

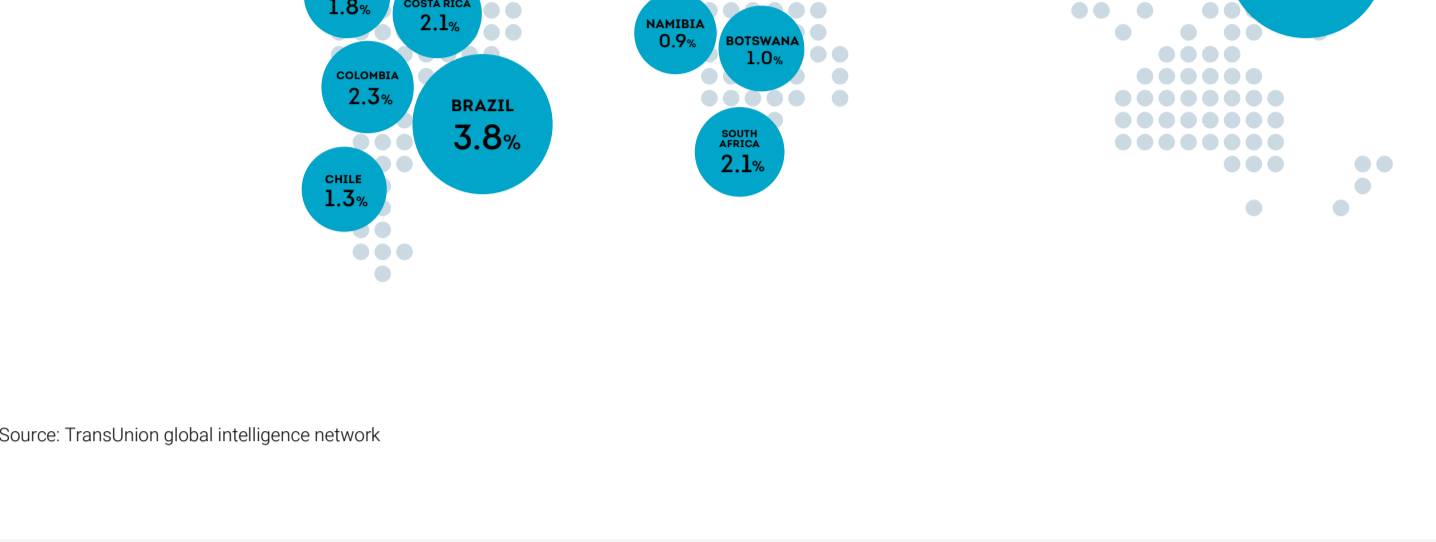
Fraud Insights

H2 2025 Update: Top Fraud Trends

Digital identity risk accelerated fraud losses in the last year according to a TransUnion® survey of more than a thousand business leaders.

The first half of the year (H1) is Jan. 1 to June 30 and the second half (H2) is July 1 to Dec. 31

