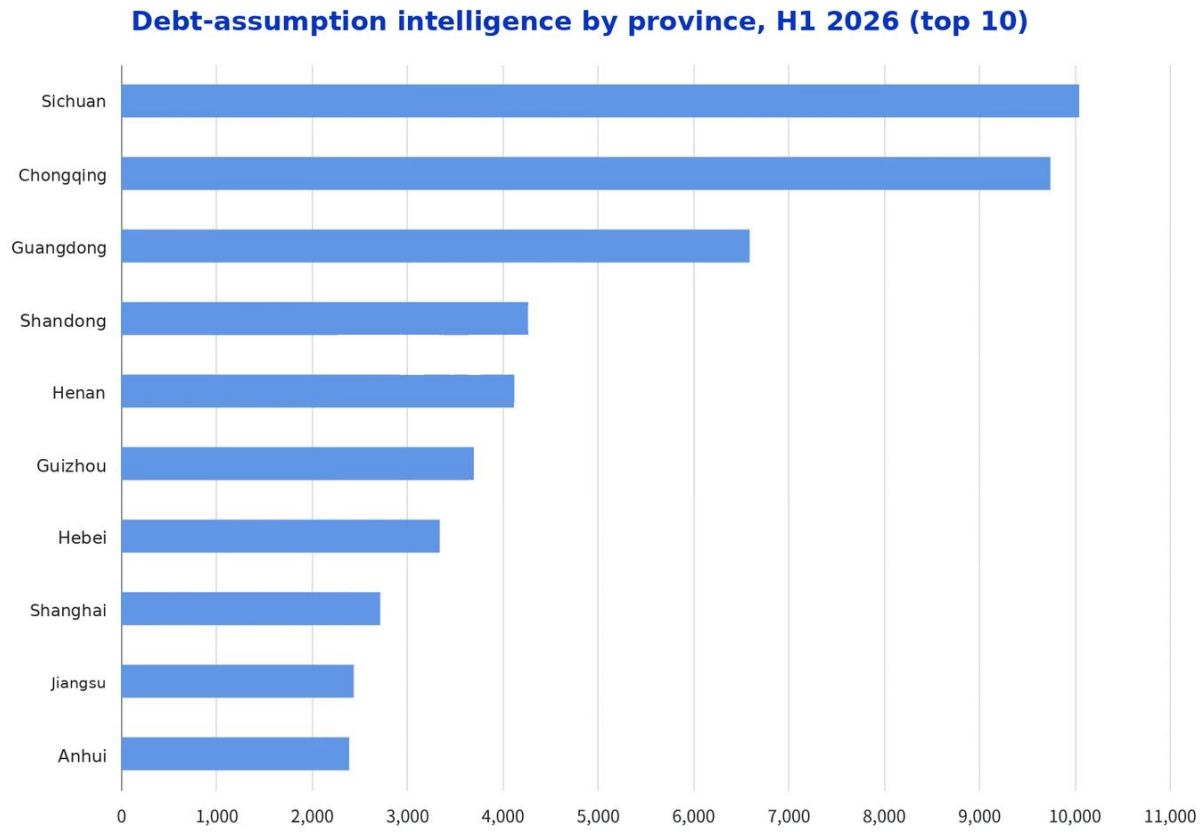


Debt-assumption risk intelligence per month, July 2025 to June 2026

Source: Threat Hunter original report, page 13. Original figure with Chinese text replaced by English.

3.2 Top 5 most popular provinces with debt in the first half of 2026: Sichuan, Chongqing, Guangdong, Shandong, Henan

Threat Hunter intelligence data shows that the top five most active provinces (including municipalities) for debt-related loan fraud in the first half of 2026 are Sichuan, Chongqing, Guangdong, Shandong, and Henan.

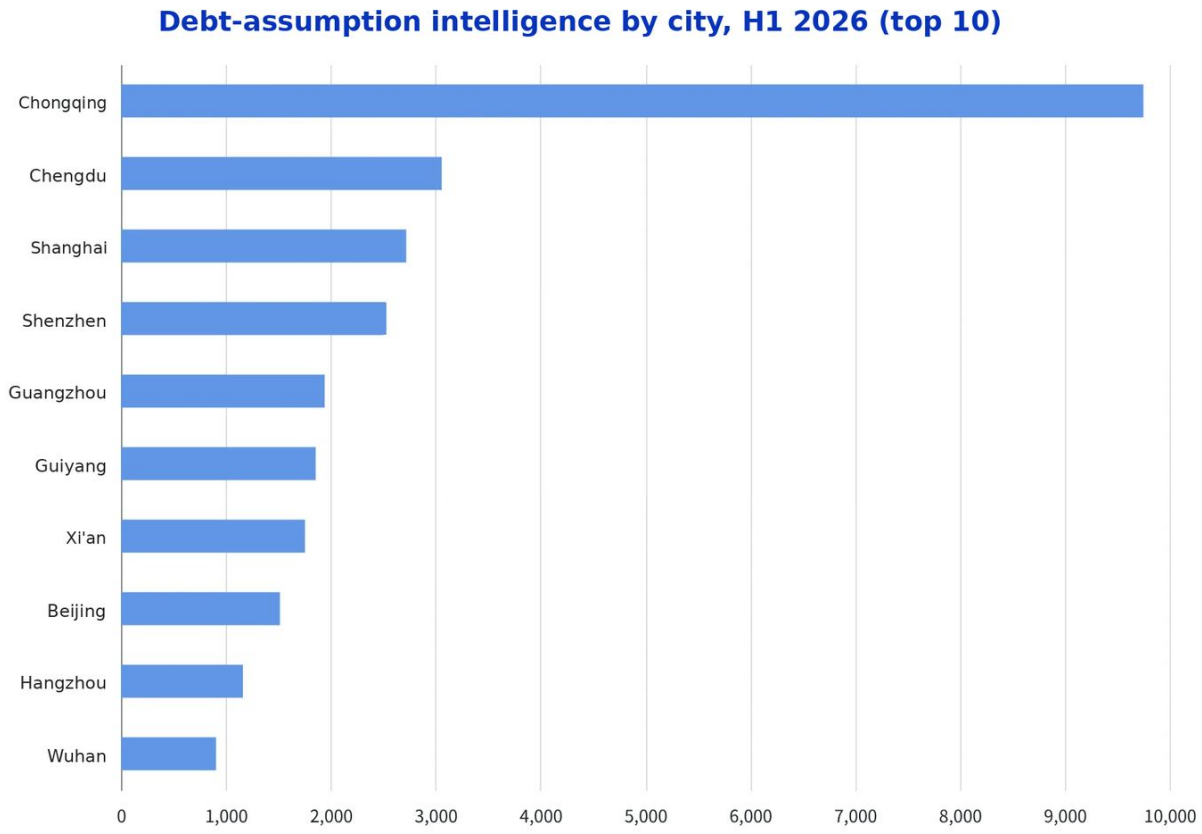


Debt-assumption intelligence by province, H1 2026: Sichuan, Chongqing, Guangdong, Shandong and Henan lead

Source: Threat Hunter original report, page 14. Original figure with Chinese text replaced by English.

3.3 Top 5 most popular cities with debt in the first half of 2026: Chongqing, Chengdu, Shanghai, Shenzhen, Guangzhou

Threat Hunter intelligence data shows that the top five most active cities (including municipalities) for debt-related loan fraud in the first half of 2026 are Chongqing, Chengdu, Shanghai, Shenzhen, and Guangzhou.



Debt-assumption intelligence by city, H1 2026: Chongqing, Chengdu, Shanghai, Shenzhen and Guangzhou lead

Source: Threat Hunter original report, page 15. Original figure with Chinese text replaced by English.

Monitoring data in the first half of 2026 shows that the scale of risk signal on debt risks in Chongqing is significantly higher than other cities across the country, ranking first among all cities. After analysis, Threat Hunter researchers found that Chongqing's housing loan debt has formed a relatively complete regional industrial chain.

Threat Hunter data shows that the risk concentration of mortgage debt in Chongqing is high, and related risk signals account for 36% of the local risk signal on debt. Compared with other regions, Chongqing has formed a closed-loop housing loan and debt industry chain led by the housing source, covering the acquisition of housing, personnel recruitment, qualification packaging, loan application and capital cash-out, showing the characteristics of organization, closed-loop and refined division of labor. After completing a single mortgage loan, the debtor may be transferred to other regions or continue to handle other types of loans, resulting in cross-regional and cross-scenario personnel recycling and risk diffusion.

For detailed analysis of the operation methods of this part of illegal industry, please see 4.1.3 Analysis of Mortgage Scenarios.

