

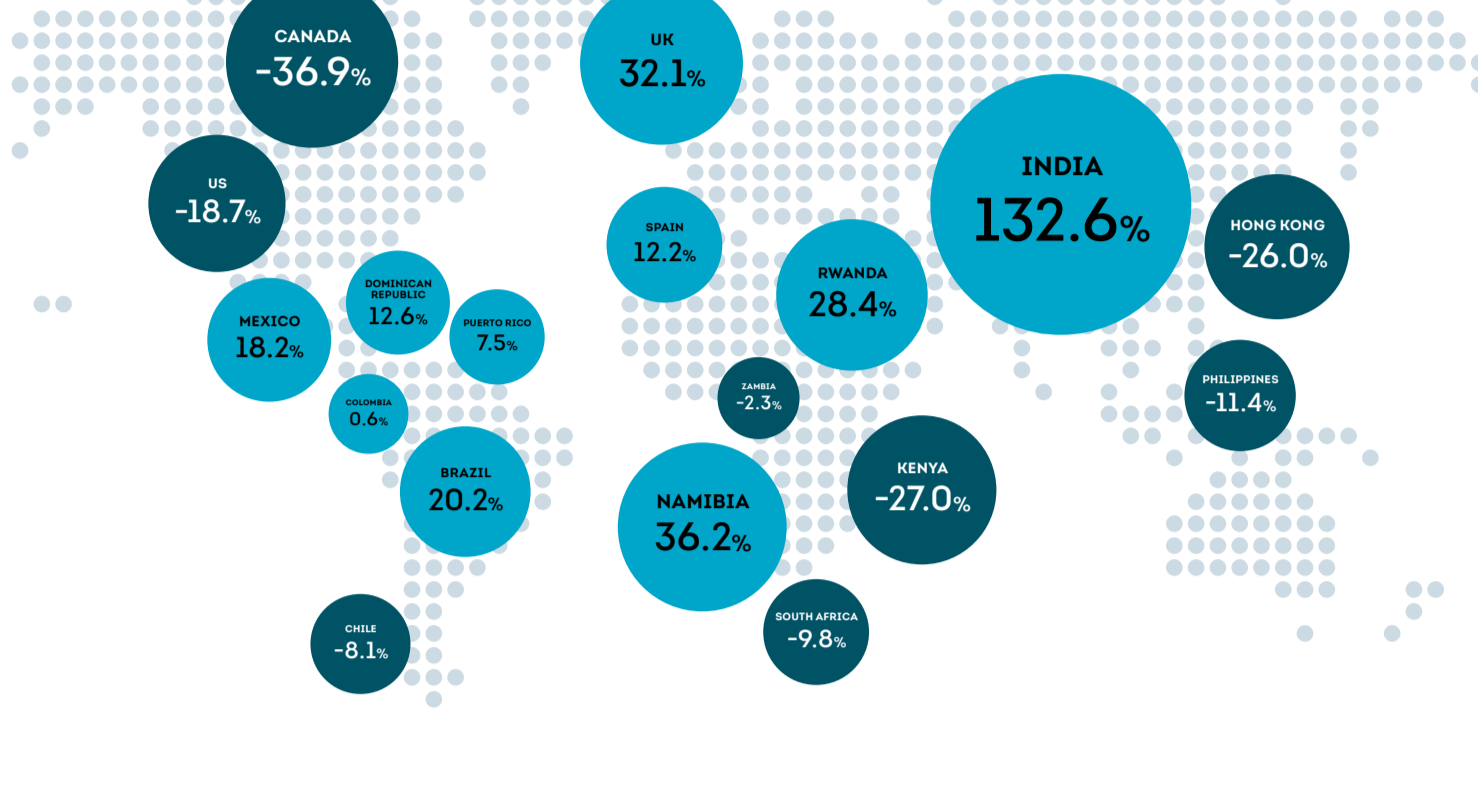
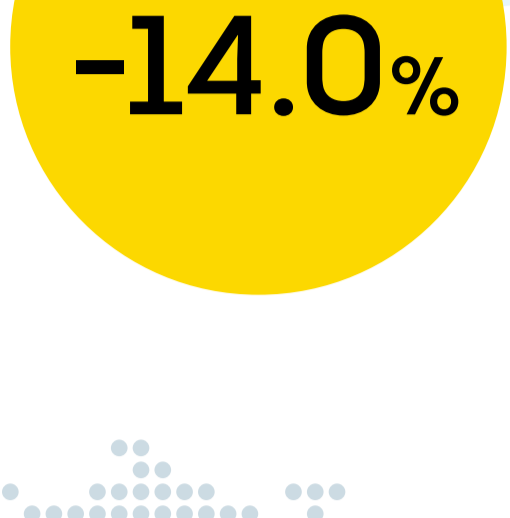
Fraud Trends - Quarterly Analysis

Digital Fraud in 2022

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.

