

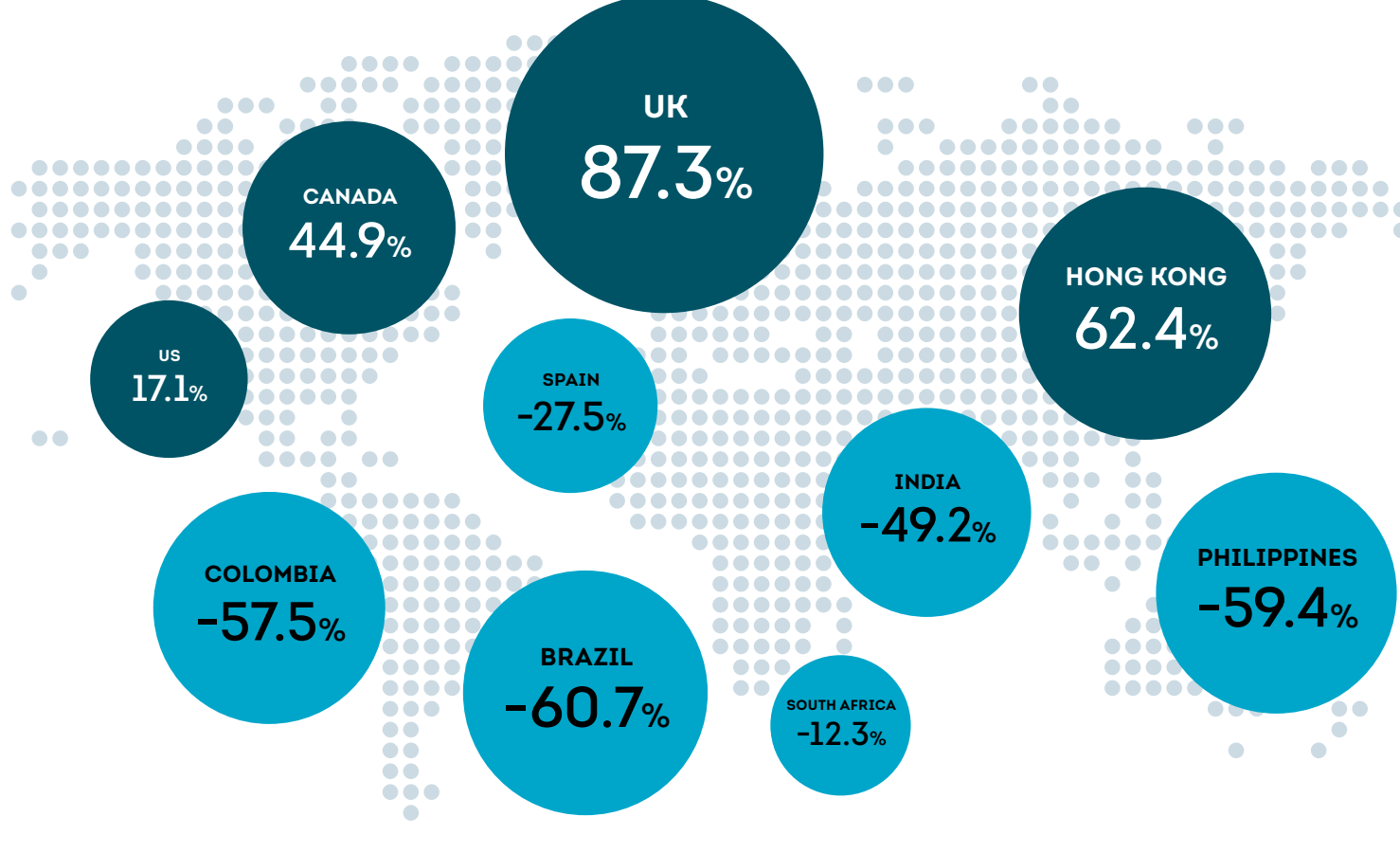
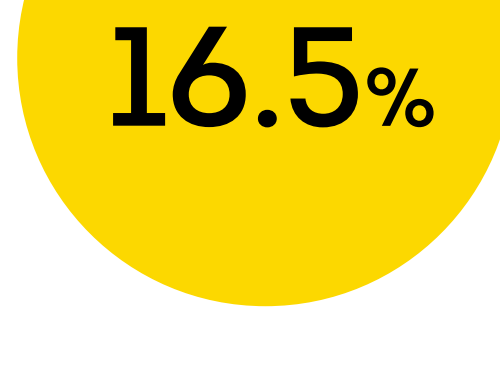
**Fraud Trends - Quarterly Analysis**