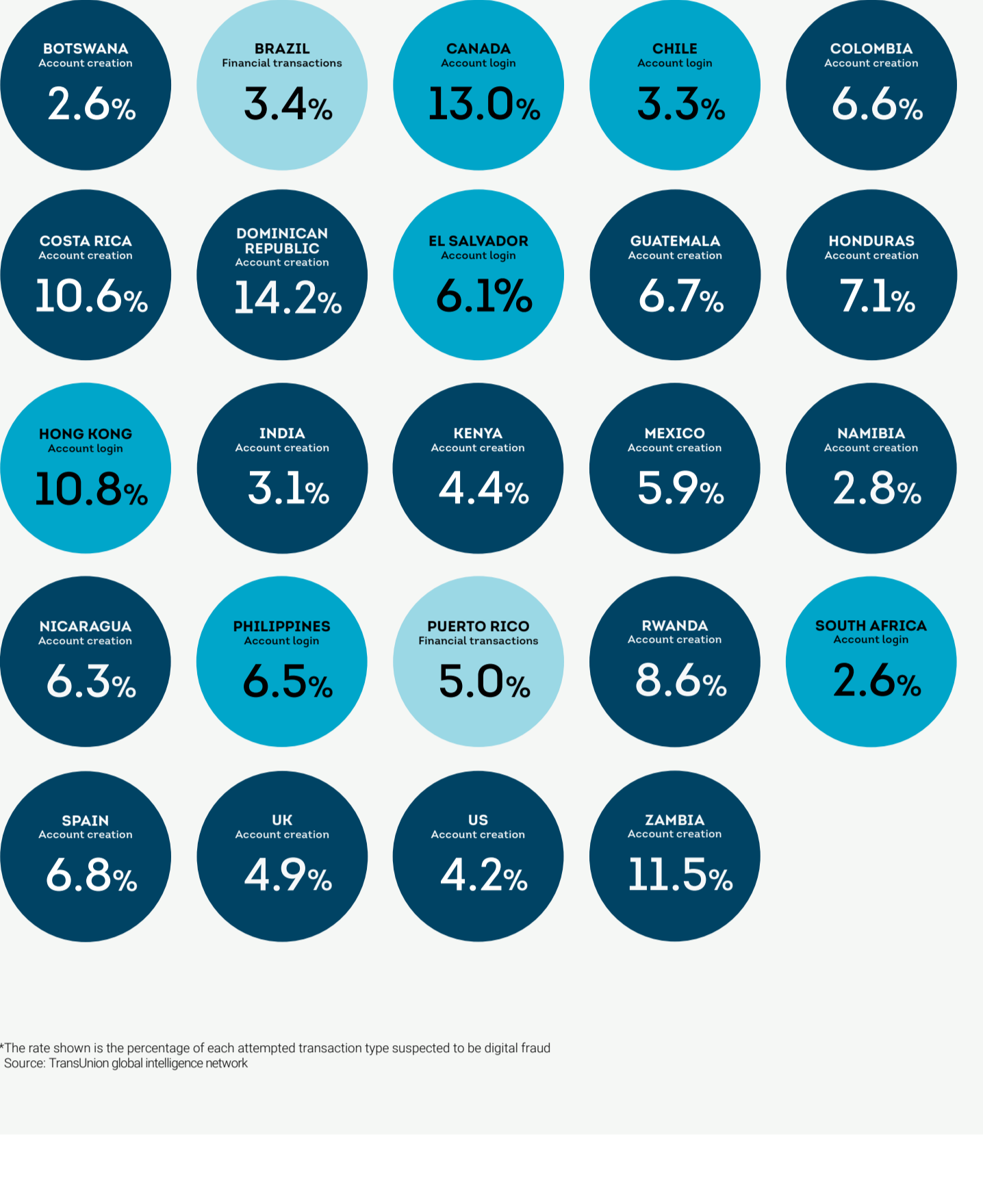
Rate of Suspected Digital Fraud Attempts in H1 2025¹