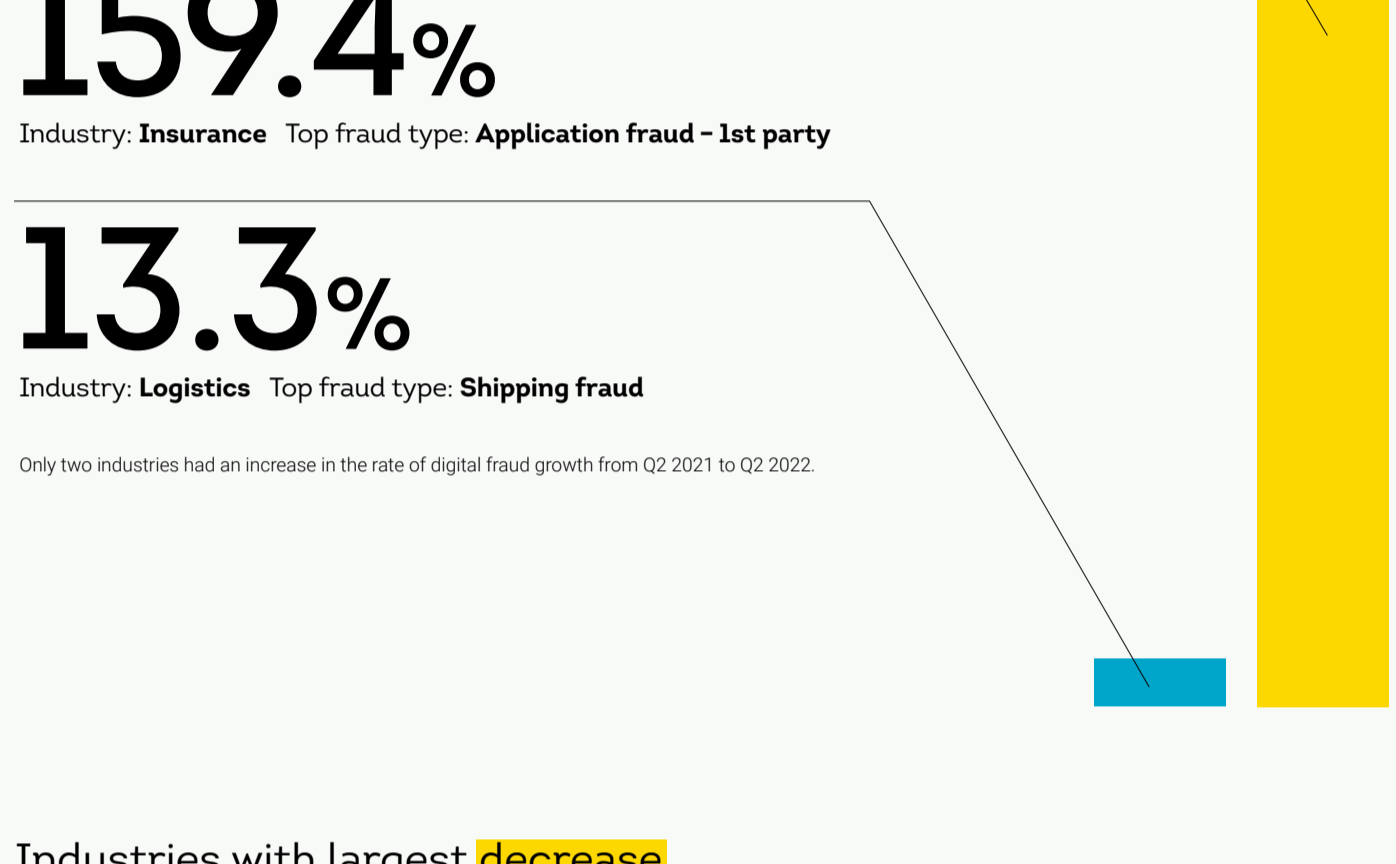
Suspected Digital Fraud Attempt Rate Change Worldwide

Change in percent when comparing Q2 2022 to Q2 2021.



Global Growth of Suspected Digital Fraud Attempt Rate by Industry

Industries with largest **increase** when comparing Q2 2022 to Q2 2021.

