

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.

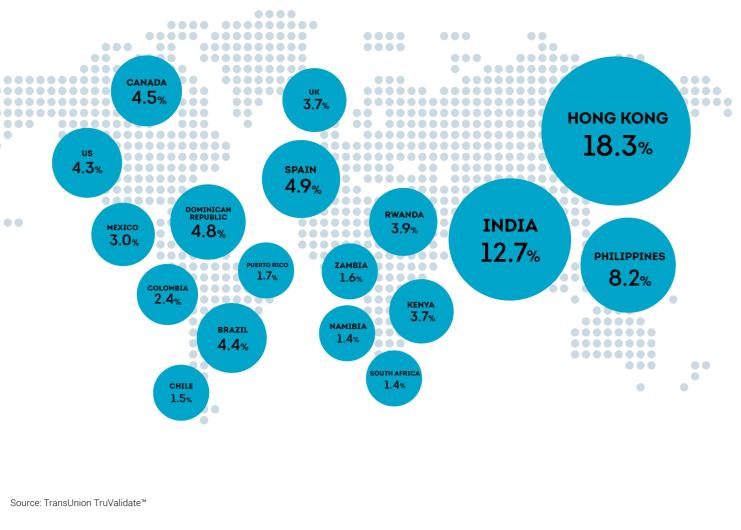


Rate of Suspected



DOMINICAN REPUBLIC

COLOMBIA



Suspected Fraud for

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

Growing Digital Industries

fraud rates in those areas in H1 2023. **BRAZIL** CHILE CANADA 3.5% 2.3% 1.0%



Video gaming

H1 2023

Attempts by Industry

Retail

H1 2023

Top fraud type: Top fraud type: H1 2019-H1 2023 H1 2019-H1 2023 +183% **-32**%



H1 2020

H1 2021

4.0

3.3

3.1

3.7

HEALTHCARE

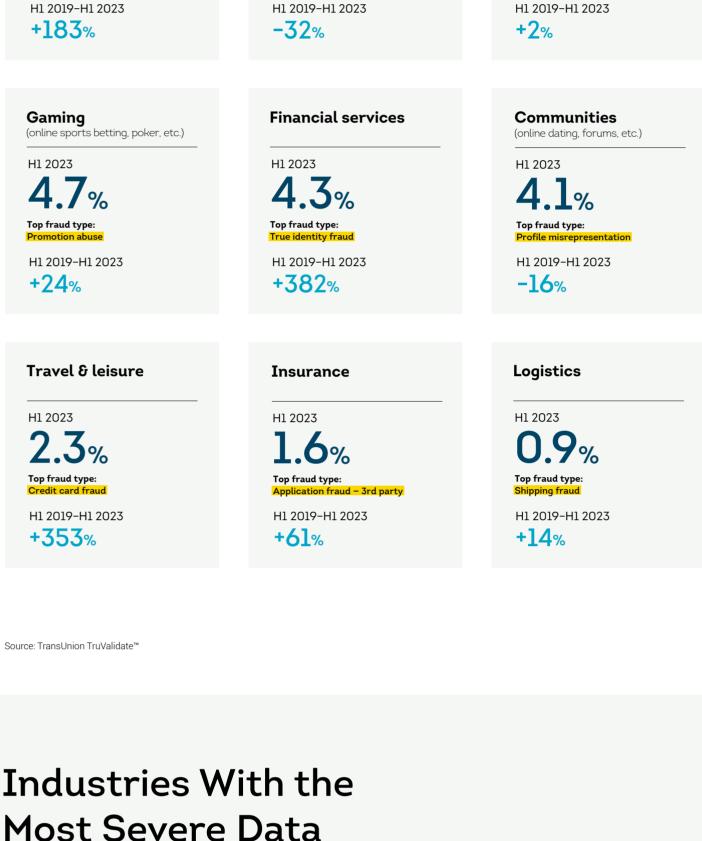
4.5

GOVERNMENT

Telecommunications

Percent change in

suspected digital fraud volume H1 2019-H1 2023



uses a 1-10 scale where 1 represents least severe and 10 represents most severe.2