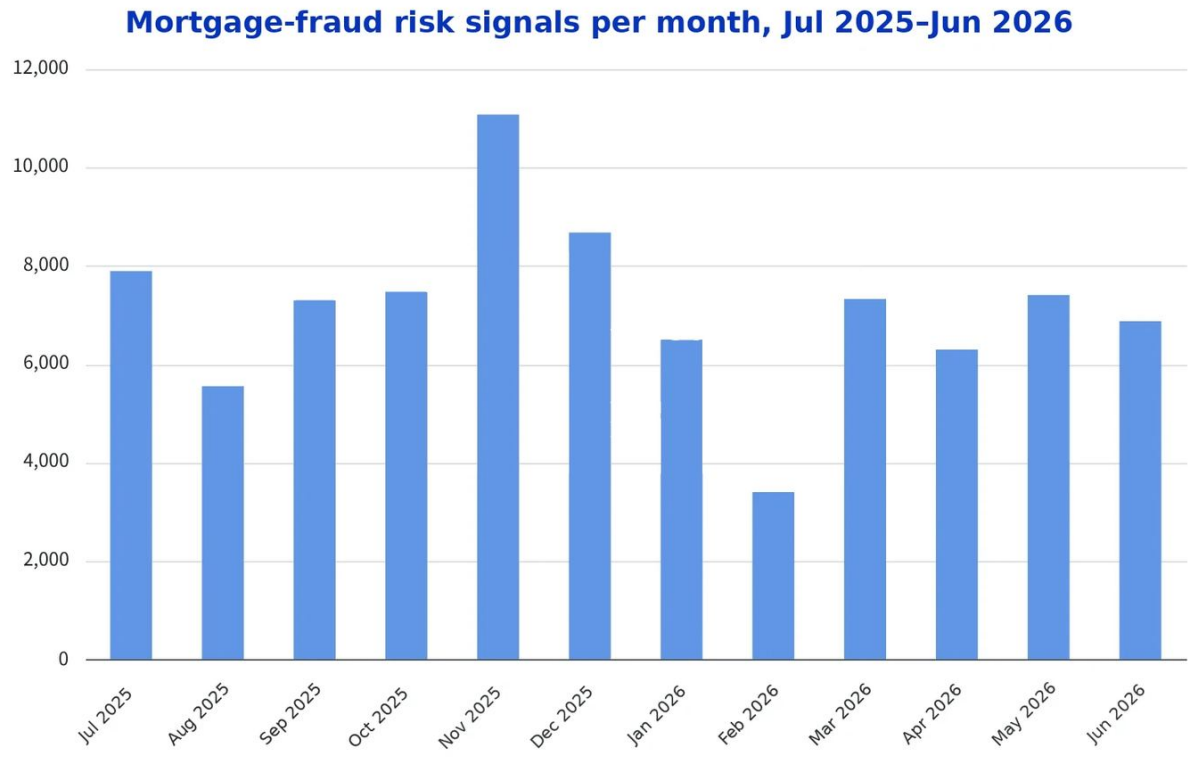
3.4 The accelerated upgrading of professional debt-ridden cybercrime operations: high-quality debt-bearing people, realistic packaging, and refined internal division of labor

In the first half of 2026, against the background of continued tightening of supervision and tightening of fraud controls of financial institutions, the living space of professional debt-ridden criminals has significantly narrowed, the cost of committing crimes has increased, the loan approval rate has declined, and some gangs have been investigated, transformed or exited. However, the risk has not disappeared. Some illegal industries have begun to actively upgrade their crime patterns, shifting from low-cost and extensive material counterfeiting in the past to more precise customer group screening, more authentic qualification packaging, and more covert "industrial chain" collaboration.

4. Fraud risks and changes in major loan scenarios

4.1 Analysis of current situation and major changes in mortgage fraud risks

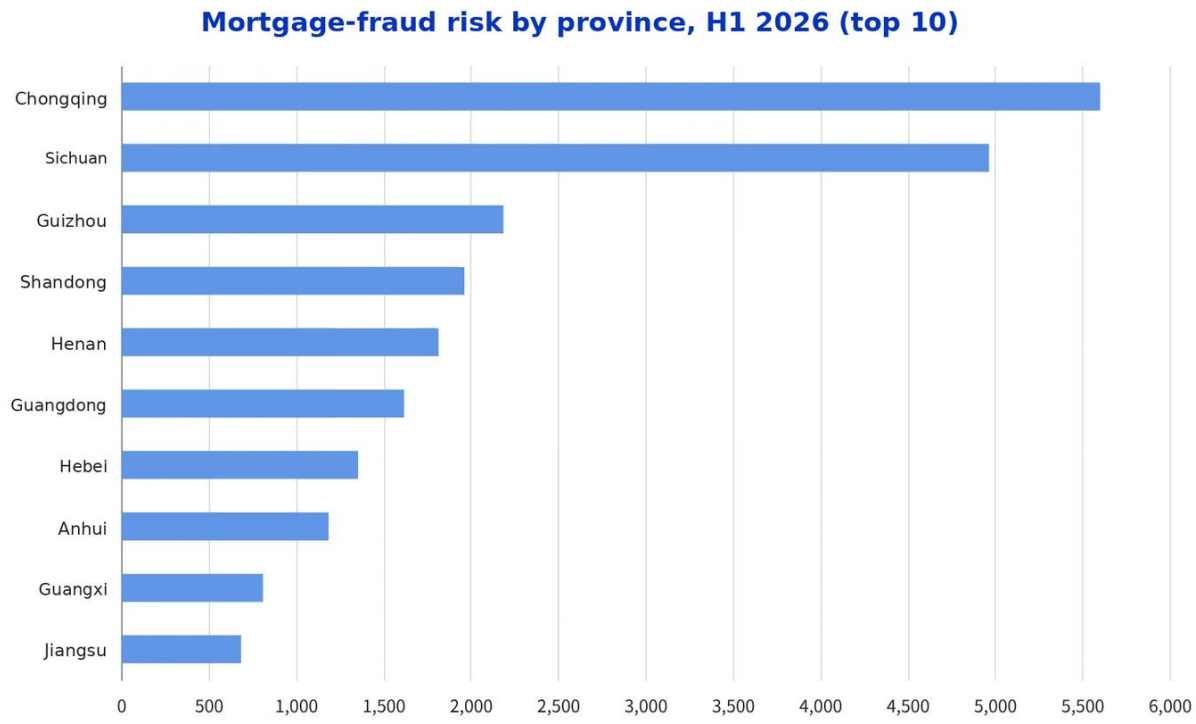
4.1.1 Risk signal on mortgage fraud risks in the first half of 2026 will drop by 21% compared with the second half of 2025



Mortgage-fraud risk signals per month, July 2025 to June 2026

Source: Threat Hunter original report, page 18. Original figure with Chinese text replaced by English.

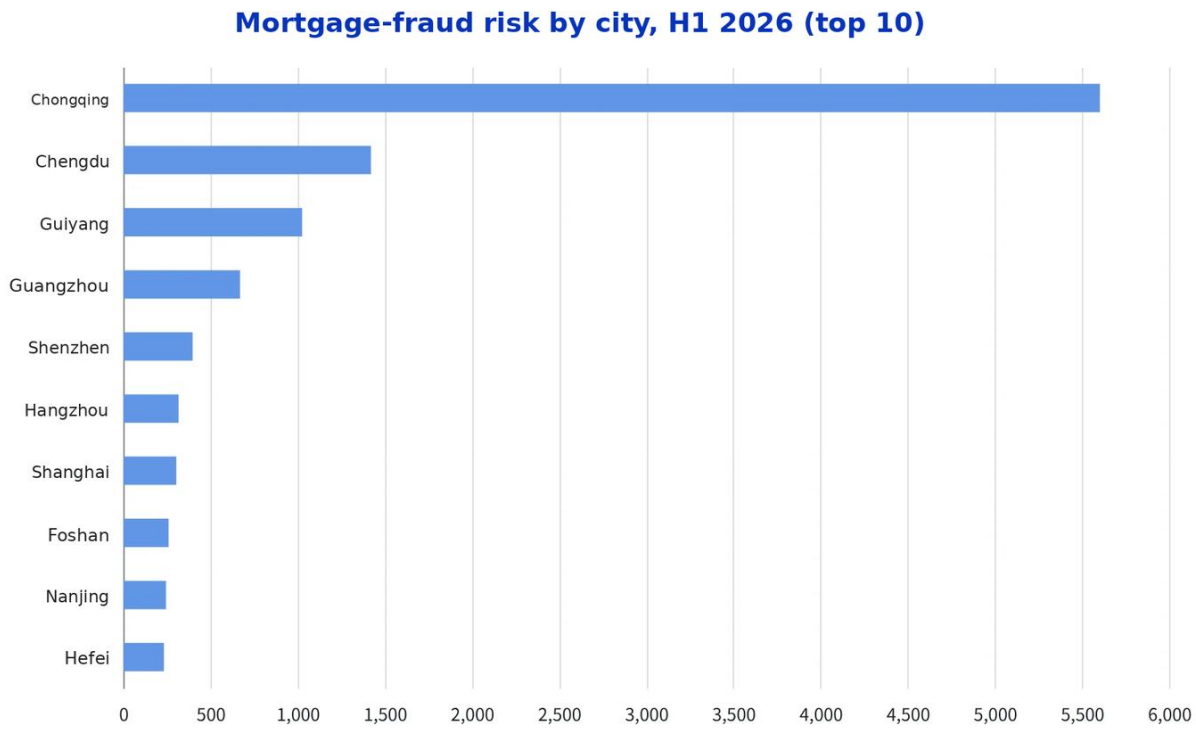
4.1.2 Top 5 provinces (including municipalities) with the hottest mortgage fraud areas in the first half of 2026: Chongqing, Sichuan, Guizhou, Shandong, and Henan



Mortgage-fraud risk by province, H1 2026: Chongqing, Sichuan, Guizhou, Henan and Guangdong lead

Source: Threat Hunter original report, page 18. Original figure with Chinese text replaced by English.

4.1.3 Top 5 cities (including municipalities) with the hottest mortgage fraud areas in the first half of 2026: Chongqing, Chengdu, Guiyang, Guangzhou, Shenzhen



Mortgage-fraud risk by city, H1 2026: Chongqing, Chengdu, Guiyang, Guangzhou and Shenzhen lead

Source: Threat Hunter original report, page 19. Original figure with Chinese text replaced by English.



