

Fraud Trends - Quarterly Analysis

# Omnichannel Fraud in 2022

TransUnion came to its conclusions based on proprietary insights from billions of transactions in its global intelligence network and a recent global consumer survey.

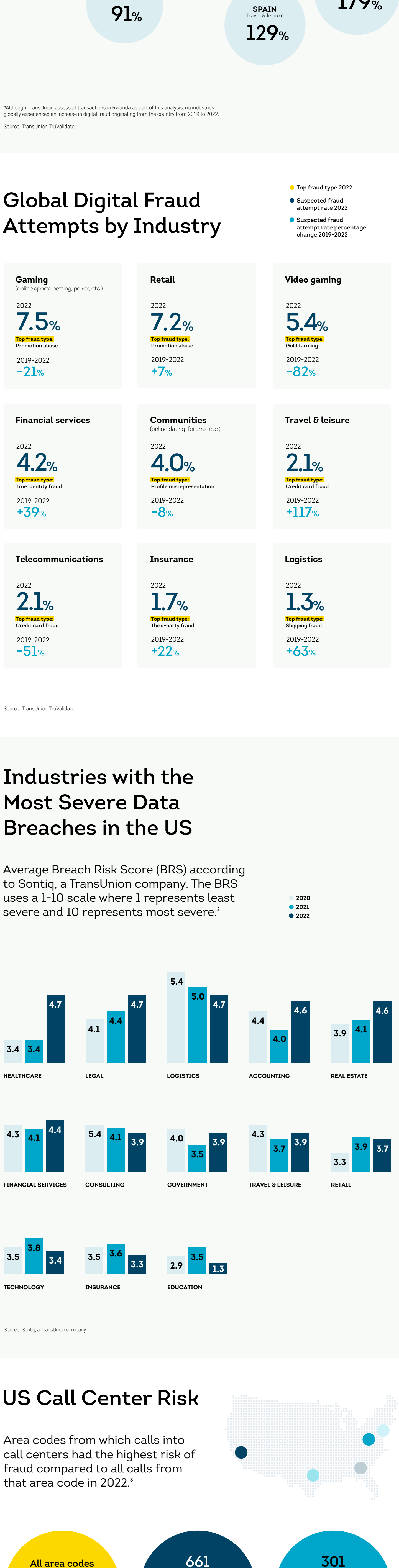
## Rate of Suspected Digital Fraud Attempts in 2022<sup>1</sup>



Source: TransUnion TruValidate™

## Digital Fraud Growth by Industry

Industries with the largest suspected digital fraud attempt rate growth in select countries and regions when comparing 2019 to 2022.

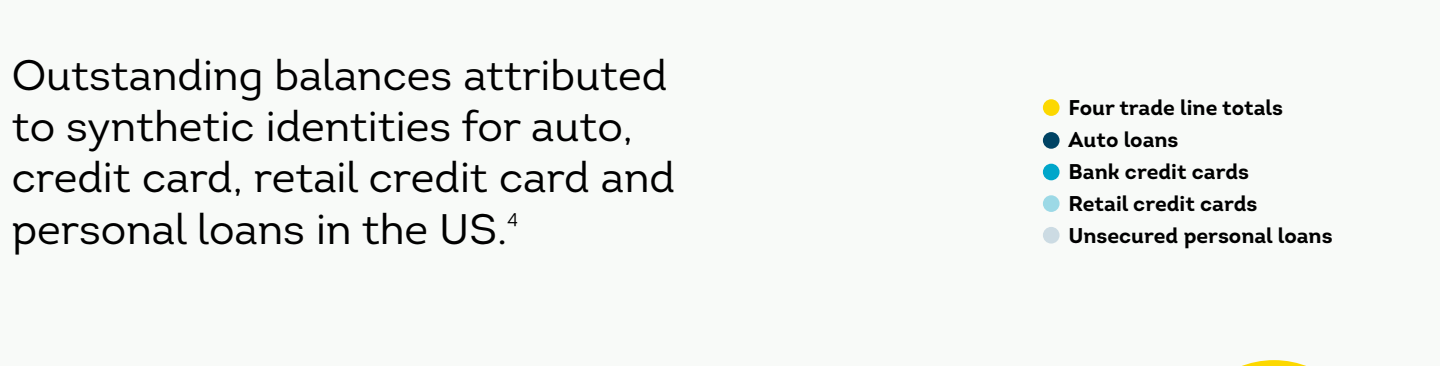


\*Although TransUnion assessed transactions in Rwanda as part of this analysis, no industries globally experienced an increase in digital fraud originating from the country from 2019 to 2022.