# Digital Fraud in 2021

TransUnion came to its conclusions about fraud against businesses based on intelligence from billions of transactions and more than 40,000 websites and apps contained in its flagship identity proofing, risk-based authentication and fraud analytics solution suite - TransUnion TruValidate™. The consumer findings were based on TransUnion's Consumer Pulse Study.

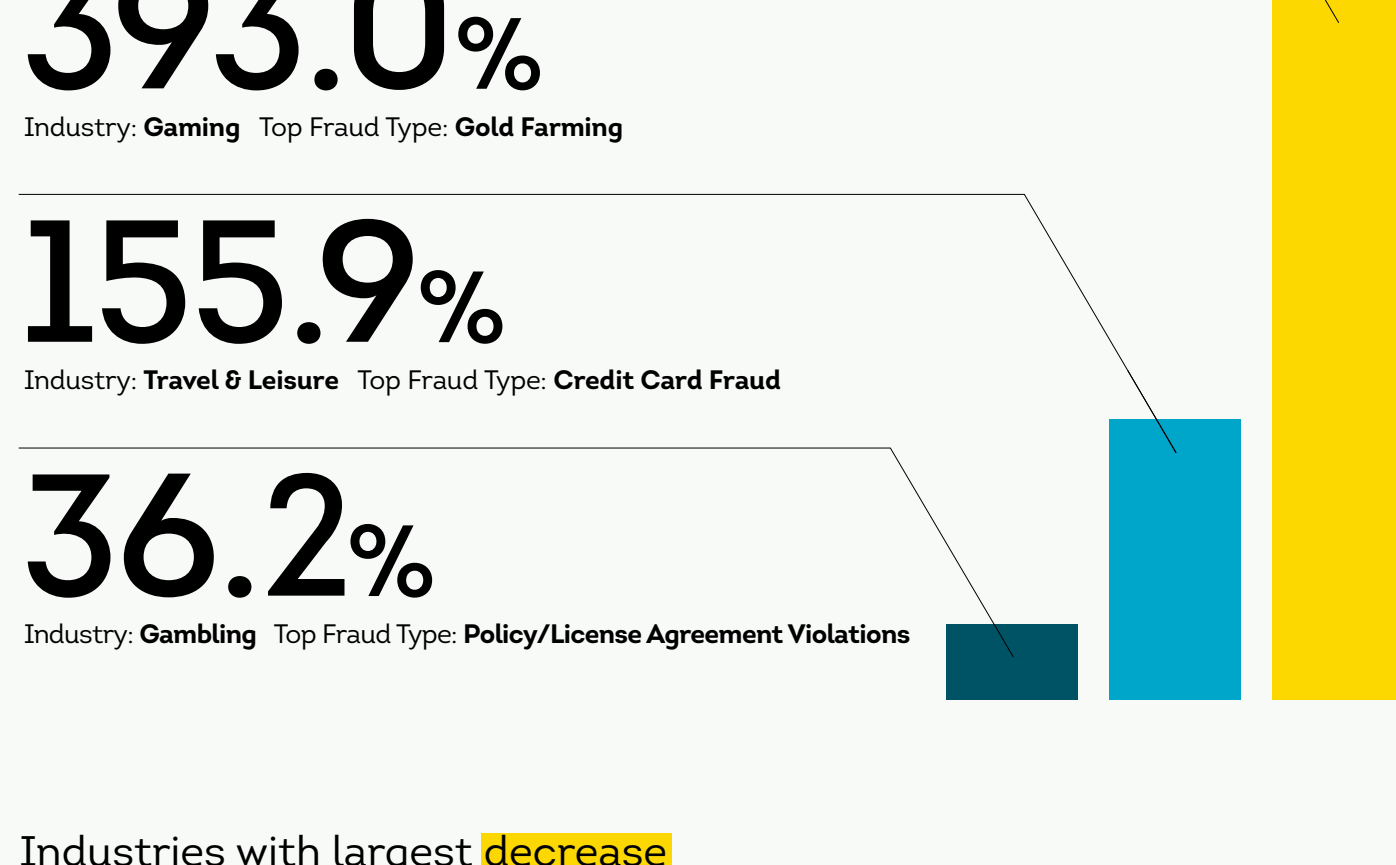
## Suspected Digital Fraud Attempt Rate Increasing Worldwide

Percent growth when comparing Q2 2021 to Q2 2020.

