

Fraud Insights

Omnichannel Fraud in H1 2023

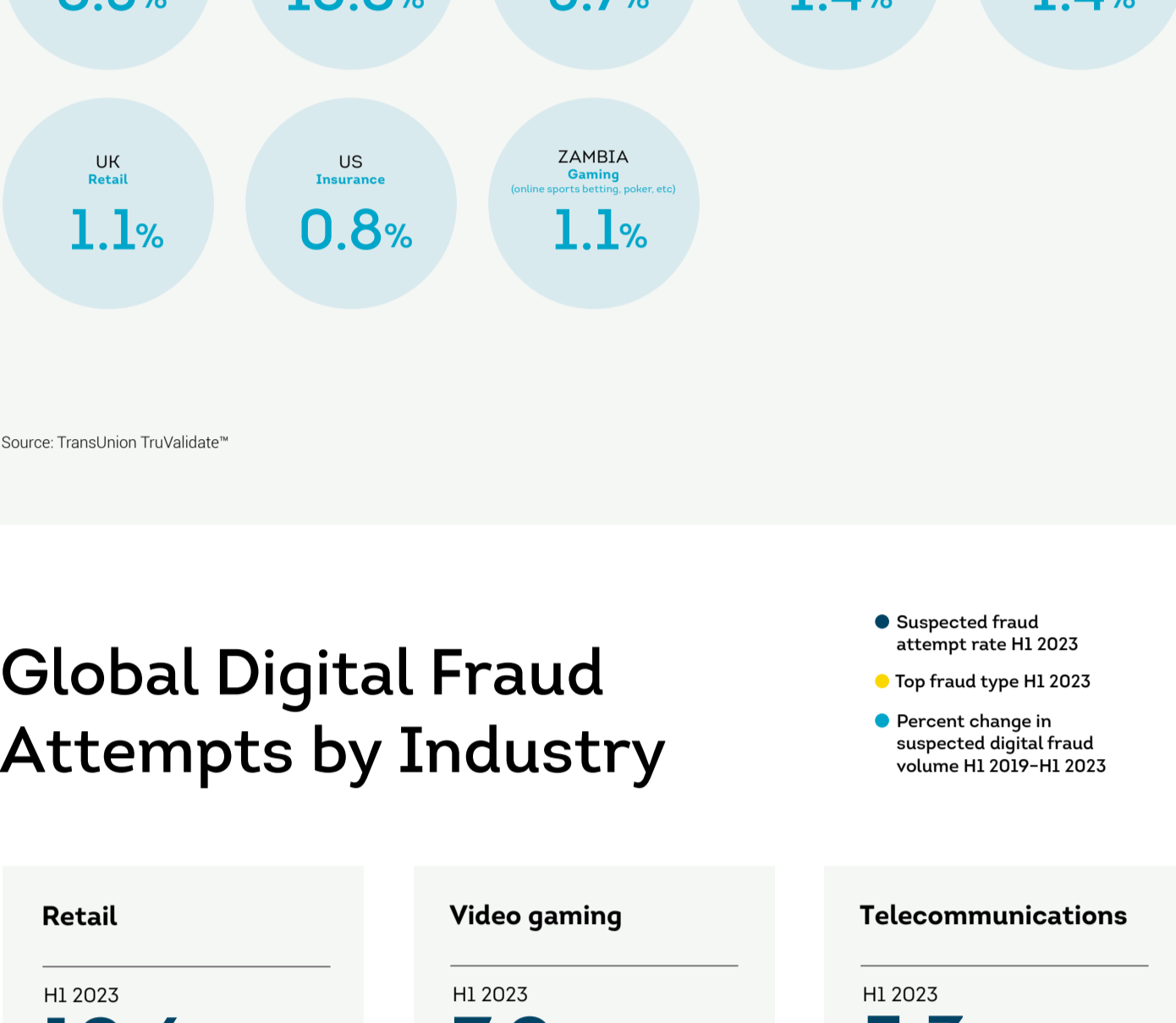
TransUnion came to its conclusions based on proprietary insights from billions of transactions in its global intelligence network, and its Consumer Pulse Study. H1 is Jan. 1 to June 30 and H2 is July 1 to Dec. 31.