Source: TransUnion global intelligence network

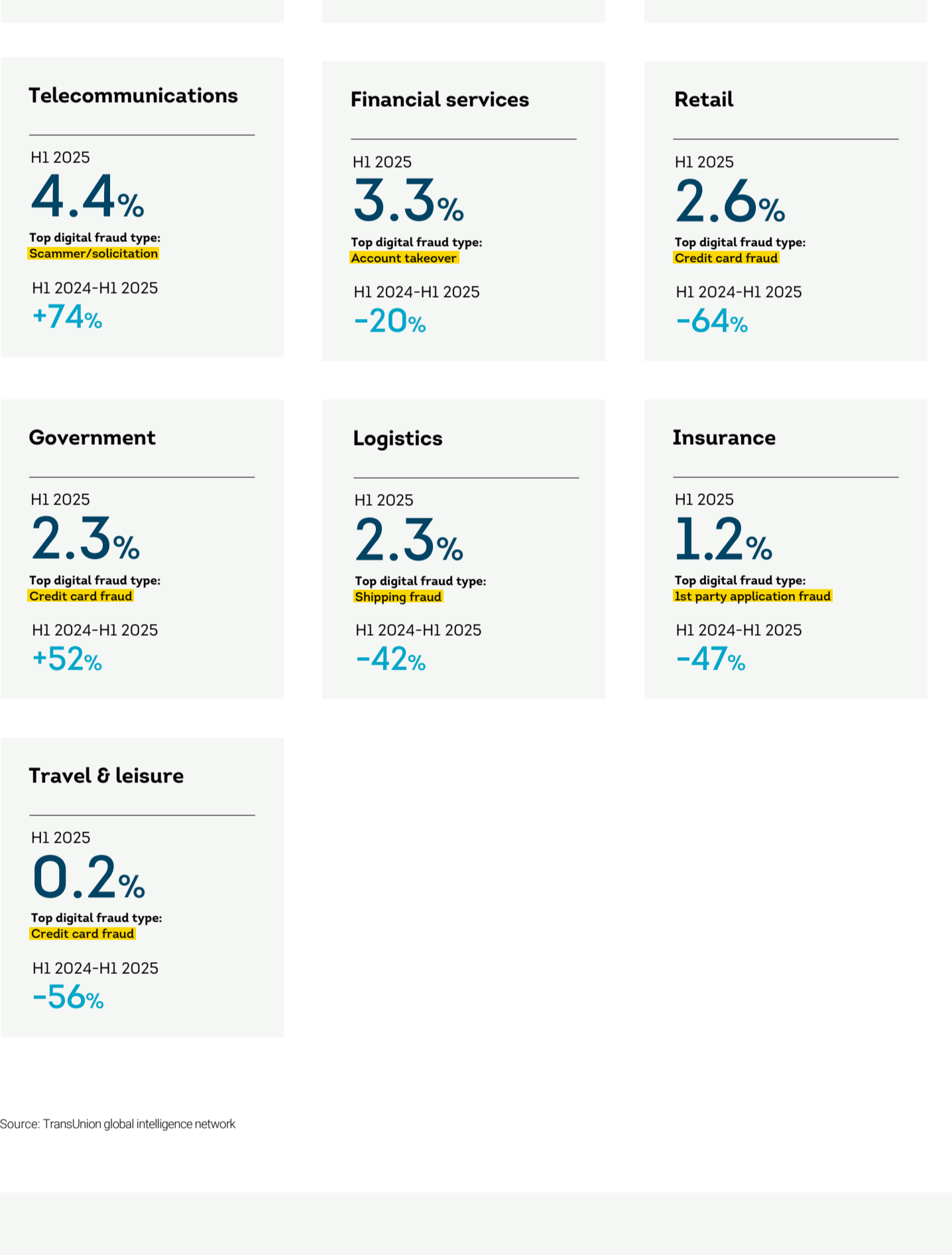
Digital Fraud Risk in the Consumer Lifecycle

Steps in the consumer lifecycle that had the highest percentage of suspected digital fraud in select countries and regions in H1 2025.*



*The rate shown is the percentage of each attempted transaction type suspected to be digital fraud. Source: TransUnion global intelligence network