Recruitment ads for "zero down payment" property deals offering cash-back on mortgages

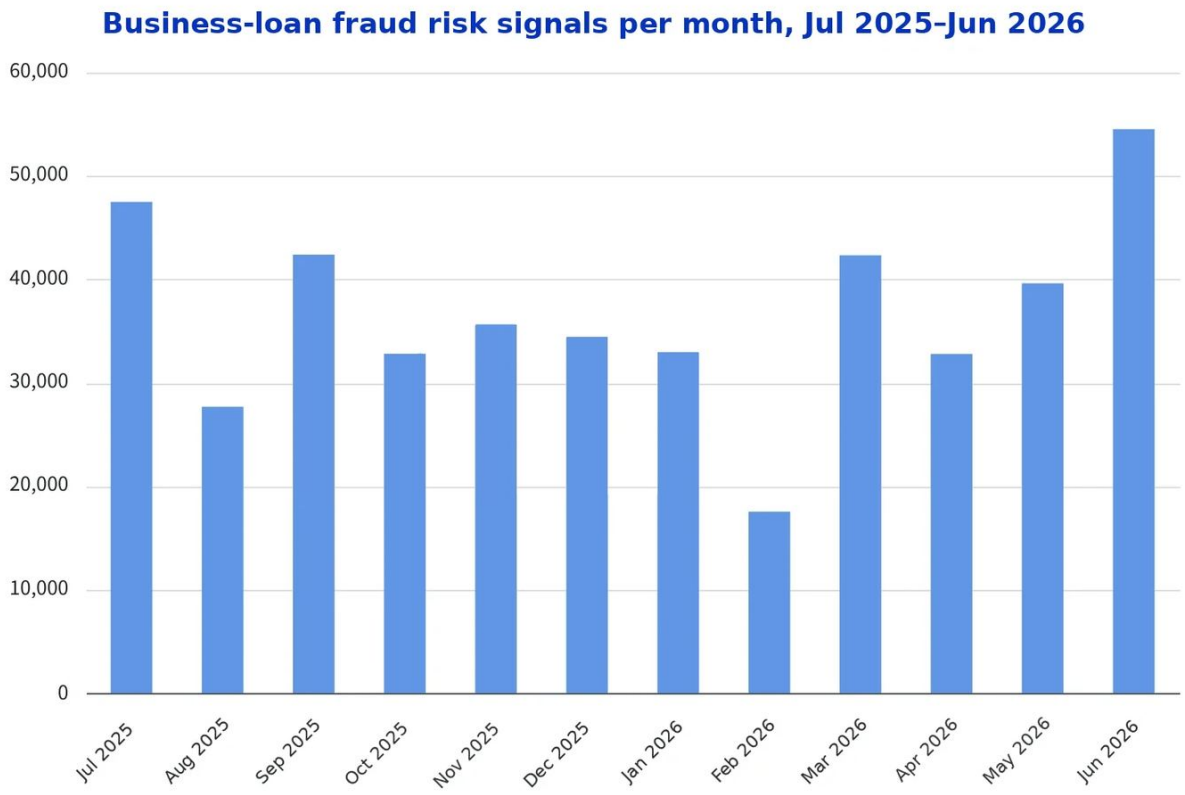
Source: Threat Hunter original report, page 19. Original image retained.

4.1.4 Under high pressure, mortgage fraud patterns and profit margins shrink simultaneously

As mortgage loan fraud cases continue to be exposed and bank fraud controls policies continue to tighten, professional debt-ridden property owners have undergone significant changes in property selection, customer screening and arbitrage methods.

4.2 Analysis of the current situation and main changes of corporate loan fraud risks

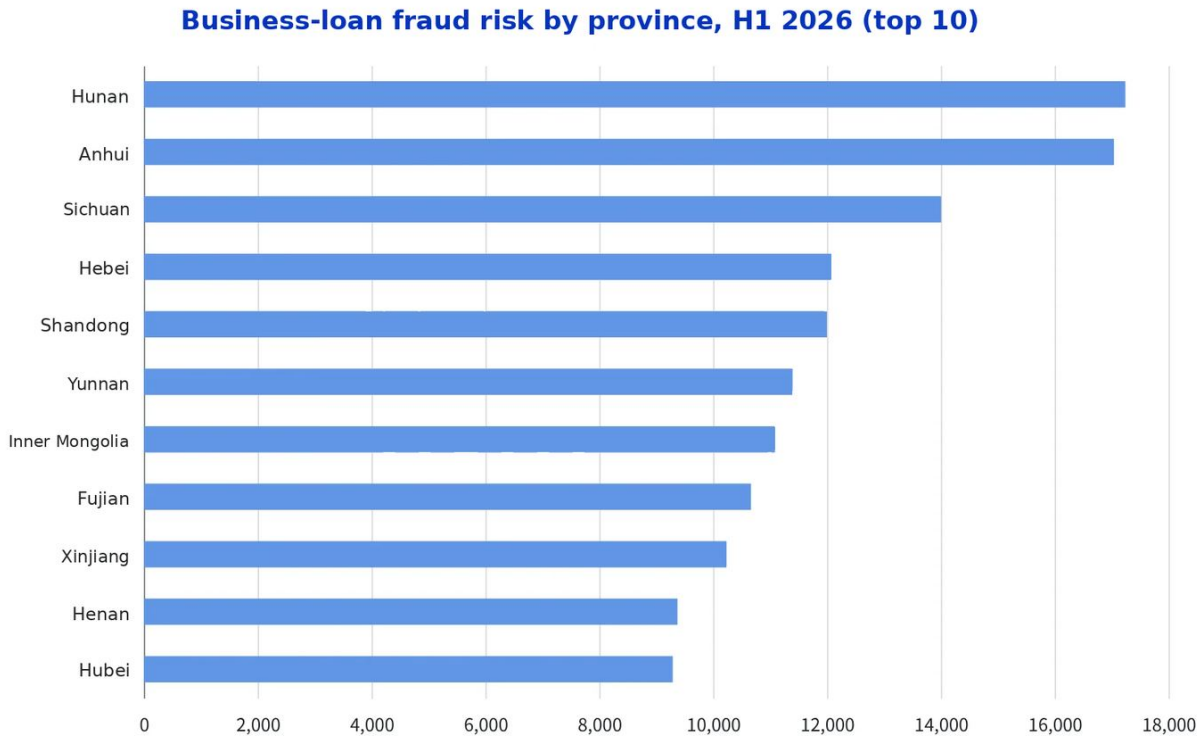
4.2.1 Risk signal on corporate loan fraud remains stable in the first half of 2026, with a year-on-year increase of 19% in the first half of 2026 compared with the first half of 2025



Business-loan fraud risk signals per month, July 2025 to June 2026

Source: Threat Hunter original report, page 20. Original figure with Chinese text replaced by English.

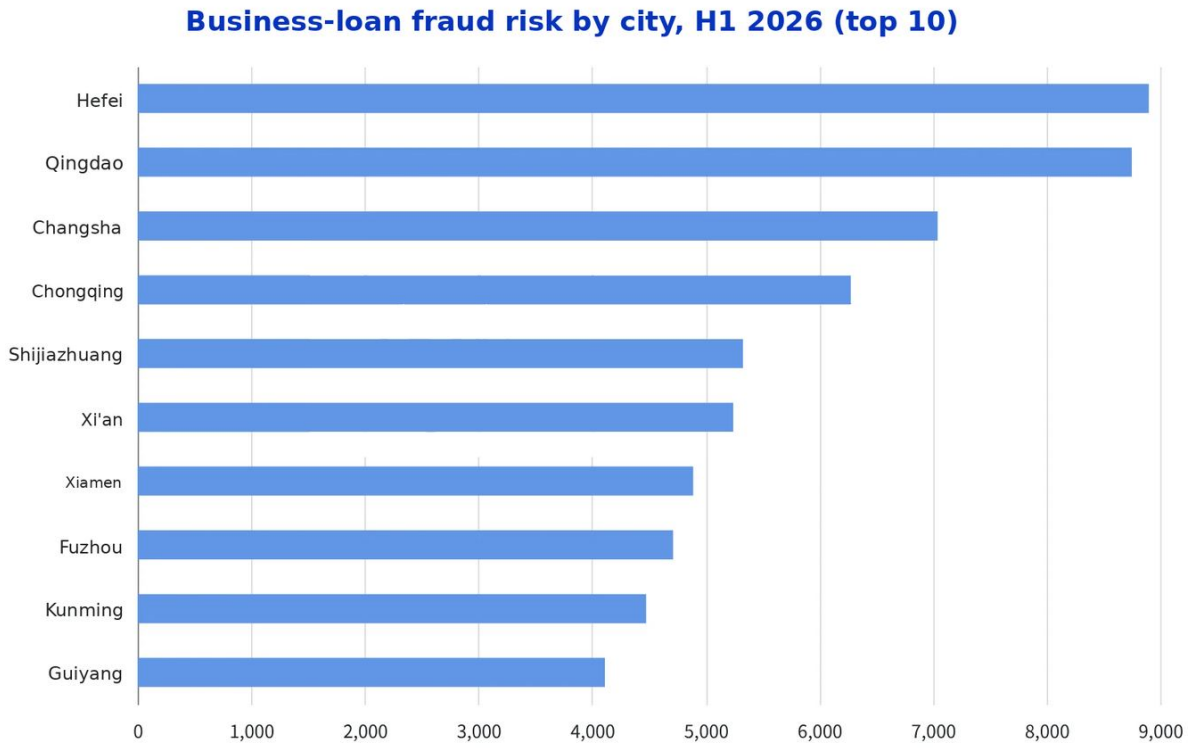
4.2.2 Top 5 provinces (including municipalities) with the most popular areas for corporate loan fraud in the first half of 2026: Hunan, Anhui, Sichuan, Hebei, Shandong



Business-loan fraud risk by province, H1 2026: Hunan, Anhui, Sichuan, Hebei and Shandong lead

Source: Threat Hunter original report, page 21. Original figure with Chinese text replaced by English.

