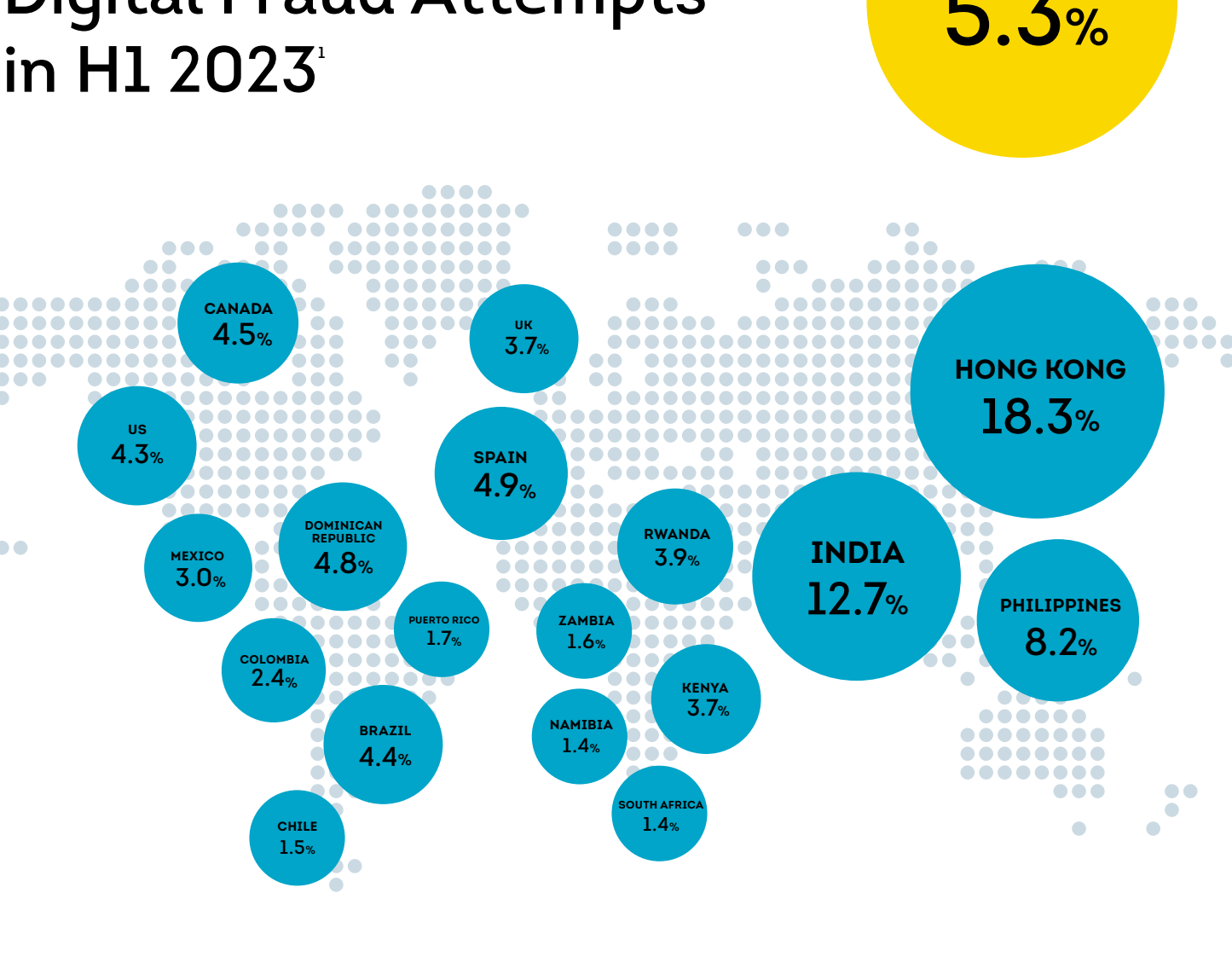


Fraud Insights

Omnichannel Fraud in H1 2023

TransUnion came to its conclusions based on proprietary insights from billions of transactions in its global intelligence network, and its Consumer Pulse Study. H1 is Jan. 1 to June 30 and H2 is July 1 to Dec. 31.