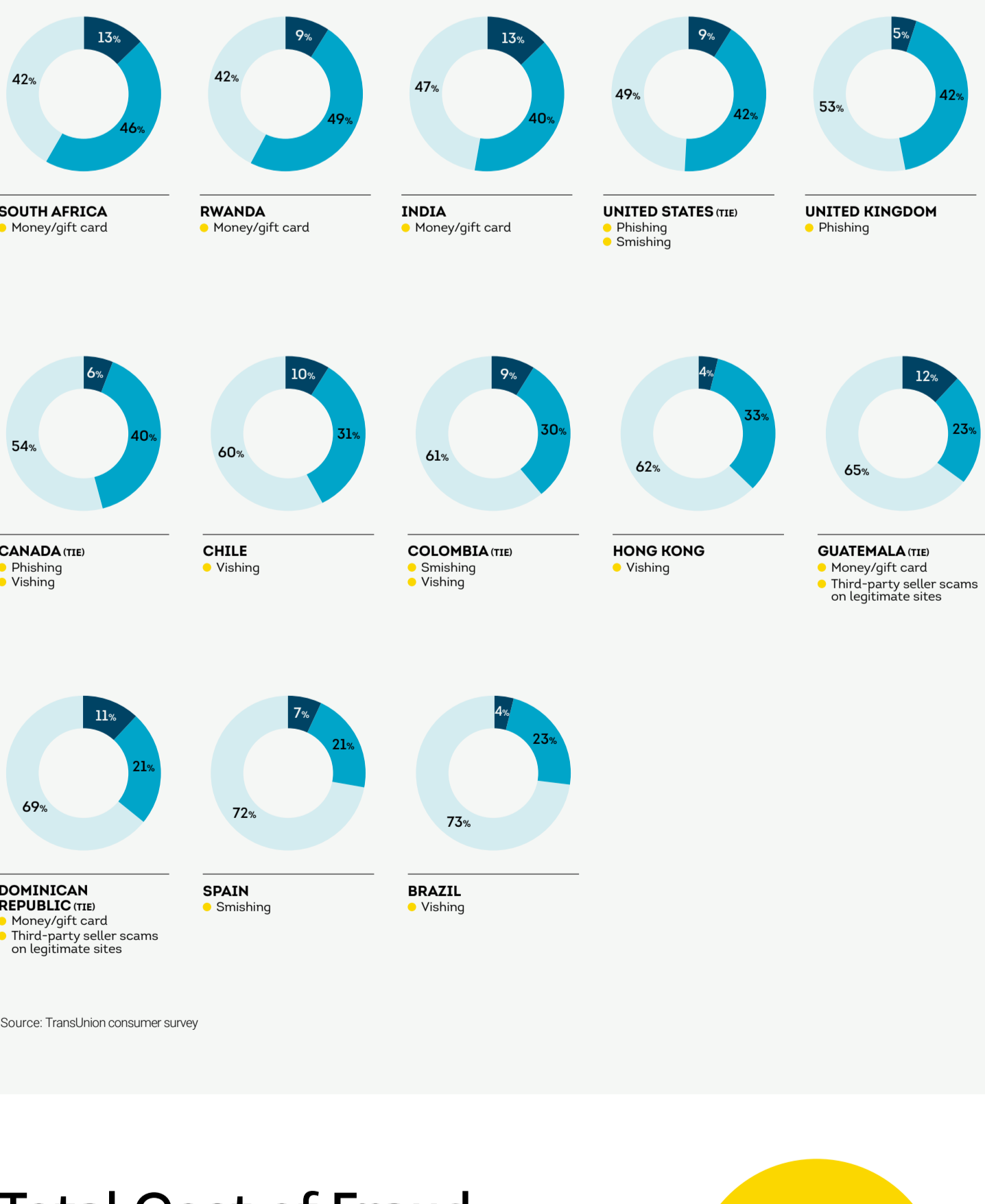
Global Suspected Digital Fraud Attempts by Industry