4.2.3 Top 5 cities (including municipalities) with the most popular areas for corporate loan fraud in the first half of 2026: Hefei, Qingdao, Changsha, Chongqing, Shijiazhuang



Business-loan fraud risk by city, H1 2026: Hefei, Qingdao, Changsha, Chongqing and Shijiazhuang lead

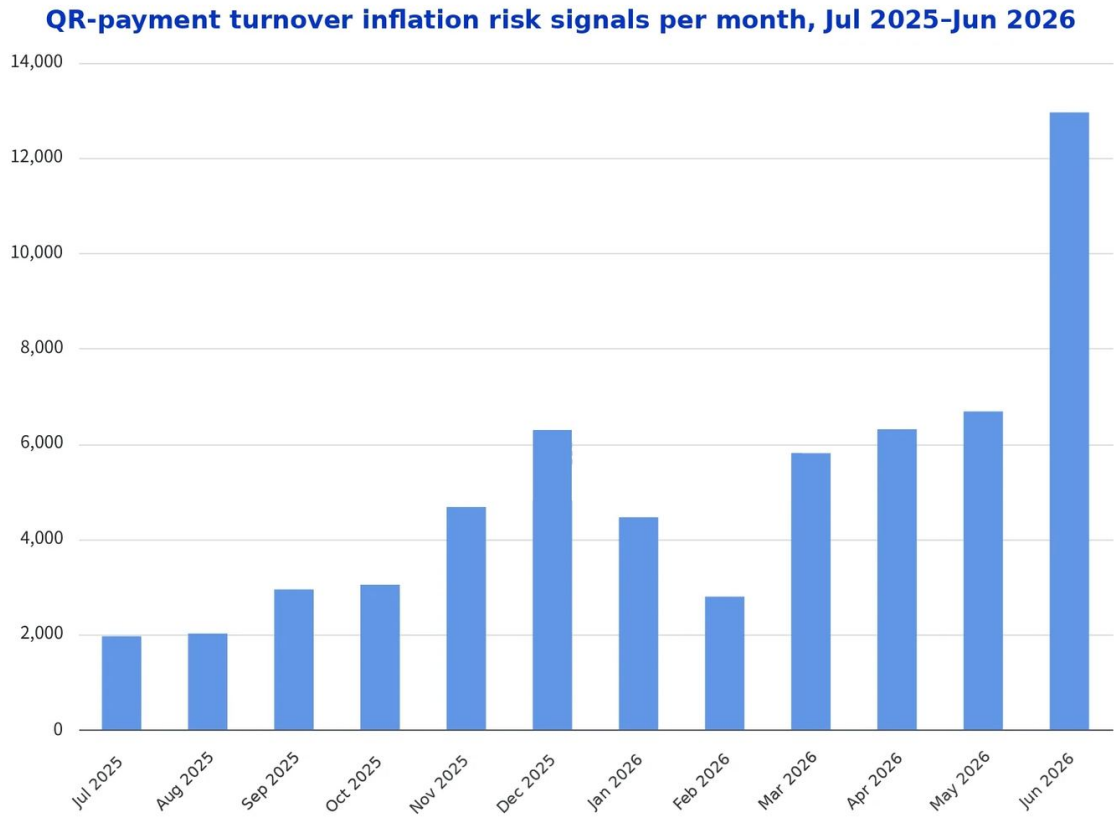
Source: Threat Hunter original report, page 21. Original figure with Chinese text replaced by English.

4.2.4 Corporate loan fraud risk landscape in the first half of 2026: QR-payment turnover inflation and technology-enabled credit-limit inflations are prominent

In the first half of 2026, risk signal on the risk of corporate loan fraud has remained stable compared to the second half of 2025. Risk fraud types are mainly concentrated in five major categories: debt-taking by companies with "shell entities" as the core, technological loan increases by tampering with data, operational mortgage fraud involving overvaluation of collateral, QR-payment turnover inflation that inflates business data by using merchants to accompany them to swipe collection code flow, and packaged loan fraud implemented by fabricating business data. Among them, the QR-payment turnover inflation and the technology-enabled credit-limit inflation have grown rapidly and have become the two types of risks that deserve most attention in the current corporate loan scenario.

4.2.4.1 The QR-payment turnover inflation is an iterative upgrade of the traditional traffic manipulation process

In the first half of 2026, the risk signal on the QR-payment turnover-inflation fraud risk will increase by 87% compared with the second half of 2025.



QR-payment turnover inflation risk signals per month, July 2025 to June 2026

Source: Threat Hunter original report, page 23. Original figure with Chinese text replaced by English.

The QR-payment turnover inflation is an advanced form of the traditional method of fabricated sales. By constructing the illusion of merchants' consignment sales, cybercriminal operators actually organize merchants across the country to brush each other's sales online, inflate business data, fabricate trade backgrounds, manipulate real bank-card clearing flows, and create the illusion of steady growth in order volume, turnover, and revenue, thereby defrauding bank loans.

Its core characteristics are: the transactions are real but the demand is false, the data can be checked but the background is fake.

Comparison between QR-payment turnover inflational traffic manipulation and other traffic manipulation methods

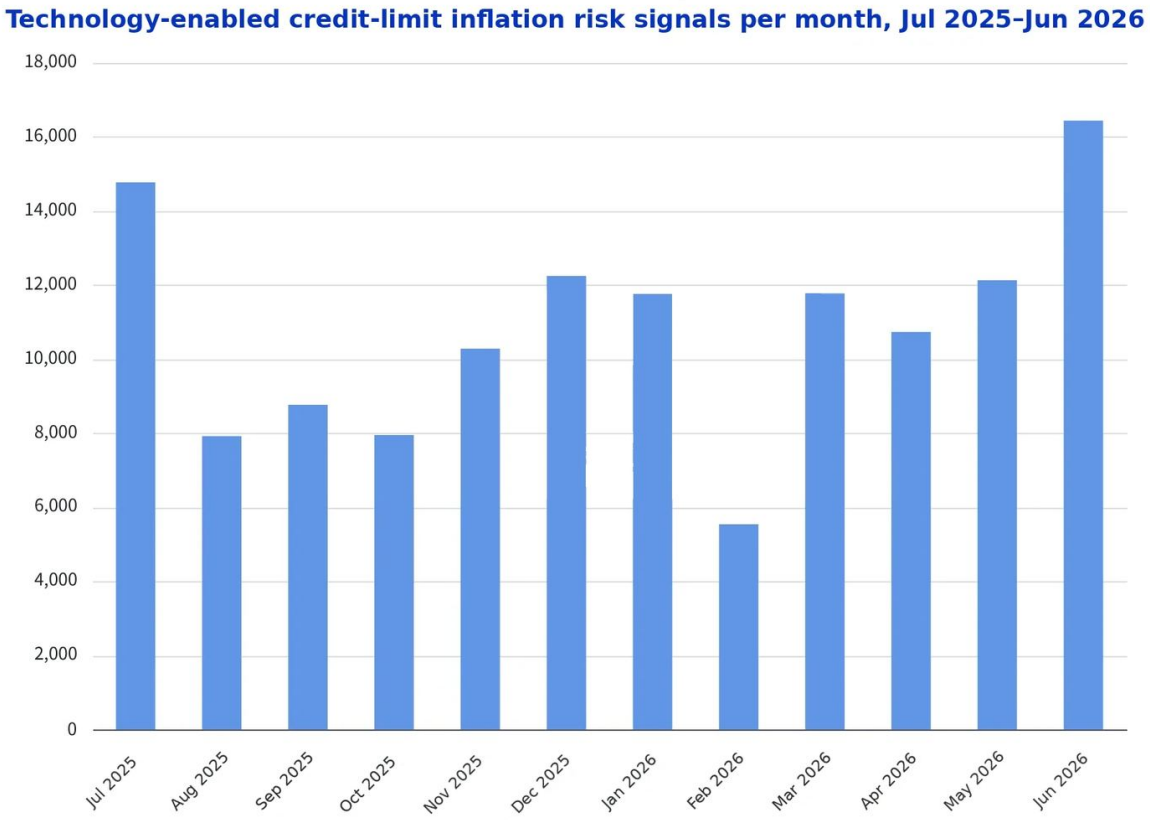
Dimension	Self-generated turnover	Turnover faked by fraud rings	QR-payment turnover inflation
Who operates it	The merchant	Fraud intermediaries	Fraud platforms
Who takes part	The merchant, family and friends	Merchants in one region	Merchants nationwide
Counterparties	Concentrated in family and acquaintances' accounts	Merchants in the same ring pay each other; limited in number	Scattered, with no pattern
Supporting forgery	None or crude	Little	A fully forged trading background (purchase orders, stock ledgers, sales contracts, etc.)
How hard for banks to detect	Low	Medium	High
Advantages	Simple and costs nothing	Many merchants involved	Data is real and verifiable; high approval rate
Drawbacks	Counterparties closely linked; accounts repeat	Still limited by region; few counterparties	Counterparties sit in other regions, but patterns can be traced

Three ways to fake business turnover: self-generated turnover, turnover faked by fraud rings and QR-payment turnover inflation

Source: Threat Hunter original report, page 24. Table re-typeset in English from the original.

4.2.4.2 Technology upgrade: from technology tampering to "technology + relationship" compound attack

In the first half of 2026, risk signal on the risk of technology-enabled credit fraud will continue to rise, with an increase of 10% compared with the second half of 2025.