Rate of Suspected Digital Fraud Attempts in H1 2023¹



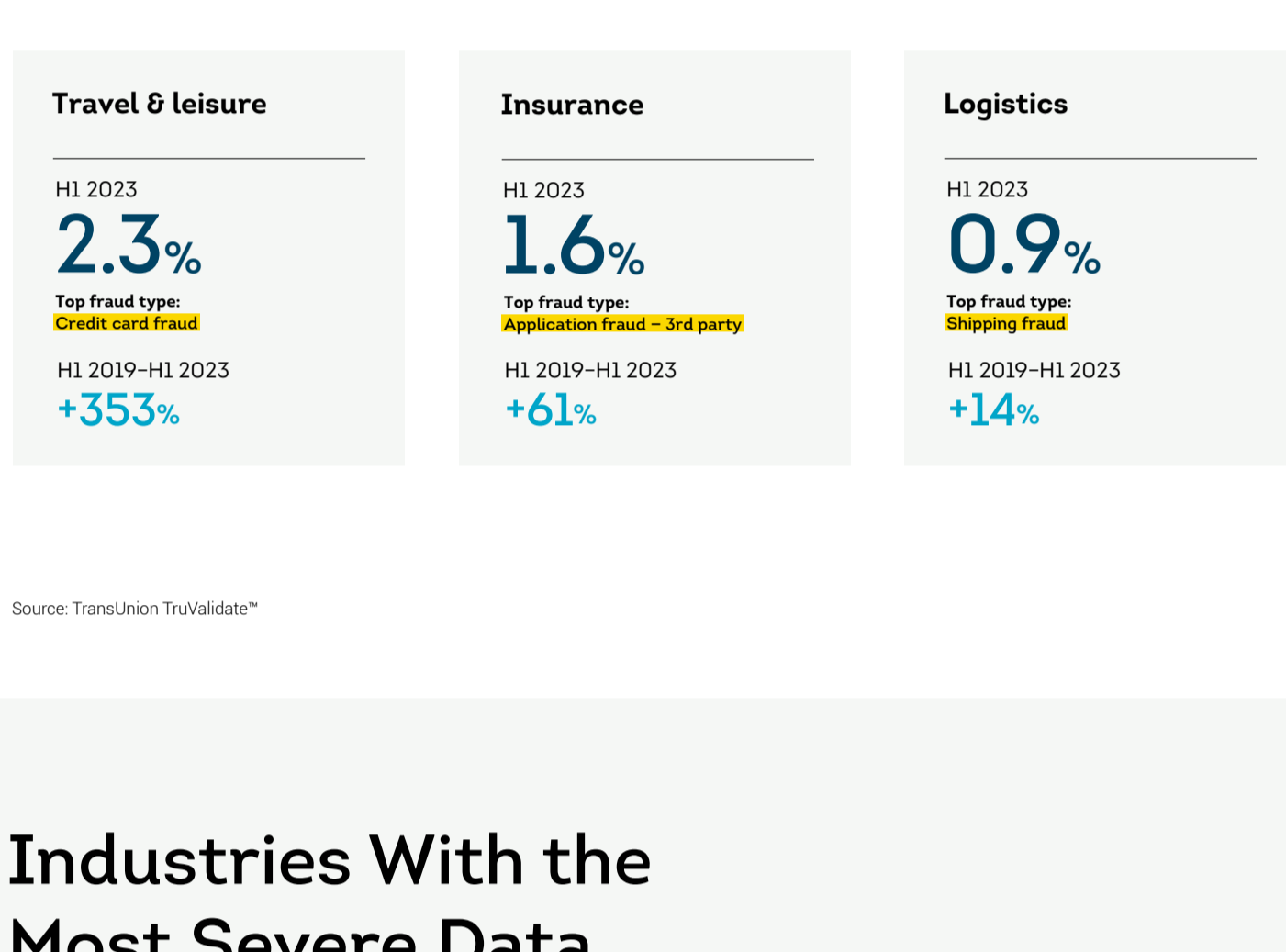
Suspected Fraud for Growing Digital Industries