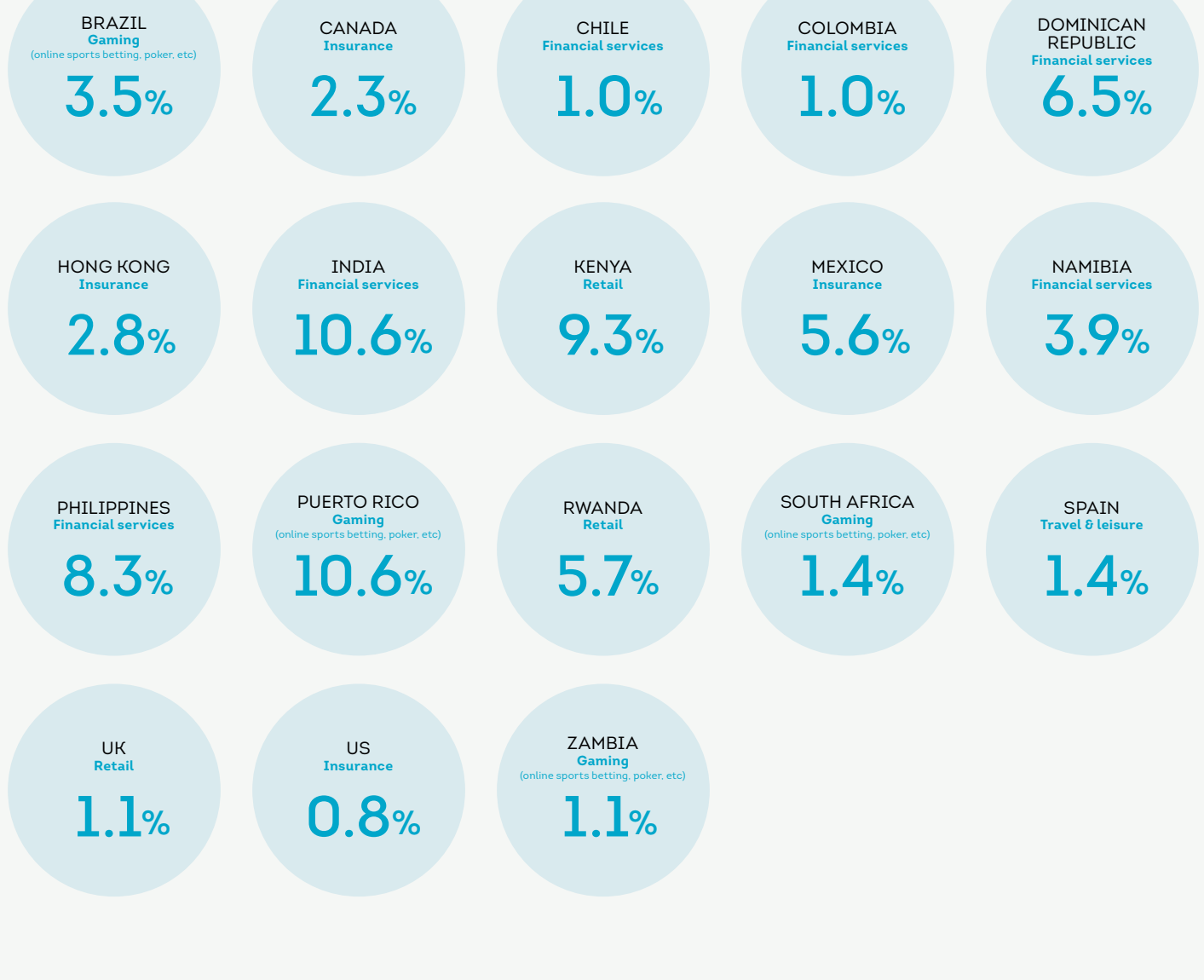
Rate of Suspected Digital Fraud Attempts in H1 2023¹