Technology-enabled credit-limit inflation risk signals per month, July 2025 to June 2026

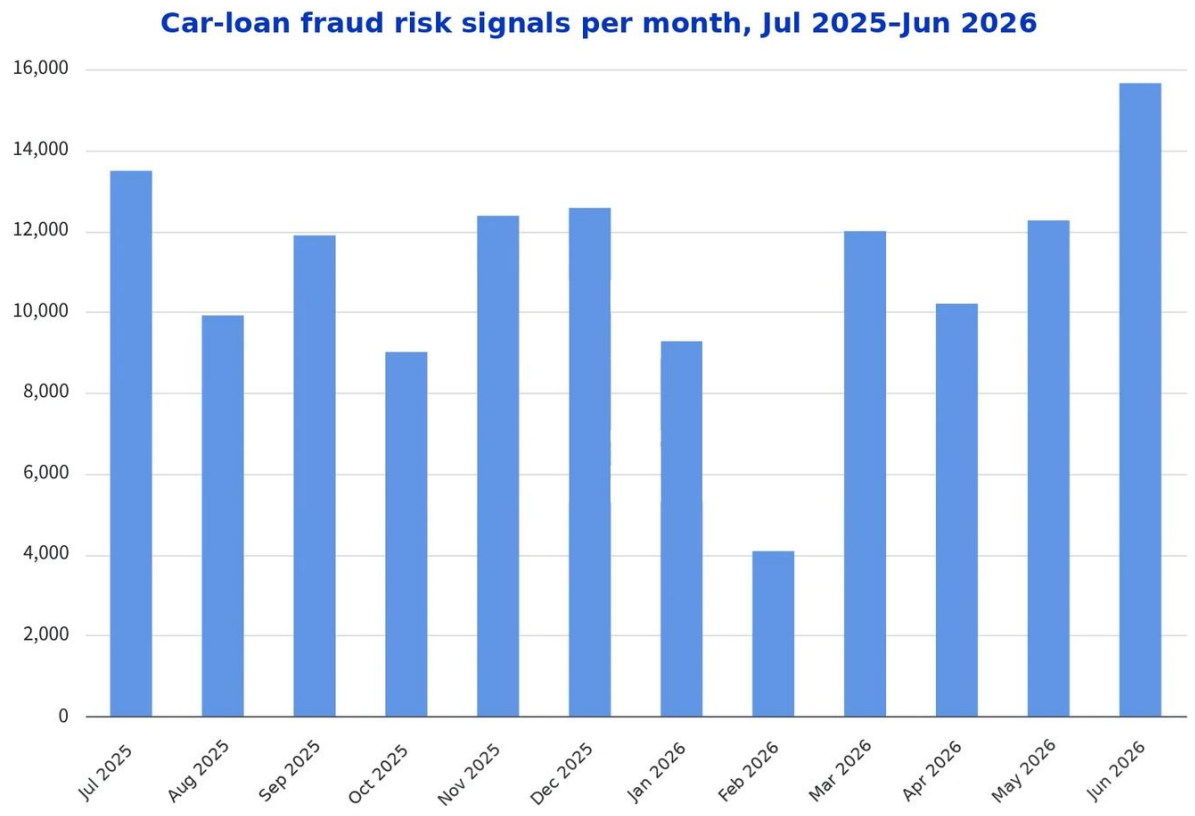
Source: Threat Hunter original report, page 25. Original figure with Chinese text replaced by English.

Science and technology-enabled credit-limit inflation is a behavior by illegal industries to fraudulently increase the company's credit limit in financial institutions and obtain loans from financial institutions by illegally tampering with company operating data, inflating revenue scale and operating strength, and other means. Its core logic is to achieve a false upgrade of corporate qualifications through "data beautification", so that companies that originally did not meet the credit conditions can obtain credit lines that far exceed their actual operating capabilities.

4.3 Analysis of current situation and major changes in car loan fraud risks

4.3.1 In the first half of 2026, risk signal on the risk of car loan fraud will decrease by 8% compared with the second half of 2025.

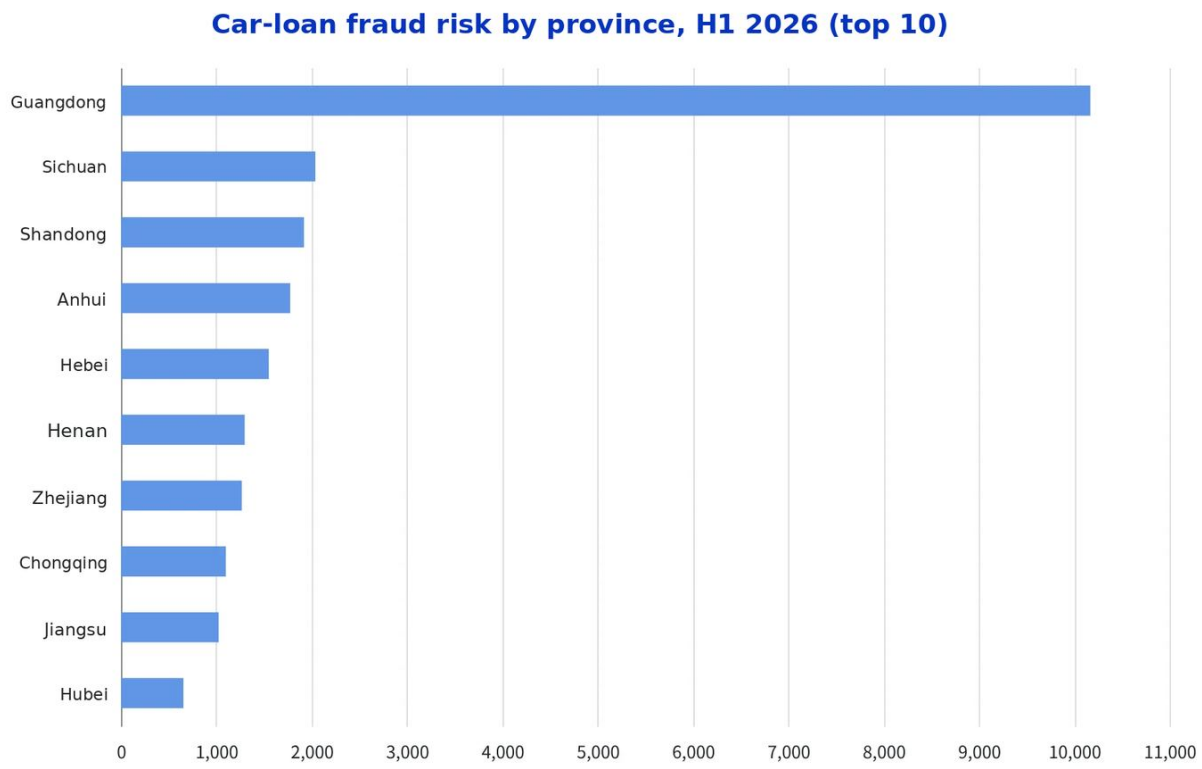
Judging from monthly trends, risk signal on the risk of car loan fraud increased periodically in the first half of 2026, but from an overall half-year perspective, it was still down 8% compared with the second half of 2025.



Car-loan fraud risk signals per month, July 2025 to June 2026

Source: Threat Hunter original report, page 26. Original figure with Chinese text replaced by English.

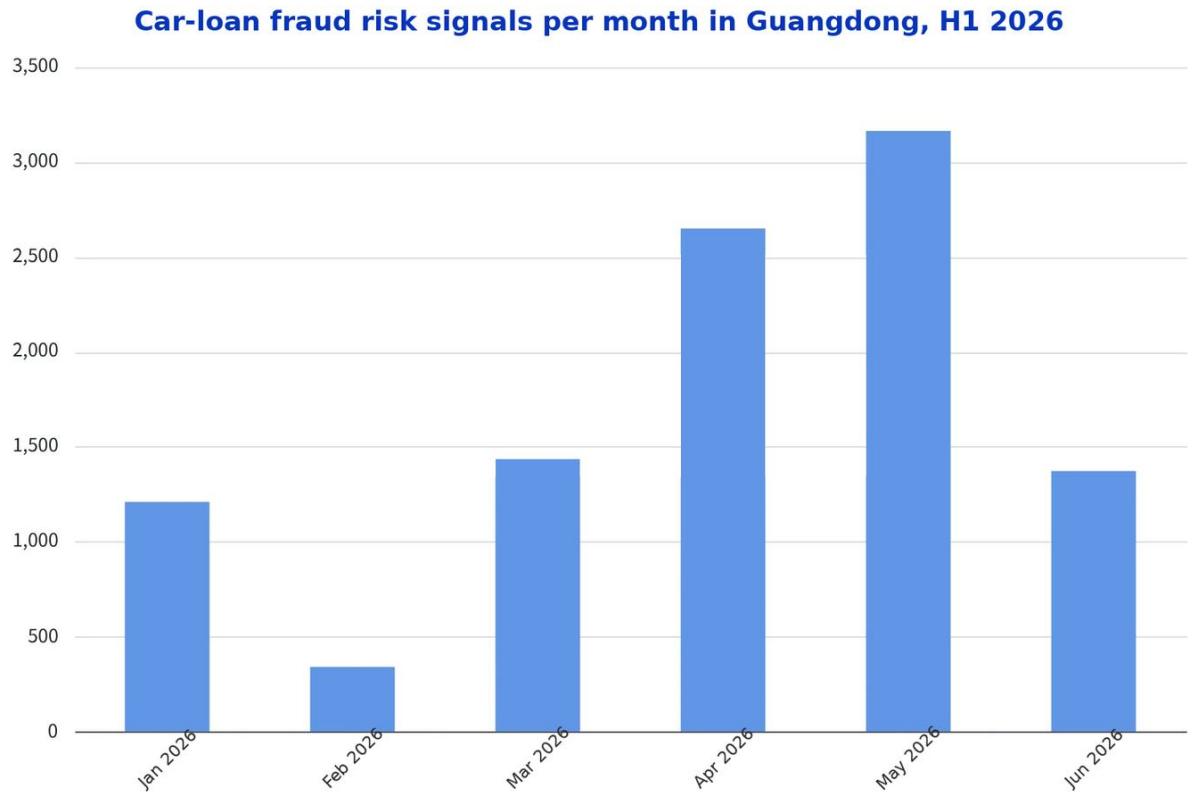
4.3.2 Top 5 provinces with the most popular areas for car loan fraud in the first half of 2026: Guangdong, Sichuan, Shandong, Anhui, and Hebei



Car-loan fraud risk by province, H1 2026: Guangdong, Sichuan, Shandong, Anhui and Hebei lead

Source: Threat Hunter original report, page 27. Original figure with Chinese text replaced by English.