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™

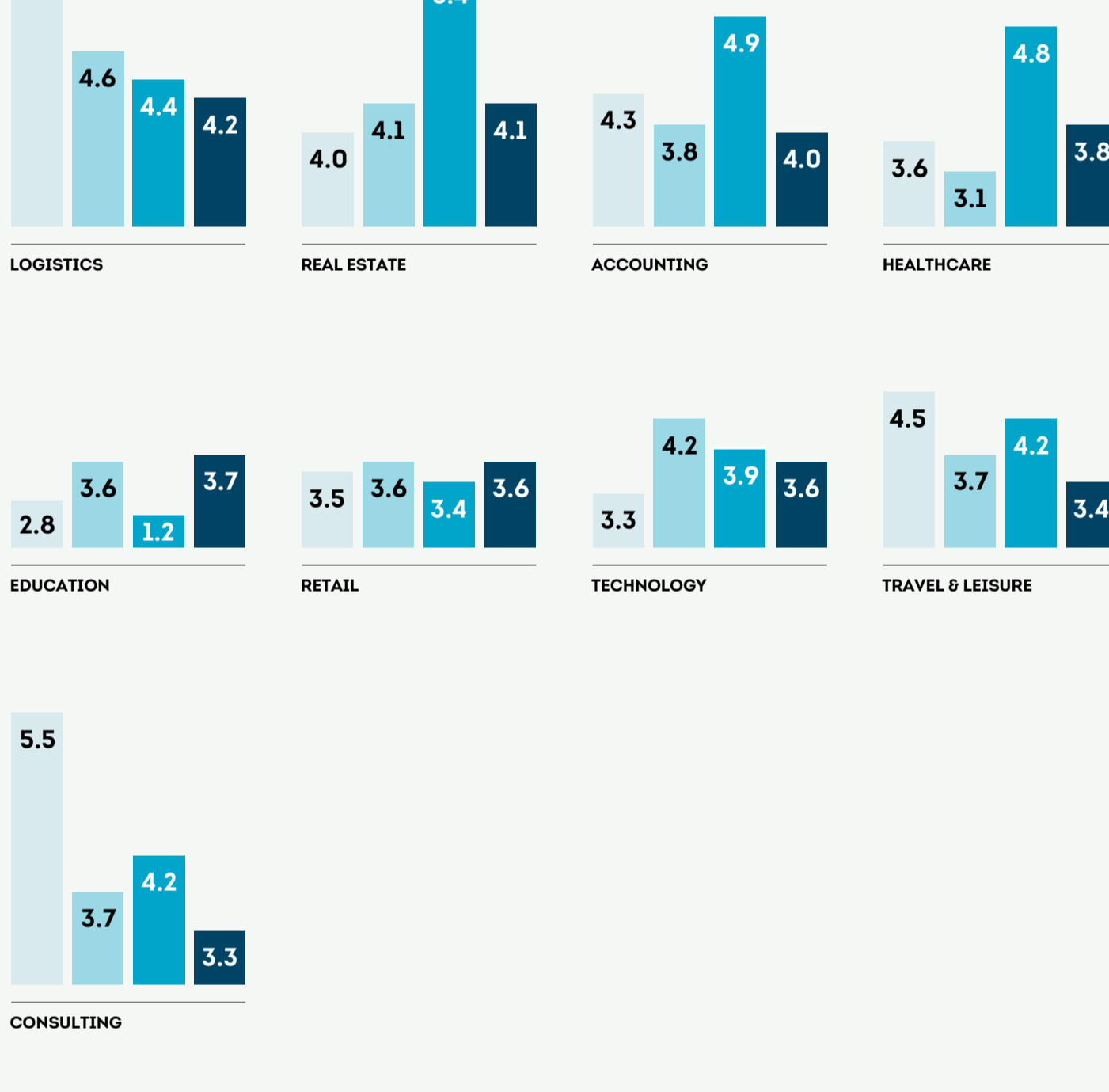
Global Digital Fraud Attempts by Industry