Source: TransUnion TruValidate™

Suspected Fraud for Growing Digital Industries

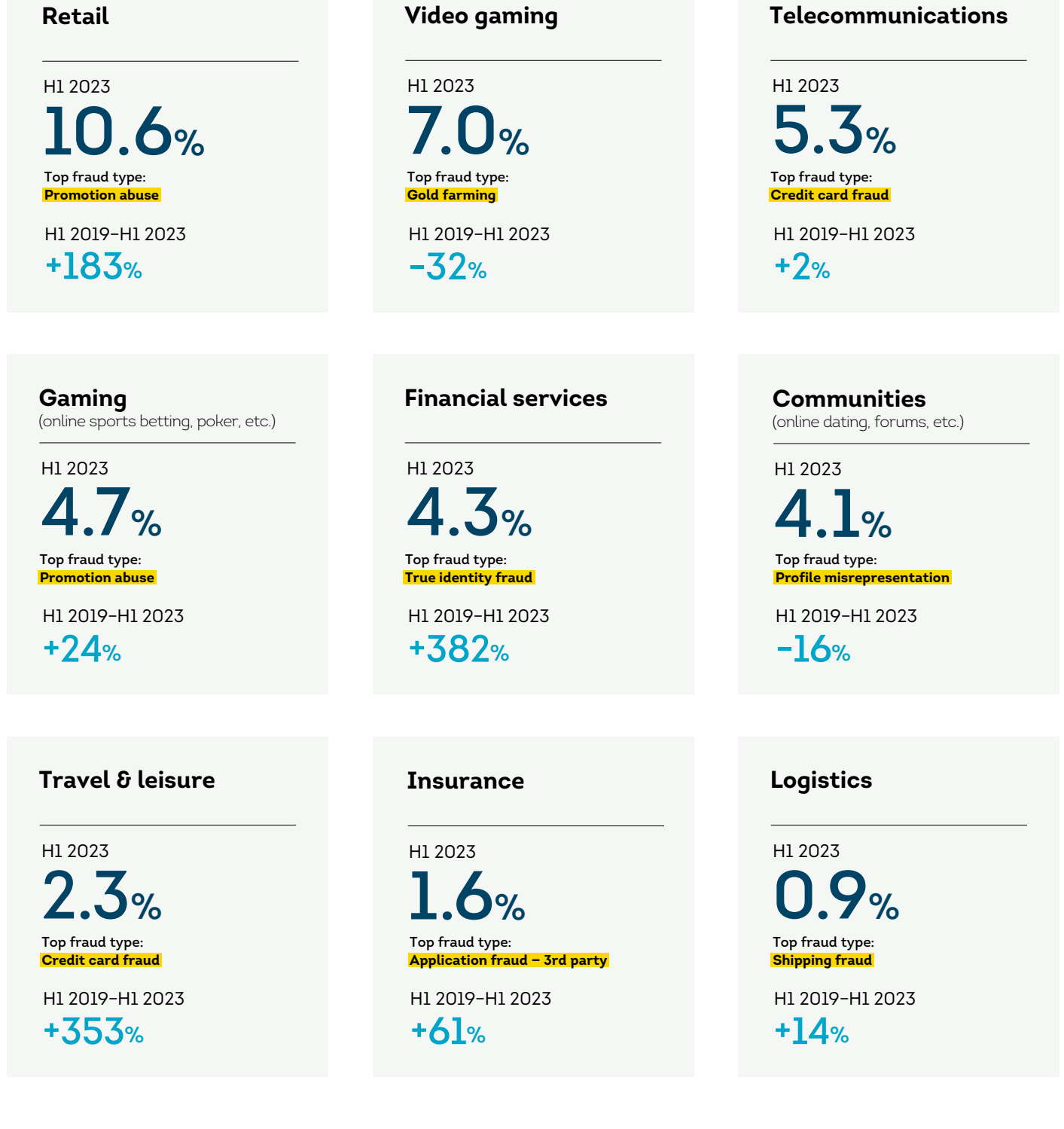
Industries with the largest increases in number of digital transactions coming from select countries and regions from H1 2019 to H1 2023, along with their suspected digital fraud rates in those areas in H1 2023.