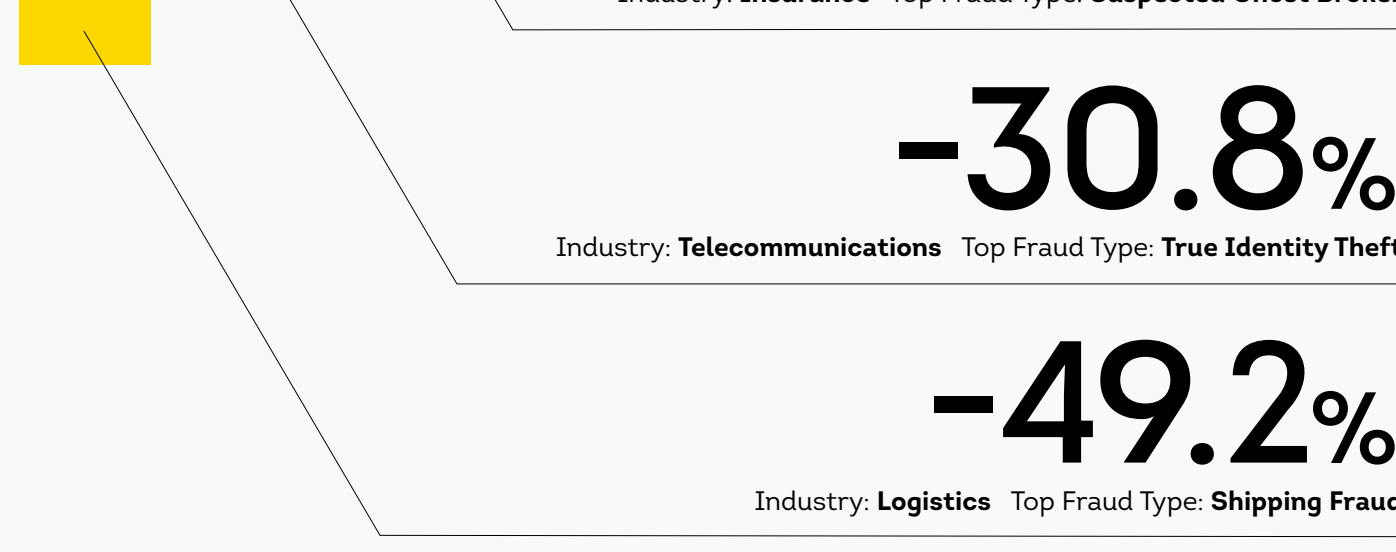


## Global Growth of Suspected Digital Fraud Attempt Rate by Industry

Industries with largest **increase** when comparing Q2 2021 to Q2 2020.