Source: TransUnion TruValidate™

Industries With the Most Severe Data Breaches in the US

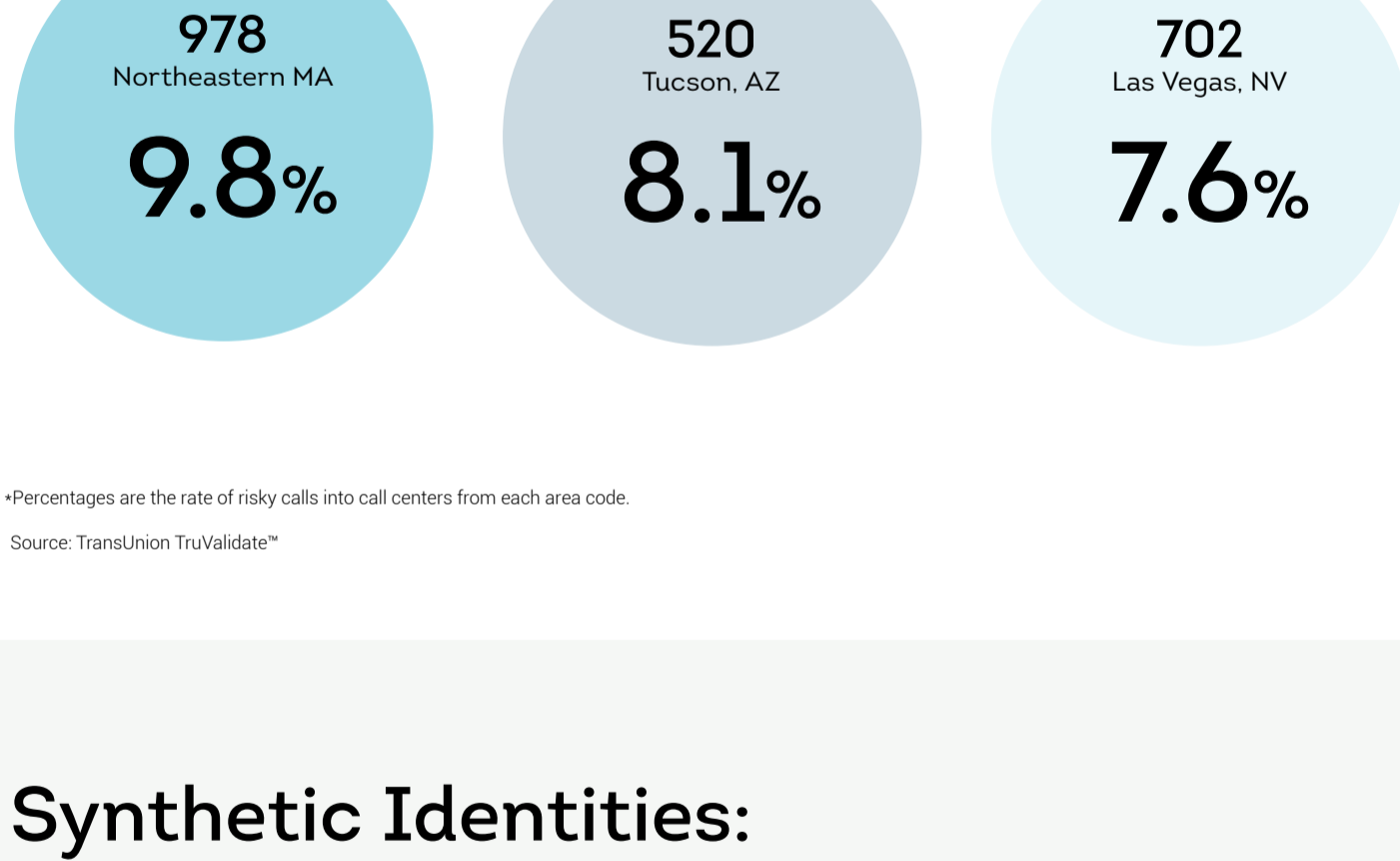
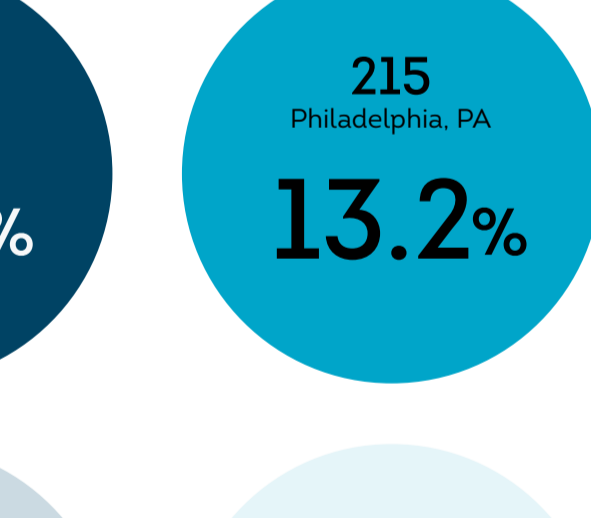
Average Breach Risk Score according to TransUnion. The Breach Risk Score uses a 1-10 scale where 1 represents least severe and 10 represents most severe.²