Source: TransUnion TruValidate™

Global Digital Fraud Attempts by Industry

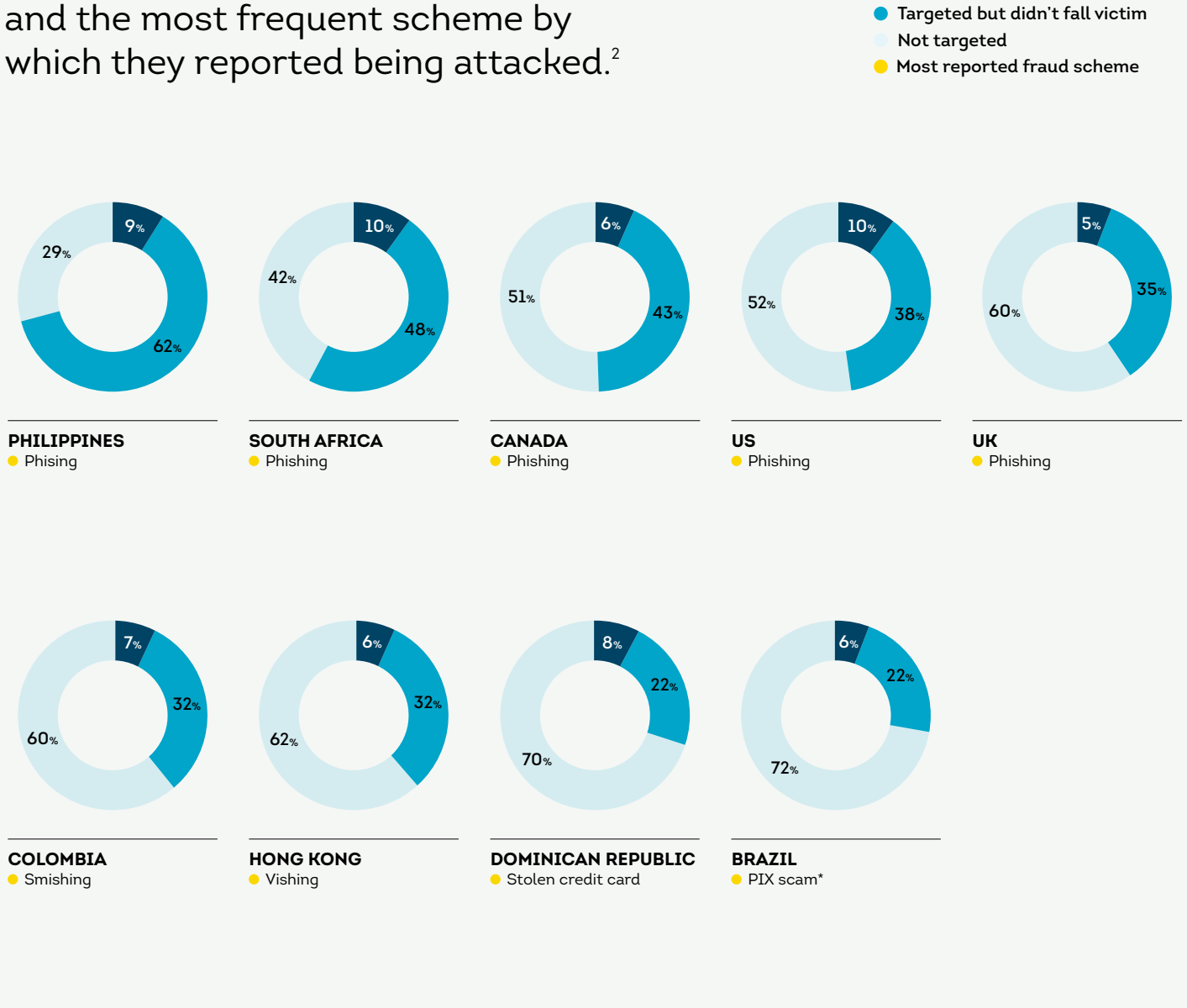
- Suspected fraud attempt rate H1 2023
- Top fraud type H1 2023
- Percent change in suspected digital fraud volume H1 2019-H1 2023



Source: TransUnion TruValidate™

Consumers Targeted With Fraud

Percentage of consumers who said fraudsters targeted them with email, online, phone call or text messaging fraud attempts from April to July 2023, and the most frequent scheme by which they reported being attacked.²



*Option included just for Brazil in Q3 survey. Source: TransUnion Consumer Pulse Survey

Learn how businesses can protect themselves and their customers. Go to transunion.hk/solution/truvalidate or download our State of 2023 Omnichannel Fraud Report



¹The rate or percentage of suspected digital fraud attempts reflect those which TransUnion customers either denied in real time due to fraudulent indicators or determined were fraudulent after reviewing — compared to all transactions it assessed for fraud. The country and regional analysis examined transactions where the consumer and suspected fraudster was located in a select country and region when conducting a transaction. The global statistic represents every country worldwide and not just the select countries and regions.
²TransUnion's Consumer Pulse Survey of 10,164 adults was conducted July 6-24, 2023 by TransUnion in partnership with third-party research provider, Dynata. Adults 18 years of age and older residing in Brazil, Canada, Colombia, the Dominican Republic, Hong Kong, the Philippines, South Africa, the UK and the US 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 (Colombia), Portuguese (Brazil and Spanish (Colombia and the Dominican Republic). To increase representativeness across resident demographics, the survey included quotas to balance responses to the census statistics dimensions of age, gender, household income and region. Generations are defined as follows: Gen Z, born 1995-2005; Millennials, born 1980-1994; Gen X, born 1965-1979; and Baby Boomers, born 1944-1964. Please note some chart percentages may not add up to 100% due to rounding or multiple answers being accepted.
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