Threat Hunter research found that in the first half of 2026, the risk of car loan fraud in Guangdong Province was significantly higher than other regions in the country, ranking first among all regions. Judging from the monthly trend, risk signal broke out intensively in May, reaching the peak in the first half of the year; after entering June, the relevant risk signal fell sharply.



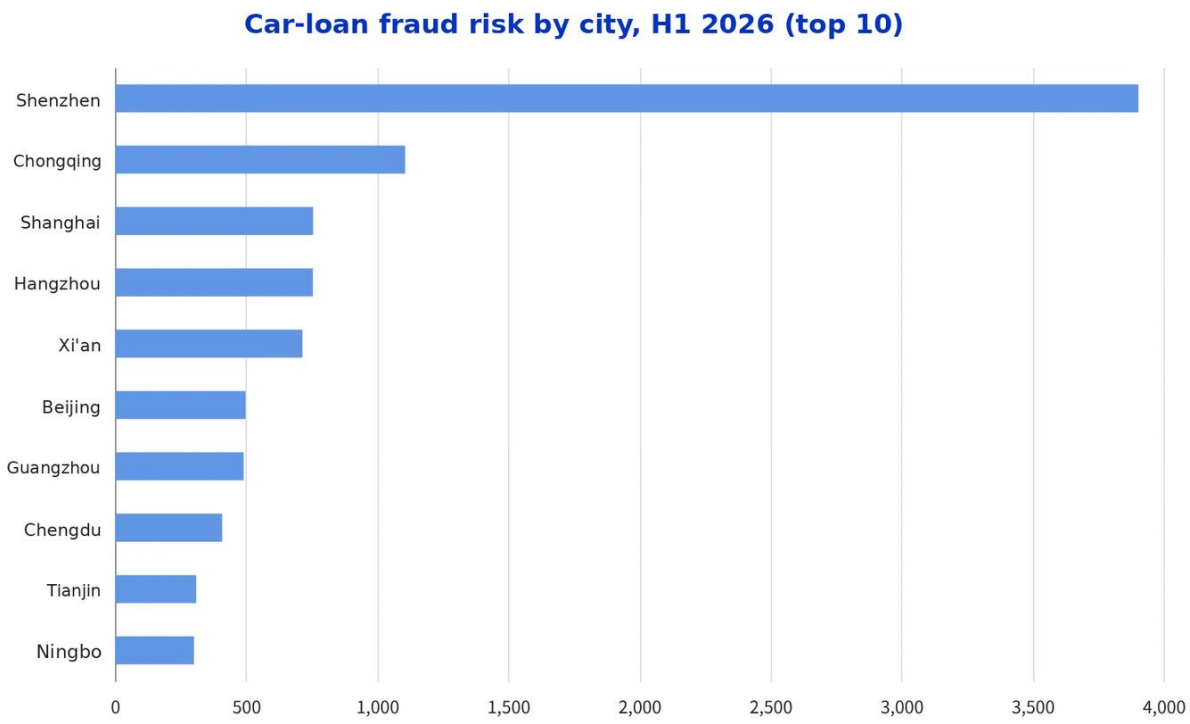
Car-loan fraud risk signals per month in Guangdong, H1 2026

Source: Threat Hunter original report, page 27. Original figure with Chinese text replaced by English.

The car loan fraud techniques in Guangdong are more subtle than those in other regions. The specific manifestations are as follows: in terms of customer screening, they have shifted from "not rejecting all comers" to accurately targeting high-quality targets with real qualifications and in urgent need of funds; in terms of operational techniques, they have abandoned excessive packaging and switched to a new model of real qualifications + light packaging to avoid fraud controls and compliance reviews.

Monitoring shows that the risk of auto loan fraud in Guangdong has spread from the new car market to the second-hand car market. Risk signal on both types of businesses remains highly active, and the overall financing fraud risk in the region is at a high level.

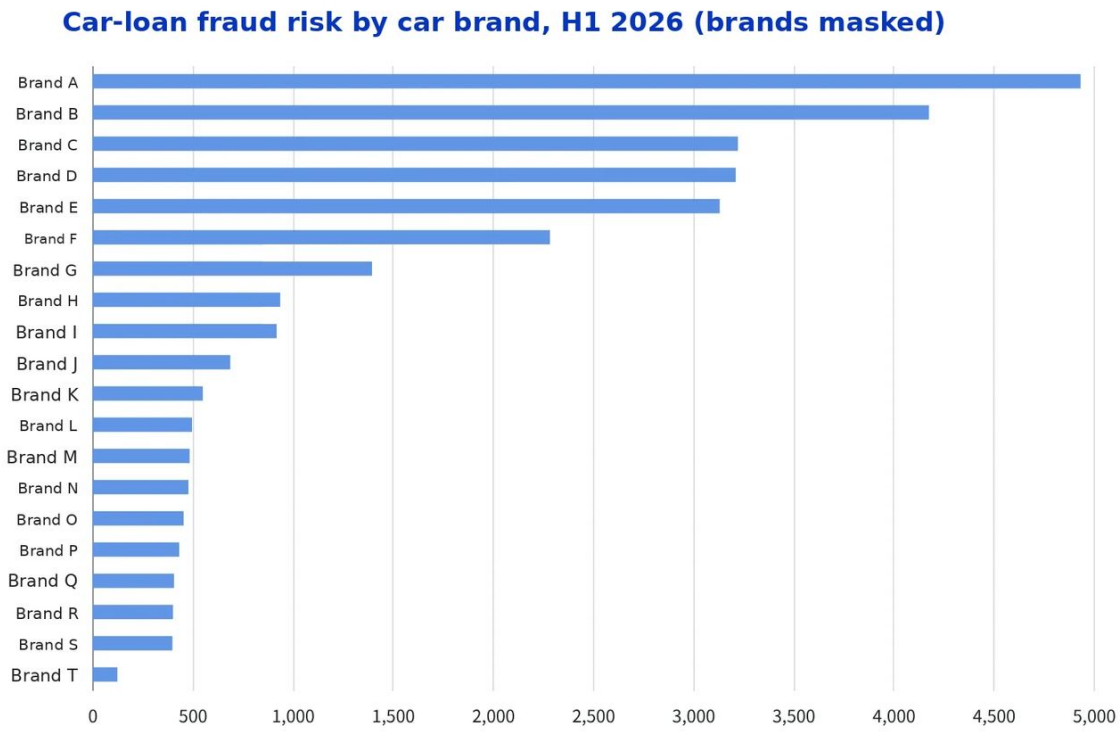
4.3.3 Top 5 cities with hot spots for car loan fraud in the first half of 2026: Shenzhen, Chongqing, Shanghai, Hangzhou, Xi’an



Car-loan fraud risk by city, H1 2026: Shenzhen, Chongqing, Shanghai, Hangzhou and Xi'an lead

Source: Threat Hunter original report, page 28. Original figure with Chinese text replaced by English.

4.3.4 The brand distribution of car loan fraud risks in the first half of 2026 shows that the risks are mainly concentrated in high-end fuel vehicles and a certain leading new energy brand



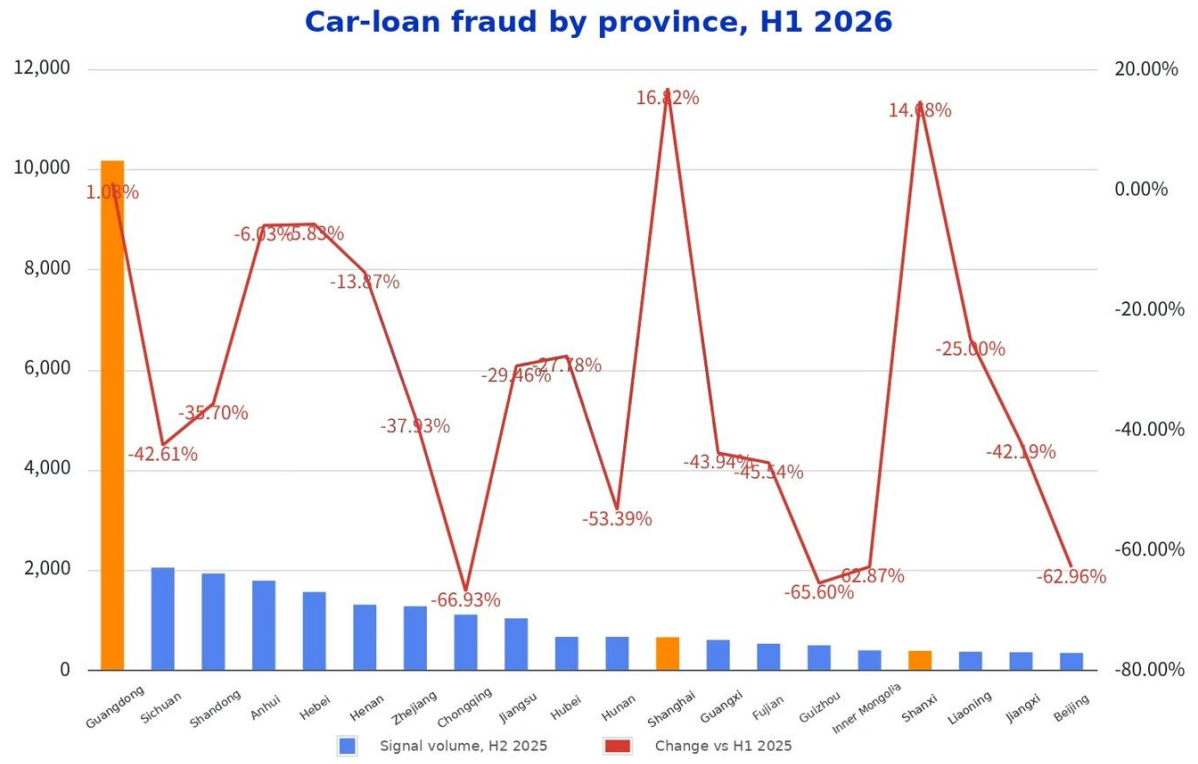
Car-loan fraud risk by car brand, H1 2026 (brand names are masked in the original)

Source: Threat Hunter original report, page 29. Original figure with Chinese text replaced by English.