Source: TransUnion TruEmpower™

US Call Center Risk

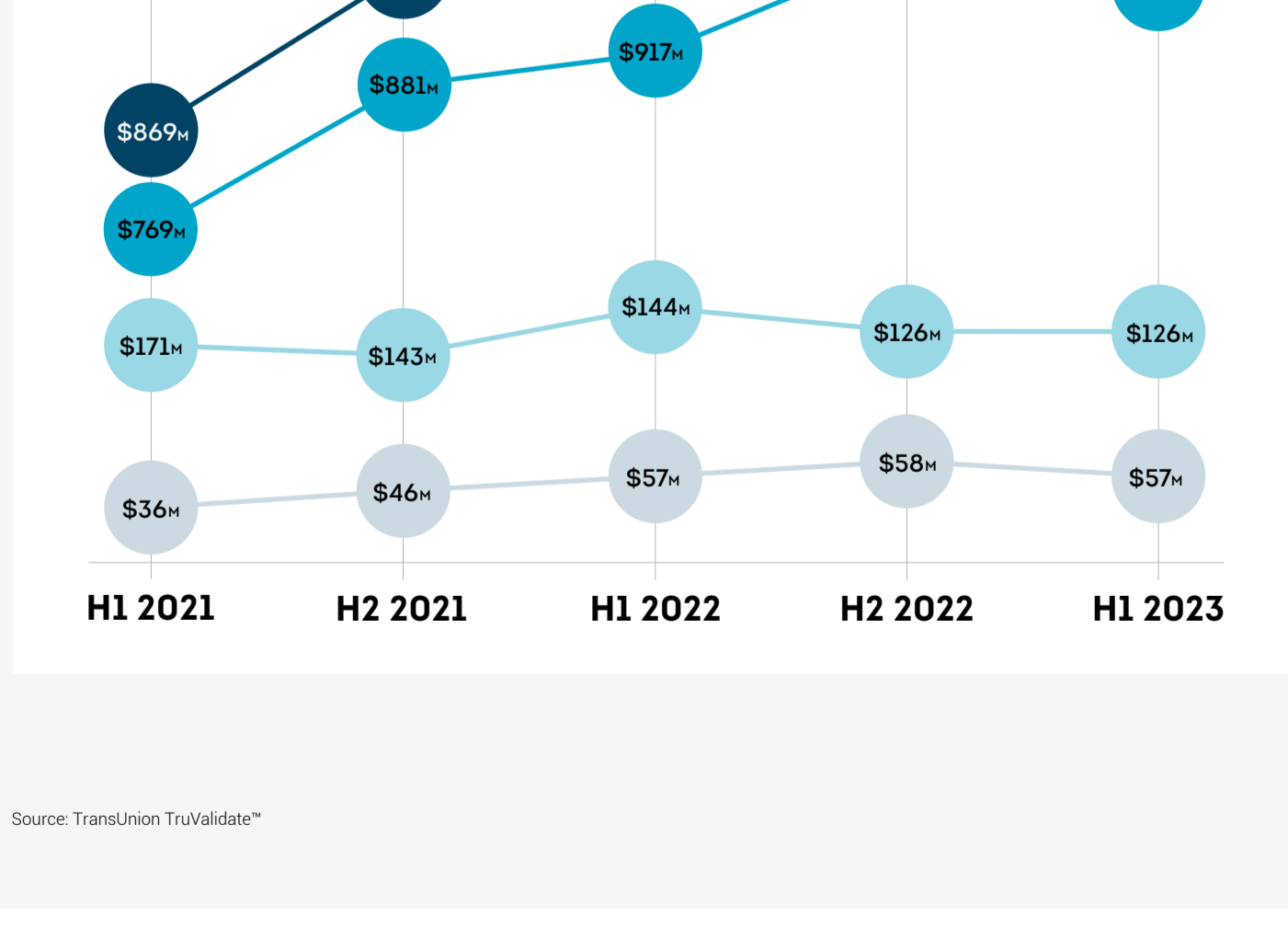
Area codes from which calls into call centers had the highest risk of fraud compared to all calls from that area code in H1 2023.³



³Percentages are the rate of risky calls into call centers from each area code. Source: TransUnion TruValidate™