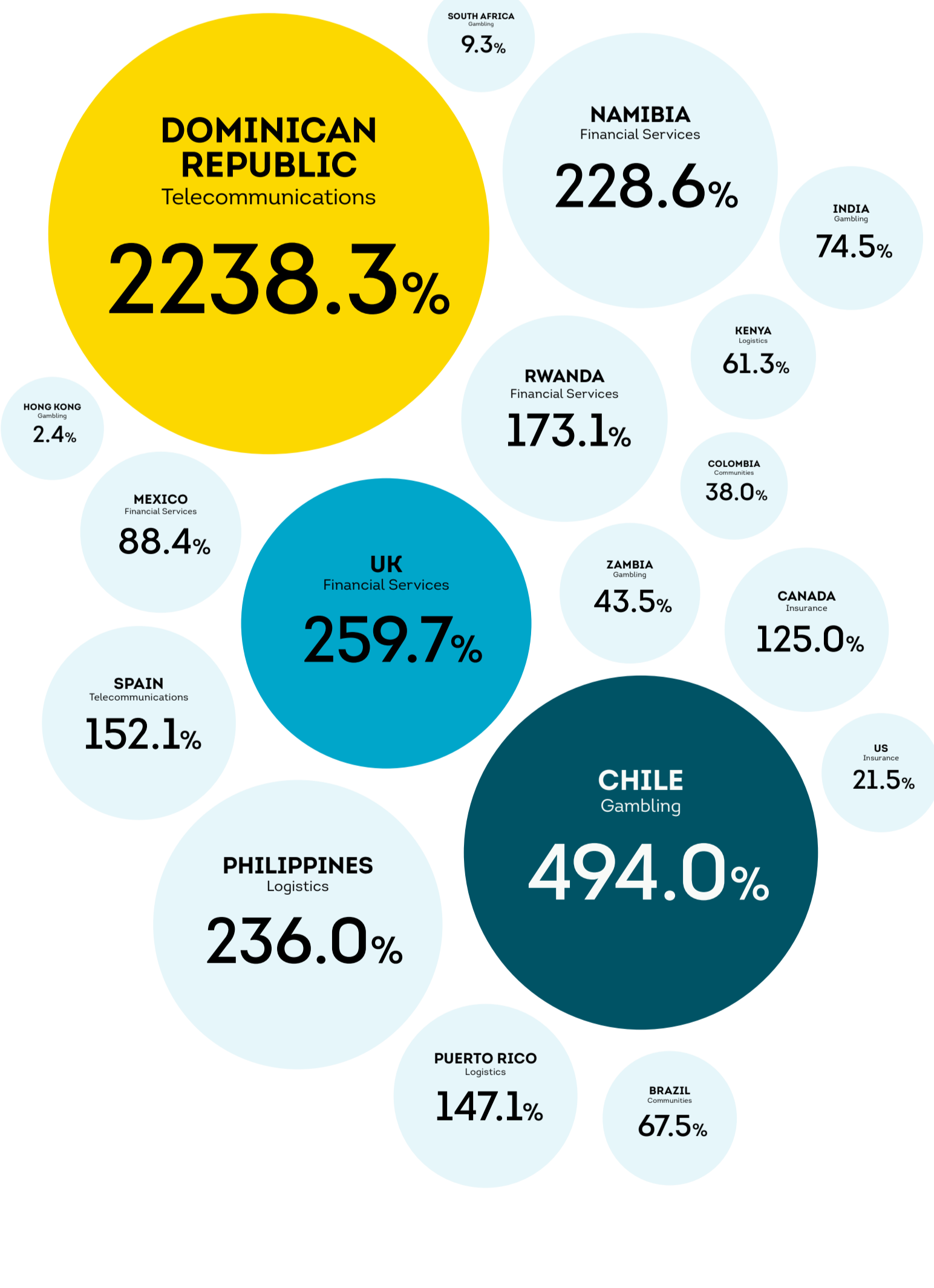


Industries with largest **decrease** when comparing Q2 2022 to Q2 2021.