4.3.5 Risk signal on the risk of car loan fraud will generally decline in the first half of 2026

Threat Hunter monitoring data shows that in the first half of 2026, the total risk signal on the risk of car loan fraud across the country has shown a downward trend, and the risk level in most regions has declined compared with the second half of 2025.

From the perspective of regional structure, only 16% of regional risk signals have positive growth month-on-month, and the overall growth rate is weak. Among them, the growth rate in Shanghai, Shanxi, Tianjin, and Shaanxi exceeds 10%, but the growth momentum is limited. At the same time, 84% of regional risk signals showed negative growth, with Chongqing, Guizhou, Beijing, and Hunan all declining by more than 50%, indicating that the risk of car loan fraud in these regions has been significantly curbed.



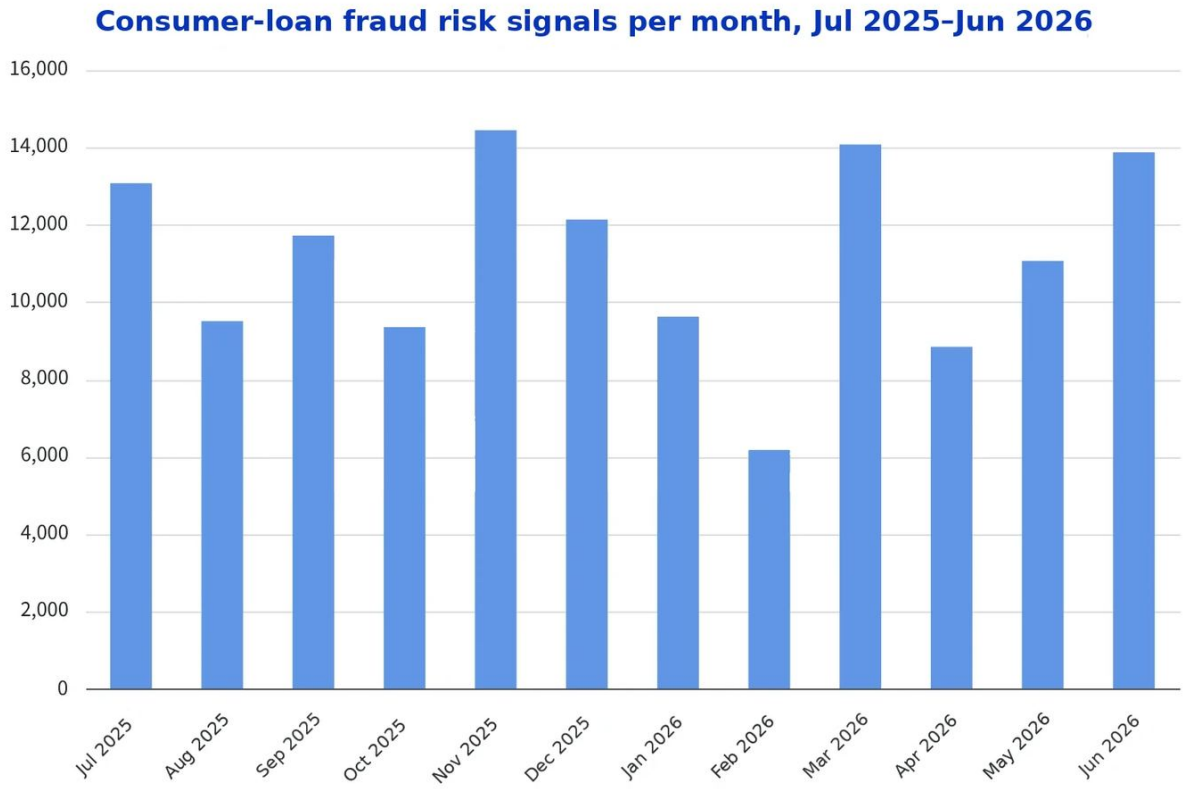
Car-loan fraud by province, H1 2026: signal volume and change against the earlier period

Source: Threat Hunter original report, page 30. Original figure with Chinese text replaced by English.

The overall decline in the risk of car purchase fraud is closely related to the tightening of regulatory policies and the intensification of joint crackdowns. Under the severe crackdown, cybercrime operations are wary. Some have suspended fraudulent activities to avoid the limelight, while others have begun to transform or withdraw, resulting in a significant decline in overall risk signal activity.

4.4 Analysis of current situation and major changes in consumer loan fraud risks

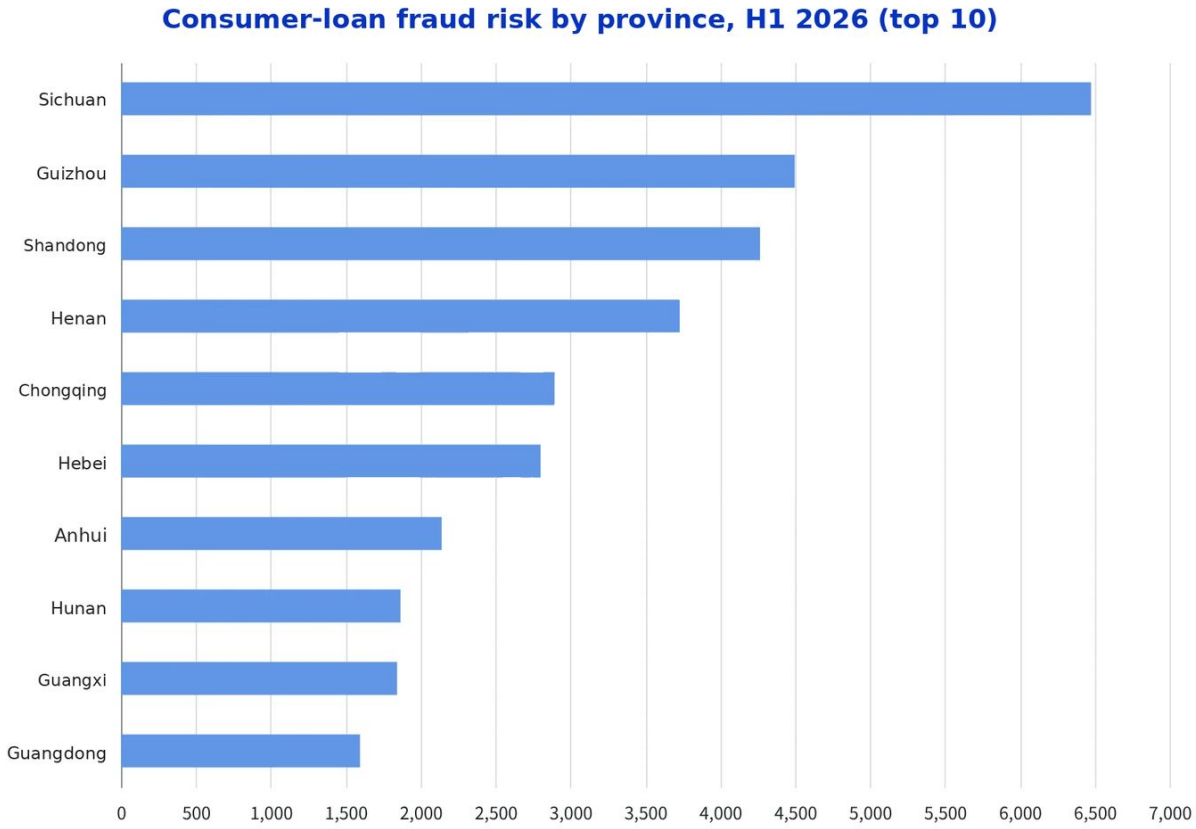
4.4.1 Risk signal on the risk of consumer loan fraud in the first half of 2026 will drop by 9% compared with the second half of 2025



Consumer-loan fraud risk signals per month, July 2025 to June 2026

Source: Threat Hunter original report, page 31. Original figure with Chinese text replaced by English.