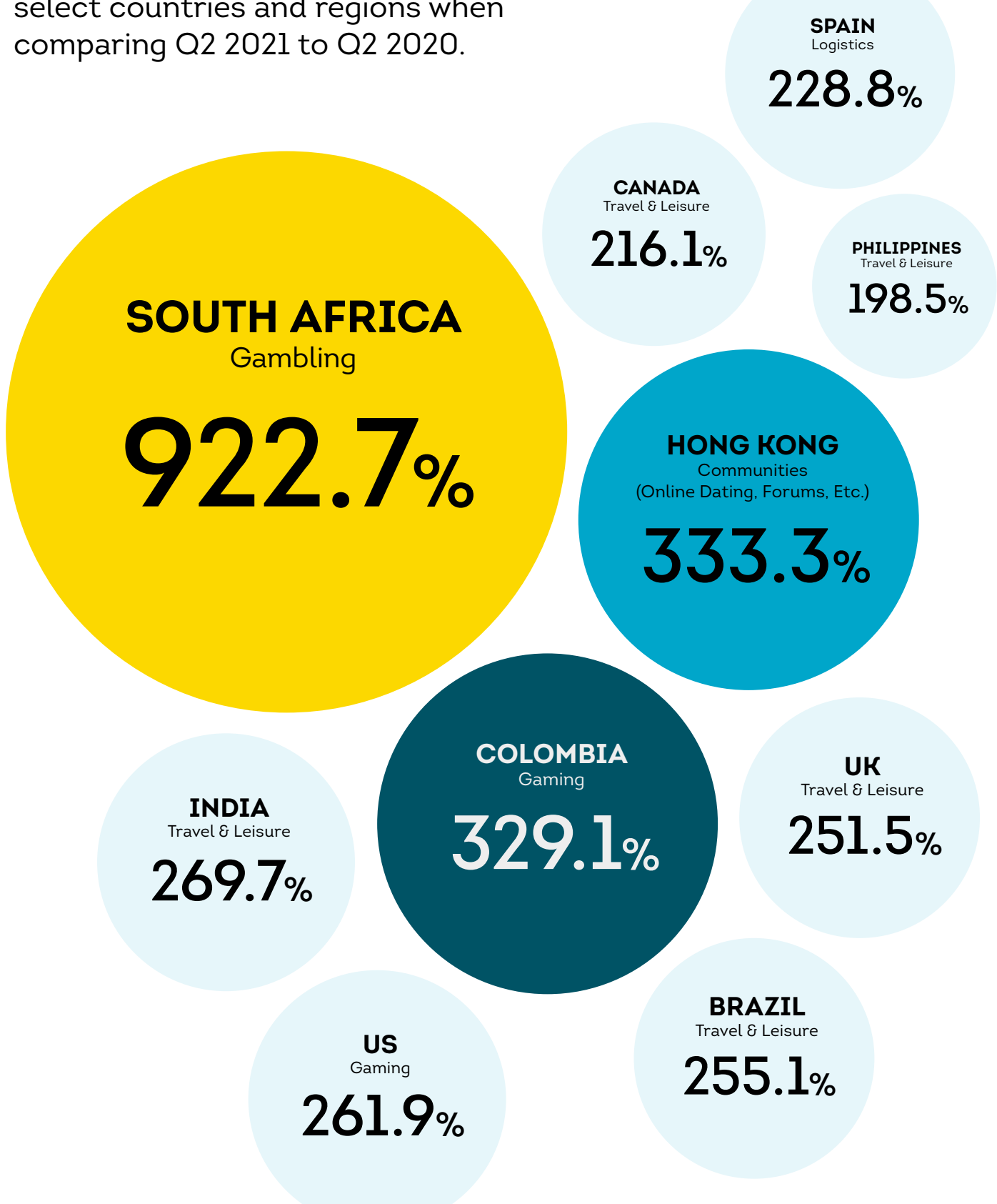


Industries with largest **decrease** when comparing Q2 2021 to Q2 2020.