Synthetic Identities: Total Lender Exposure

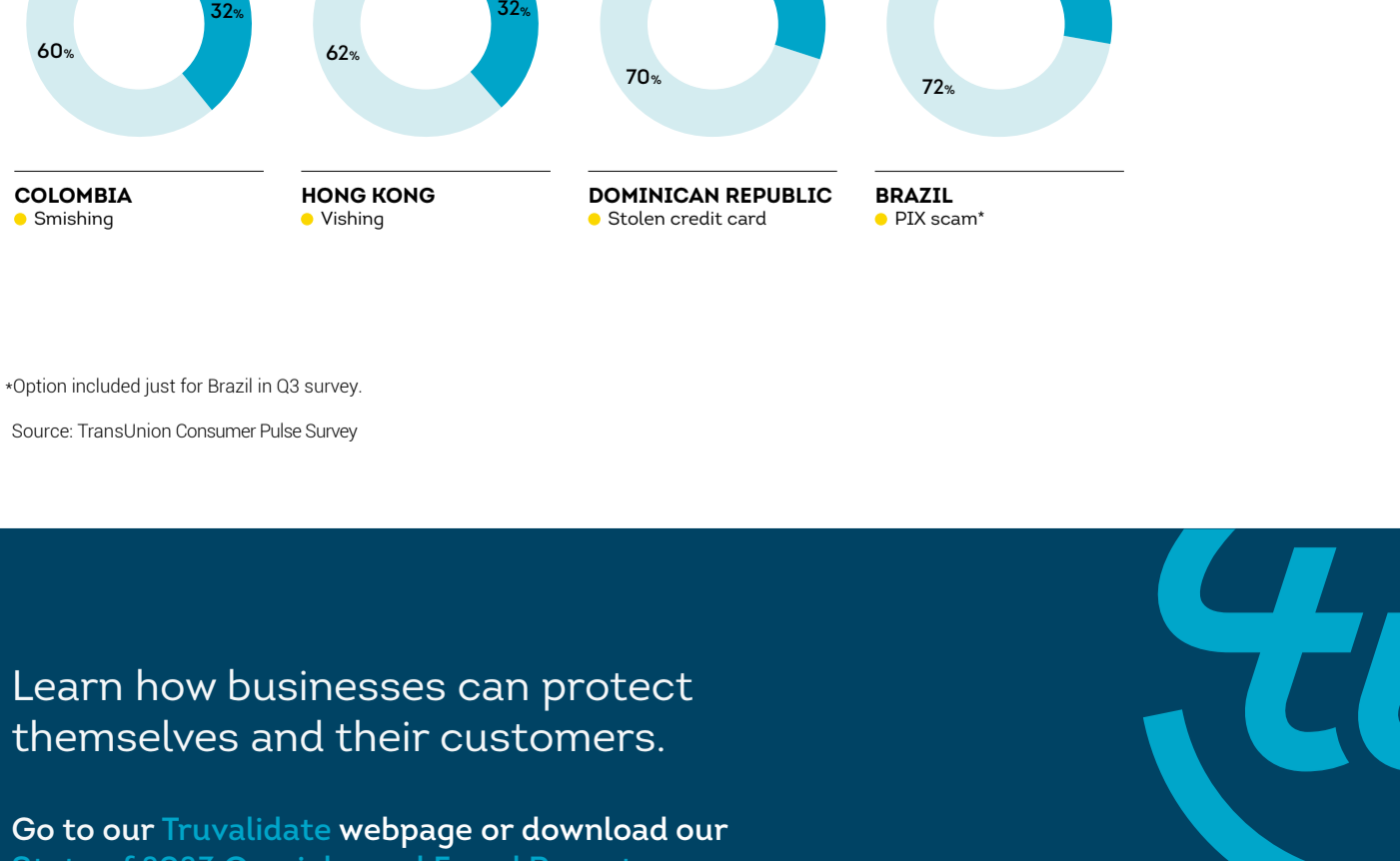
The total credit amount synthetic identities have access to for US auto loans, bank credit cards, retail credit cards and unsecured personal loans.⁴



Source: TransUnion TruValidate™

Consumers Targeted With Fraud

Percentage of consumers who said fraudsters targeted them with email, online, phone call or text messaging from April to July 2023, and the most frequent scheme by which they reported being attacked.⁵



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

Go to our [Truvalidate](#) webpage or download our [State of 2023 Omnichannel Fraud Report](#).