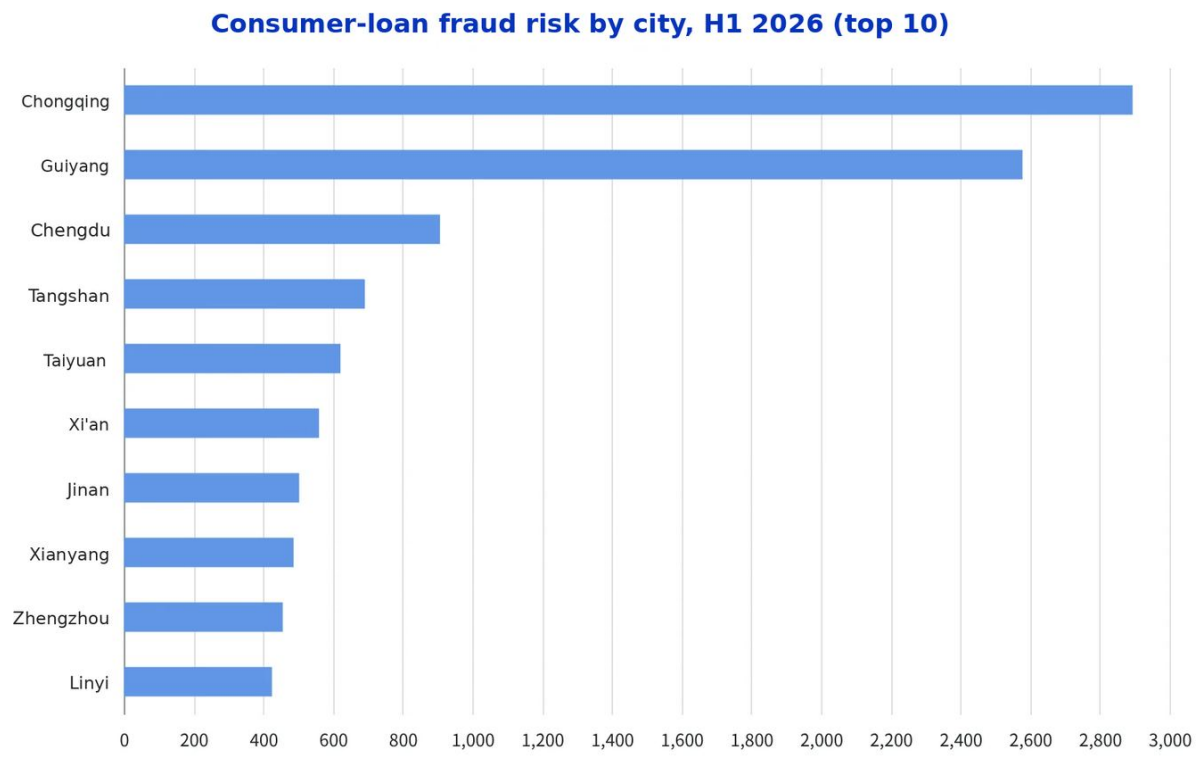
4.4.2 Top 5 provinces with the most popular consumer loan fraud risk areas in the first half of 2026: Sichuan, Guizhou, Shandong, Henan, Chongqing



Consumer-loan fraud risk by province, H1 2026: Sichuan, Guizhou, Shandong, Henan and Chongqing lead

Source: Threat Hunter original report, page 31. Original figure with Chinese text replaced by English.

4.4.3 Top 5 cities with consumer loan fraud risk in the first half of 2026: Chongqing, Guiyang, Chengdu, Tangshan, Taiyuan

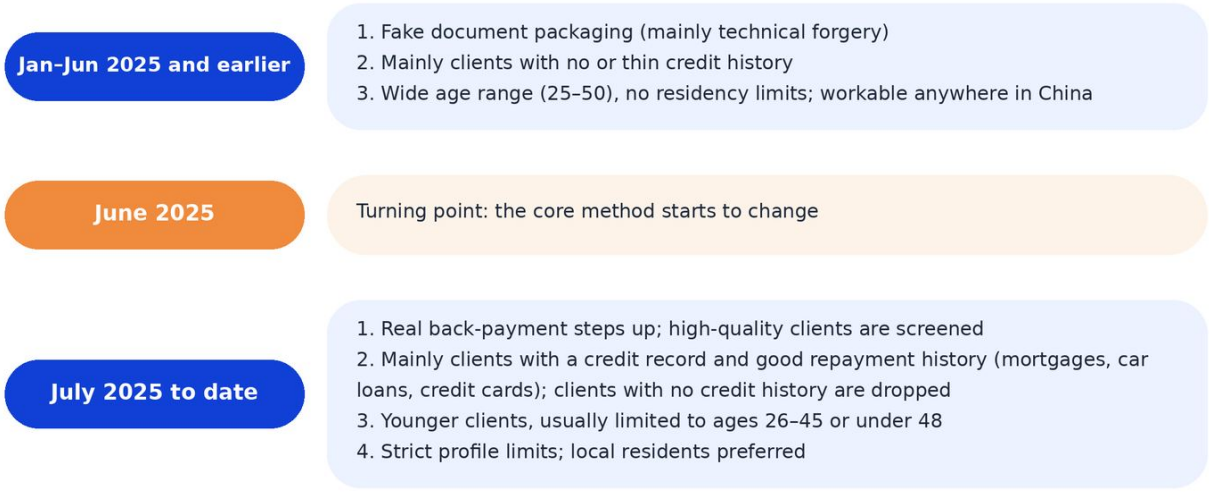


Consumer-loan fraud risk by city, H1 2026: Chongqing, Guiyang, Chengdu, Tangshan and Taiyuan lead

Source: Threat Hunter original report, page 32. Original figure with Chinese text replaced by English.

4.4.4 Consumer loan fraud will escalate in the first half of 2026: genuine backpayment will become the mainstream

In the ongoing offensive and defensive game with financial institutions, illegal attack methods are also constantly evolving, and have shown significant upgrades in the past six months: from purely false packaging that relied on technical forgery in the past, to large-scale use of real data packaging, that is, through real repayment and other methods, the simulation degree of fraudulent behavior has been greatly improved.



How consumer-loan fraud shifted: from fake document packaging to real back-payment from June 2025

Source: Threat Hunter original report, page 33. Redrawn in English from the original figure.

From technical forgery to “authentic repayment”, core factors such as illegal fraud methods, target customer group portraits, operation cycles and capital flows have all undergone significant changes. The specific features of the old and new modes are compared as follows:

How consumer-loan fraud methods changed: core operating traits before and after the countermeasures

Dimension	Before the countermeasures	After the countermeasures
Core method	Pure fake-document packaging, mainly through plug-in hijacking	Mainly real back-payment of personal credentials, with fake packaging as support
Client profile	Mainly clients with no credit history, from anywhere in China; older clients accepted	Clients with a good repayment record; local residents preferred; younger
Operating cycle	1–3 days of quick packaging	3–7 days of careful packaging
Loans per client	2–3	1–2
Amount per loan	Relatively high	Depends on the client; relatively lower

How consumer-loan fraud methods changed before and after the countermeasures

Source: Threat Hunter original report, page 33. Table re-typeset in English from the original.

Threat Hunter survey data shows that in the past year, the core fraud techniques of cybercrime operations in the consumer loan scenario have reached a significant turning point. In the first half of 2025 and earlier, cybercriminal operations used technical forgery and purely false material packaging as the main means; but since the second half of 2025, the core method has switched to the "real repayment" mode.

The following are examples of consumer loan fraud recruitment advertisements released by cybercrime operations at different stages before and after the confrontation. By comparing these examples, we can clearly observe the evolution trend of cybercriminal operations in target customer profiles and operating modes.



前期典型招募广告		当前典型招募广告	
❤️甘肃全域❤️兰州放30W❤️点位35+1 ❤️统一35+1❤️额度30到50W❤️当天放款 ❤️陕西❤️甘肃❤️当天或隔天❤️ ❤️资质差不多就行❤️有多少收多少❤️ ❤️纯白小白小花大花信用记录❤️ ❤️欢迎各大渠道对接	信贷,当天拿钱,全国户籍大量收信用卡客户,不爆卡,贷后管理多。年龄22-55岁。当天拿钱,20一60W。,不看负债,不看更新,无视民族。傻子瘸子,会点头摇头就行,大数据只看鹰眼	鸡🐔不面签 不面签，会取钱就行信用卡6-12n（使用率不超三成），房贷2-6n以上，车贷2-12n，花呗借呗6-12N查询少=30w+30开好XX卡，XX卡，两家同时开炮，不坑不骗，不挑单，一手费用 天涯海角秒票…费用适中	房产 + 装修 + 信贷丨 户籍：山东(周边地区可接） ✅ 年龄：25-45 ✅ 征信要求：负债10内，半年不过6，当月不过3。 ✅ 15 天房 + 15 天装修（2 笔），真实补缴 1n 出信贷，总额度 80 左右 ➡️ 房返5万起

Typical recruitment ads before and after the shift in consumer-loan fraud

Source: Threat Hunter original report, page 34. Original image retained.

5. Conclusion

In the first half of 2026, under the background of continuous upgrading of regulatory rectification and fraud controls of financial institutions, some credit fraud scenarios have declined, but cybercrime operations have not withdrawn, but has accelerated its evolution towards reality, refinement and industrialization. New operating methods have emerged in scenarios such as professional debt, housing loans, corporate loans, consumer loans, and car loans. Real repayment, QR-payment turnover inflation, and technological limit increase have further increased the concealment of fraud and the difficulty of identification.

As a professional institution that has been deeply involved in the field of financial intelligence and risk research for a long time, we have always insisted on in-depth tracking of cybercrime operations dynamics, accurate dismantling of attack logic, and forward-looking research and judgment of risk trends, and are committed to providing the industry with cutting-edge, pragmatic, and implementable risk insights and response references. The analysis and findings presented in this report are only a microcosm of our phased research results. We know very well that in this dynamic game with no ending, only continuous tracking, professional research and open cooperation can build a truly proactive and forward-looking defense barrier.