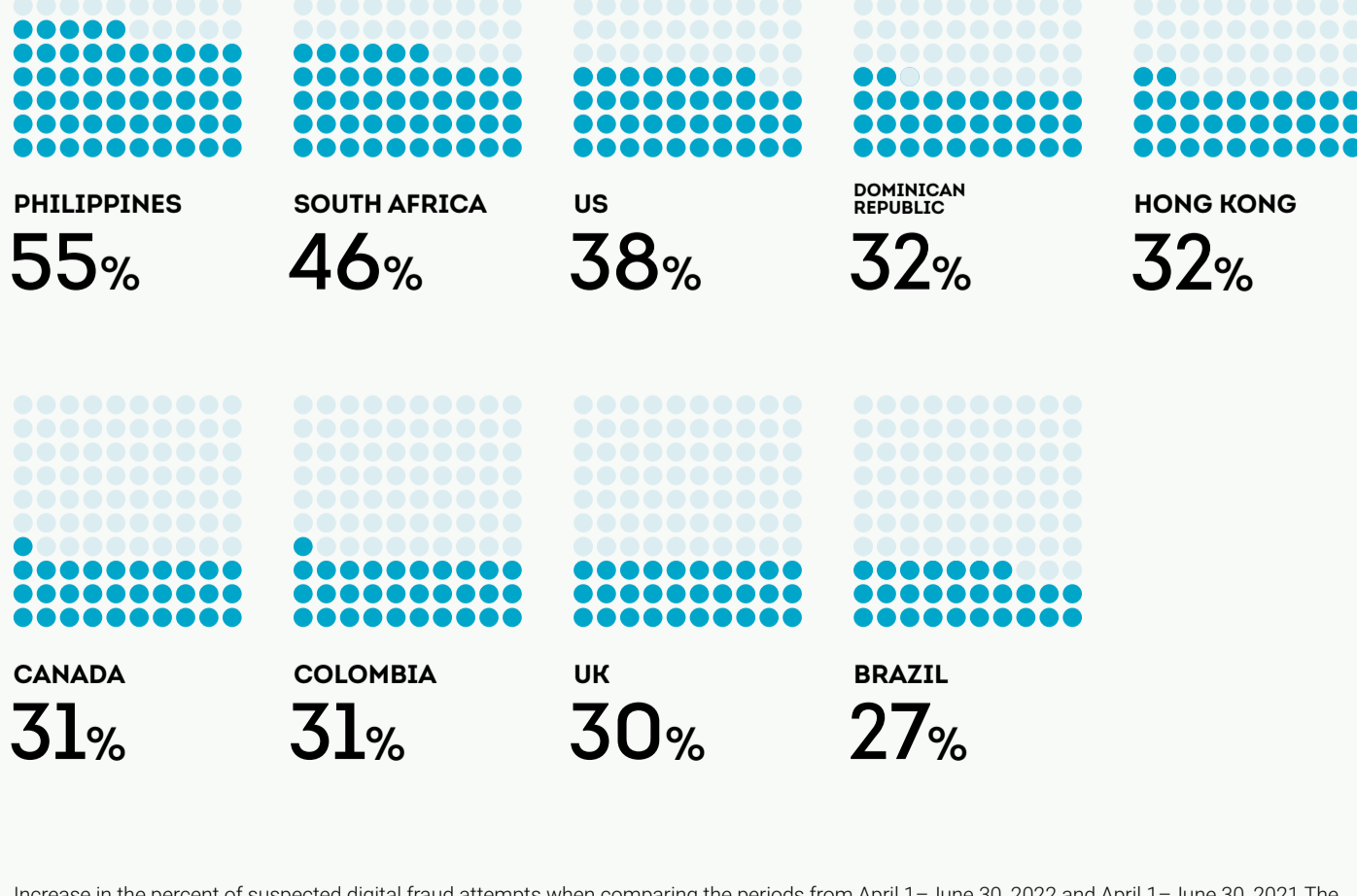
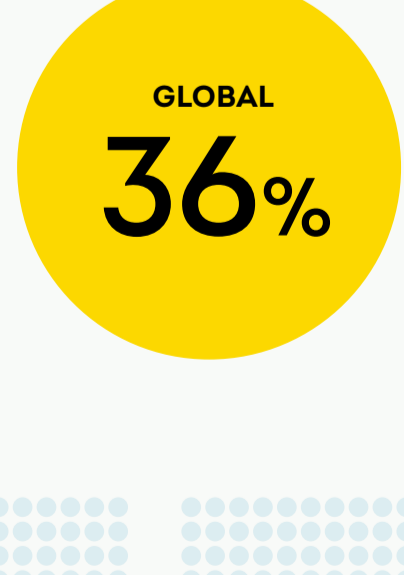
Largest Growth by Countries and Regions

Industries with the largest suspected digital fraud attempt rate growth from select countries and regions when comparing Q2 2022 to Q2 2021.



Consumers Targeted with Digital Fraud

Percent of consumers who said in Q2 2022 they had been targeted with digital fraud as far back as February 2022.



Increase in the percent of suspected digital fraud attempts when comparing the periods from April 1–June 30, 2022 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 10,798 adults was conducted May 12–June 15, 2022 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, and the UK and 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 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 1995–2004; 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 ±0.94 percentage points based on a calculated error margin.