Source: TransUnion TruValidate

## Global Digital Fraud Attempts by Industry

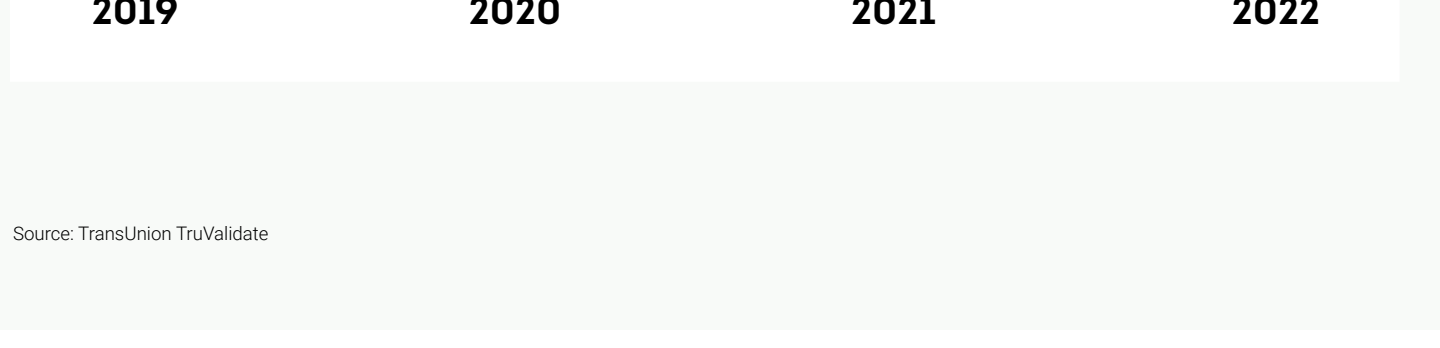
Average percentage of suspected digital fraud attempts by industry in 2022, compared to 2019-2022 change.



Source: TransUnion TruValidate

## Industries with the Most Severe Data Breaches in the US

Average Breach Risk Score (BRS) according to Sotiqli, a TransUnion company. The BRS uses a 1-10 scale where 1 represents least severe and 10 represents most severe.<sup>2</sup>