Source: TransUnion global intelligence network

Consumers Targeted With Fraud

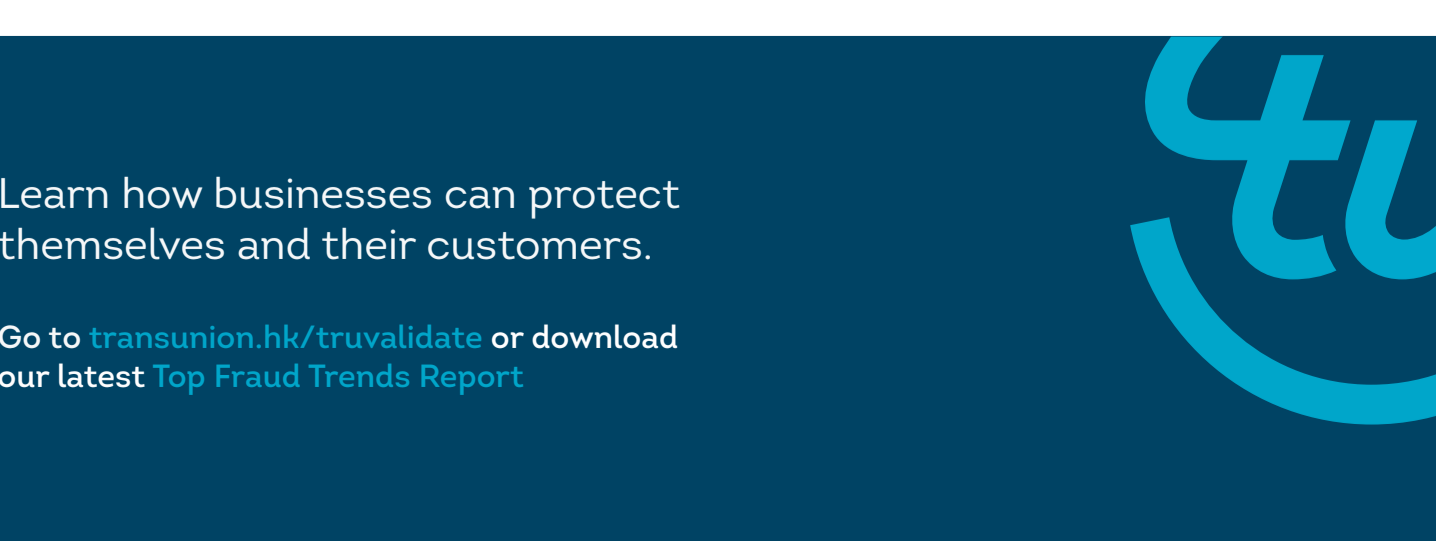
Percentage of consumers who said fraudsters targeted them with email, online, phone call or text messaging fraud attempts from February to May 2025, and the most frequent scheme by which they reported being attacked.²



Source: TransUnion consumer survey

Total Cost of Fraud

Business leaders stated percent of equivalent revenue their companies lost to fraud over the past year and the corresponding monetary amount.³



*USD conversion based on currency exchange value on July 16, 2025. Source: TransUnion business survey

Learn how businesses can protect themselves and their customers. Go to transunion.com/truvalidate or download our latest [Top Fraud Trends Report](#)

¹The rate or percentage of suspected digital fraud attempt reflects those which TransUnion customers determined met one of the following conditions: 1) denial in real time due to fraudulent indicators, 2) denial in real time for corporate policy violations, 3) fraudulent upon customer investigation, or 4) a corporate policy violation upon customer investigation - compared to all transactions assessed. The country and regional analyses examined transactions in which the consumer or suspected fraudster was located in a select country or region when contacting a transaction. The global estimate represents every country worldwide and not just the select countries and regions.
²The online survey was conducted May 9-25, 2025 in Botswana (25), Dominican Republic (88), Canada (88), Chile (88), Colombia (88), the Dominican Republic (88), Guatemala (88), Hong Kong (98), India (99), Kenya (42), Namibia (91), the Philippines (94), Rwanda (45), South Africa (22), Spain (67), the UK (1,000), the US (2,000) and Zambia (25) by TransUnion in partnership with third party research provider Dynata. Adults 18 years of age and older were surveyed using an online research panel method across a combination of desktop, mobile and tablet devices. Survey questions were administered in Chinese (Hong Kong), English, French (Canada), Portuguese (Brazil) and Spanish (Colombia, Dominican Republic, Guatemala and Spain). To ensure data sourcing methodology representation across resident demographics, the survey included quotas to balance responses across key demographics like age, gender and income. Please note some chart percentages may not add up to 100% due to rounding or multiple answers being accepted.
³This online survey was conducted May 29 - June 4, 2025 in Canada (200 respondents), Hong Kong (200), India (200), the Philippines (200), the UK (200) and US (200) by TransUnion in partnership with third party research provider Dynata. The online targeted international respondents were approximately 50% female and 50% male. Respondents were surveyed using an online research panel method across a combination of desktop, mobile and tablet devices. Please note some chart percentages may not add up to 100% due to rounding or multiple answers being accepted.
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