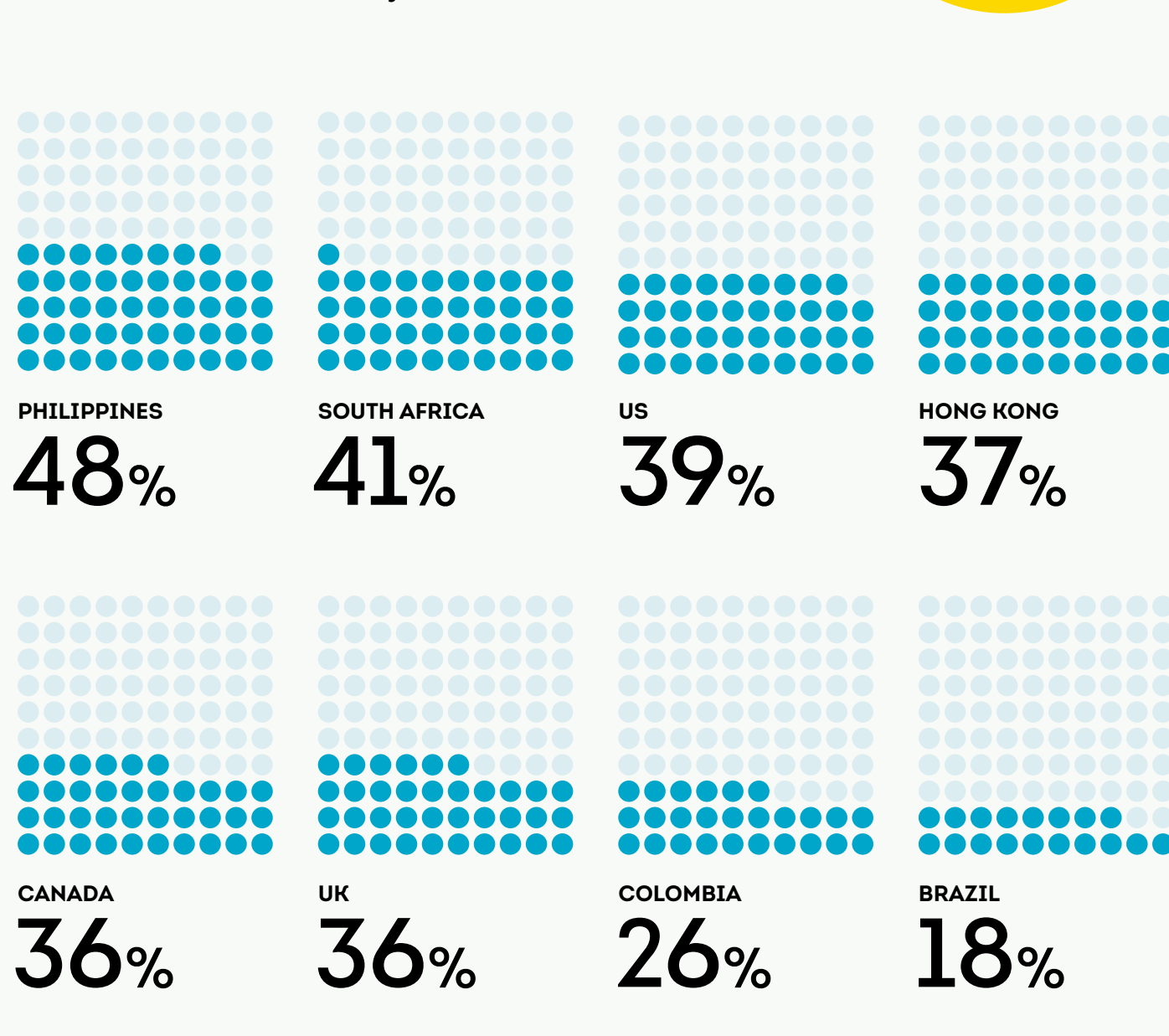
## Largest Growth by Countries and Regions

Industries with the largest suspected digital fraud attempt rate growth from select countries and regions when comparing Q2 2021 to Q2 2020.



## Consumers Targeted with COVID-19-Related Digital Fraud

Percent of consumers who said in Q2 2021 they have been targeted with COVID-19-related digital fraud as far back as February 2021.



Increase in the percent of suspected digital fraud attempts when comparing the periods from April 1-June 30, 2020 and April 1-June 30, 2021. The percent of suspected digital fraud attempts are those that TransUnion's customers either denied or reviewed due to fraudulent indicators compared to all transactions it assessed for fraud.

TransUnion's Consumer Pulse survey of 9,943 adults was conducted May 24-June 21, 2021 by TransUnion in partnership with third-party research provider, Qualtrics® Research-Services. Adults 18 years of age and older residing in Brazil, Canada, Colombia, 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 (Canada), Portuguese (Brazil) and Spanish (Colombia). To increase representativeness across resident demographics, the survey included quotas to balance responses to the census statistics on the dimensions of age, gender, household income, race and region. Generations are defined as follows: Gen Z, born 1995-2003; Millennials, born 1980-1994; Gen X, born 1965-1979; and Baby Boomers, born 1944-1964. These research results are unweighted and statistically significant at a 95% confidence level within ±0.98 percentage points based on a calculated error margin.