6.0

LOGISTICS

3.6

3.7

Source: TransUnion TruEmpower™

CONSULTING

2.8

5.5

EDUCATION

3.6 **INSURANCE LEGAL**

Breaches in the US

Average Breach Risk Score according to TransUnion. The Breach Risk Score



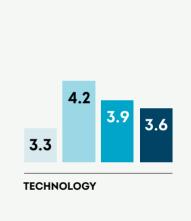
REAL ESTATE

3.5

RETAIL

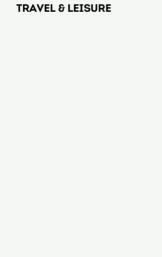
US Call Center Risk

Area codes from which calls into



ACCOUNTING

FINANCIAL SERVICES



215

Philadelphia, PA

13.2%

702

Las Vegas, NV

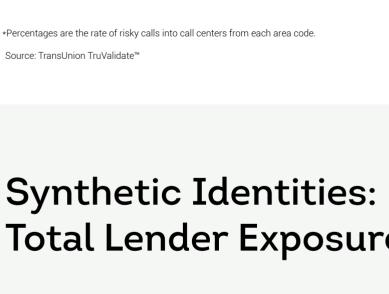
7.6%



978

Northeastern MA

9.8%



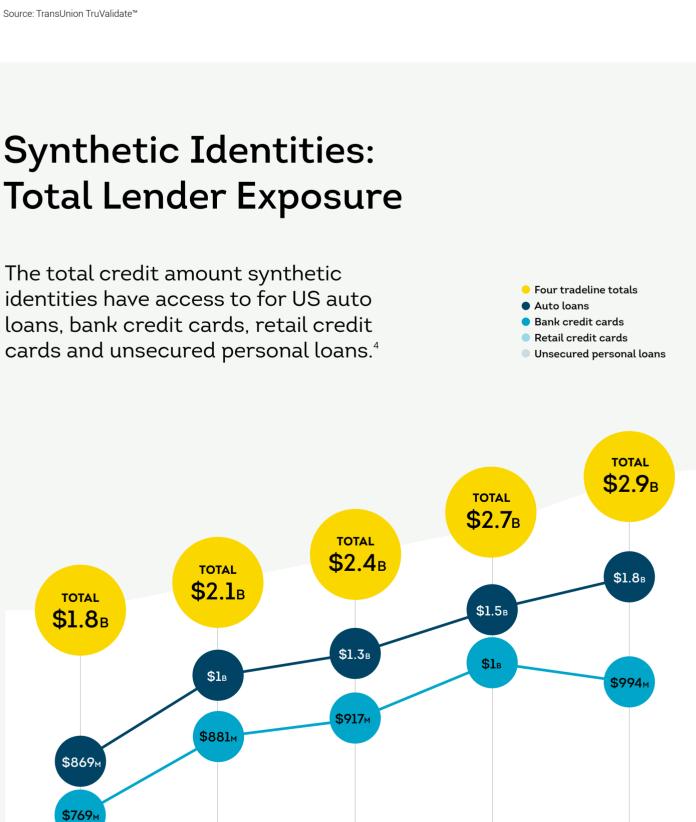
206 Seattle, WA

17.5%

520

Tucson, AZ

8.1%



\$144м

\$57м

H1 2022

\$126м

\$58м

H2 2022

\$126м

\$57м

H1 2023

\$171м

\$36м

H1 2021

Source: TransUnion TruValidate™

Consumers

\$143м

\$46м

H₂ 2021

and the most frequent scheme by which they reported being attacked.5

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,

42% 51% **PHILIPPINES SOUTH AFRICA** CANADA Phishing Phishing Phishing



Targeted and fell victim

Not targeted

52%

US

Phishing

Targeted but didn't fall victim

Most reported fraud scheme

60%

UК

Learn how businesses can protect themselves and their customers. Go to our Truvalidate webpage 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 region when conducting a transaction. The global statistic represents every country worldwide and not just the select countries and regions.

60% COLOMBIA HONG KONG **DOMINICAN REPUBLIC** BRA711 Smishing Vishina Stolen credit card PIX scam* *Option included just for Brazil in Q3 survey. Source: TransUnion Consumer Pulse Survey