Source: Sotiqli a TransUnion company

## 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 2022.<sup>3</sup>

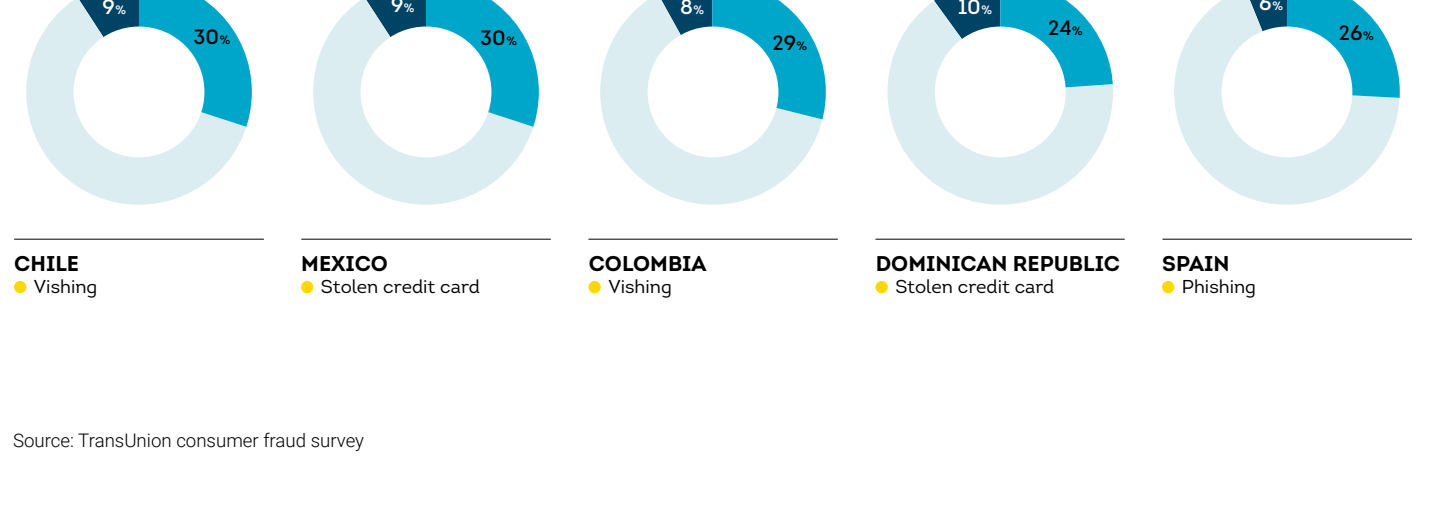


\*Percentages are the rate of risky calls into call centers from each area code

Source: TransUnion TruValidate

## Outstanding Balances for Suspected Synthetic Credit Accounts in the US

Outstanding balances attributed to synthetic identities for auto, credit card, retail credit card and personal loans in the US.<sup>4</sup>



Source: TransUnion TruValidate

## Consumers Targeted With Fraud

Percentage of consumers who said fraudsters targeted them with email, online, phone call or text messaging from Sept. to Dec. 2022, and the most frequent scheme by which they reported being attacked.



Source: TransUnion consumer fraud survey

Download TransUnion's 2023 State of Omnichannel Fraud Report.

Go to [transunion.com/report/omnichannel-fraud-report](https://transunion.com/report/omnichannel-fraud-report)



<sup>1</sup>The 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 processed for fraud. This country and regional analysis assessed transactions where the consumer and suspected fraudster was located in a select country and region when conducting a transaction. The global statistics represents every country worldwide and not just the select countries and regions.

<sup>2</sup>Sotiqli BRS is based on the quantity and severity of the particular identity credentials the affected entity determined to have been accessed. From among 60 possible identity credential choices, each is run through Sotiqli's "Sotiqli" 1200-models. Sotiqli's model outputs a risk score and severity and predicted consumer device. The Sotiqli Risk Score uses a 1-10 scale where 1 represents least severe and 10 represents most severe. To check the BRS for a specific breach and see Sotiqli's recommendations, consumers take, go to [sotiqli.com/breachcheck](https://sotiqli.com/breachcheck). Research breached organizations.

<sup>3</sup>TransUnion call center findings were based on data from more than a half billion transactions in 2022 - from both large and small financial institutions based in the US. The rate or percentage of high-risk calls was determined by the assigned number of agents.

<sup>4</sup>TransUnion synthetic fraud findings were based on an analysis of US consumer credit data from the United States, Territories and Protectorates, and US and overseas military bases. We sourced from more than 50 years of consumer credit data and contains credit information on approximately 400 million consumers. An outstanding balance is the amount the consumer owes on the obligation as of that date.

<sup>5</sup>This survey covers 11 of 122 US states and conducted between 9/18/2022 to 12/15/2022 by TransUnion in partnership with its survey research provider, Sotiqli. 18 years of age and older residing in 18 countries (Brazil, Canada, Chile, Colombia, the Dominican Republic, Hong Kong, India, Kenya, Mexico, Namibia, the Philippines, Puerto Rico, Rwanda, South Africa, Spain, the UK, the US and Zambia) were surveyed using an online research panel method across a combination of desktop, mobile and tablet devices. Survey questions were randomized to deliver varying fraud types. Sotiqli, through Sotiqli's proprietary model and Sotiqli's research, the Dominican Republic, Mexico, Puerto Rico and Spain. To receive representative across gender demographics, the survey included quotas to balance responses across key demographics like age, gender and income.