

# AI-Generated Food Fraud: How Fake Refund Scams Are Hitting Zomato and Swiggy

By Mahesh Ramanujam, FCA · April 2026 · [promptedgrad.com/ai-fraud-zomato-swiggy/](https://promptedgrad.com/ai-fraud-zomato-swiggy/)

## WHAT IS HAPPENING

Customers are using generative AI image tools to alter food photos — adding damage, contamination, or wrong items — and submitting them as evidence for refund claims on Zomato and Swiggy. Zomato CEO Deepinder Goyal has publicly called the surge in fraudulent complaints "insane." Automated complaint systems cannot reliably distinguish AI-altered images from genuine evidence.

## HOW THE SCAM WORKS

- 1. Order placed and delivered normally
- 2. AI tool used to alter food photo
- 3. Fake image submitted to complaint system
- 4. Automated system approves refund
- 5. Restaurant bears the chargeback cost

## WHO GETS HURT

- Restaurant partners:** Chargebacks hit their settlements directly
- Cloud kitchens:** Thin margins, no capacity to appeal
- Home bakers / tiffin:** No legal/financial recourse
- Delivery workers:** Fewer orders as restaurants exit
- Genuine complainants:** Harder to get fair redress

## HOW PLATFORMS ARE RESPONDING

### Karma Score

Zomato tracks user complaint history; repeat claimants face greater scrutiny

### AI Image Analysis

Automated detection of artefacts common in AI-generated images

### Manual Review

Human agents check flagged submissions above a suspicion threshold

### In-App Photo Upload

Live photo requirement reduces scope for pre-edited fake images

## THE CORE CHALLENGE: AI vs AI

Detection systems are trained on today's AI artefacts. But generative tools improve faster than detection systems deploy. Image analysis alone is not sufficient — behavioural scoring, structural deterrents, and restaurant-side verification will prove more durable defences.

## FOR GENUINE CUSTOMERS

- Photograph the issue immediately, before touching food
- Use the in-app camera — metadata adds credibility
- Be specific in your written complaint description
- Escalate through Consumer Protection channels if rejected

## KEY TAKEAWAY

What's happening in food delivery is a preview of a broader pattern across Indian digital commerce — wherever automated systems make trust-based decisions at scale, generative AI will be used to manufacture the evidence these systems rely on.