

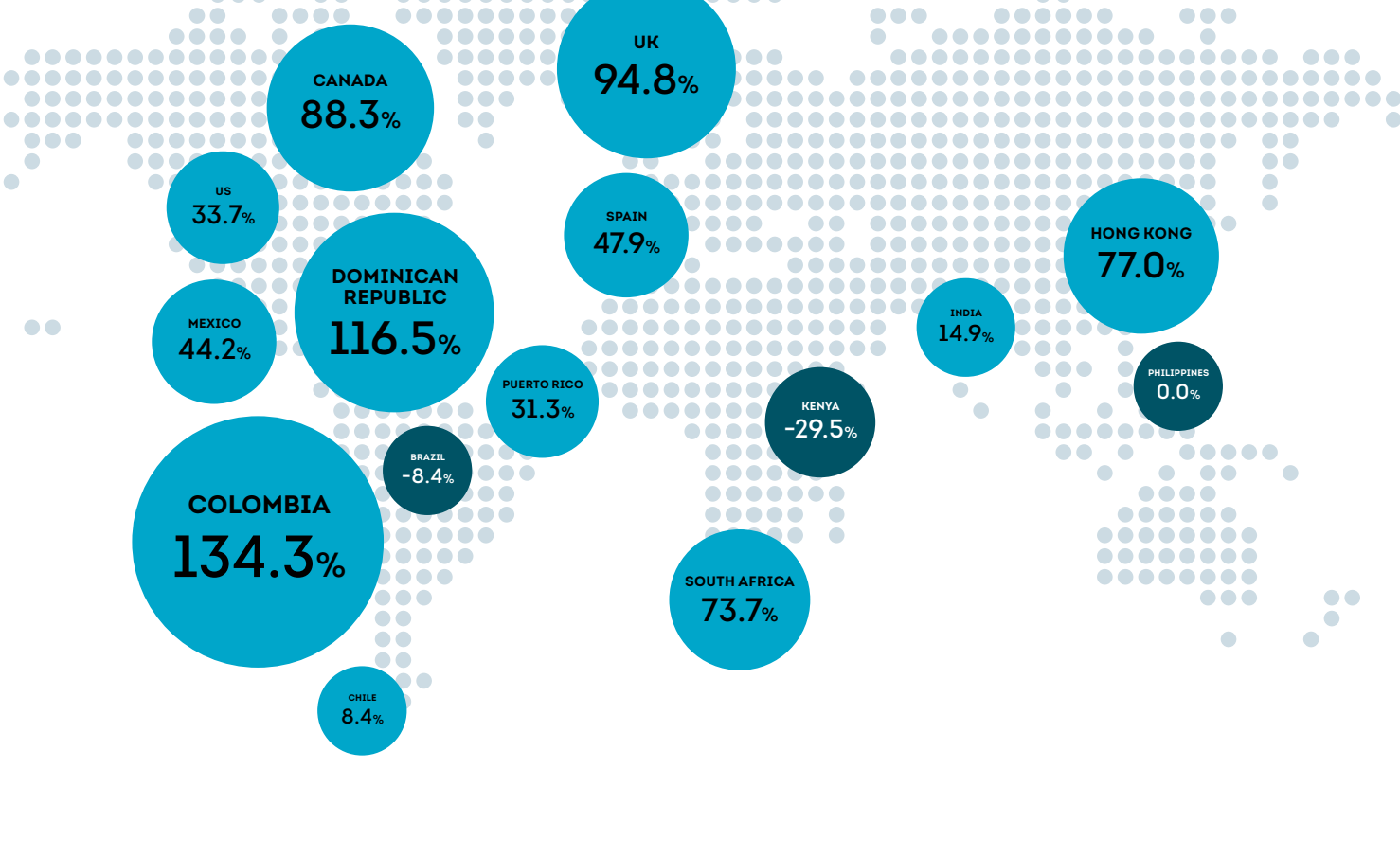
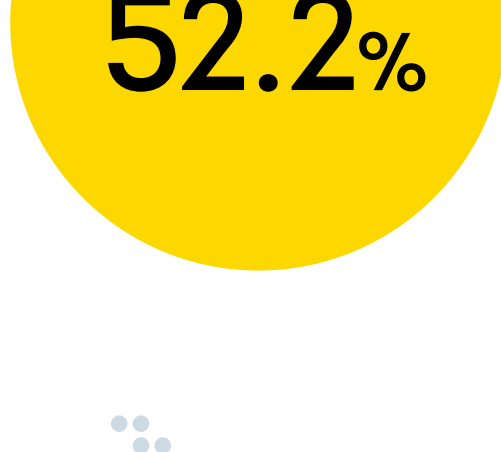
Fraud Trends - Annual Analysis

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 a recent global survey.

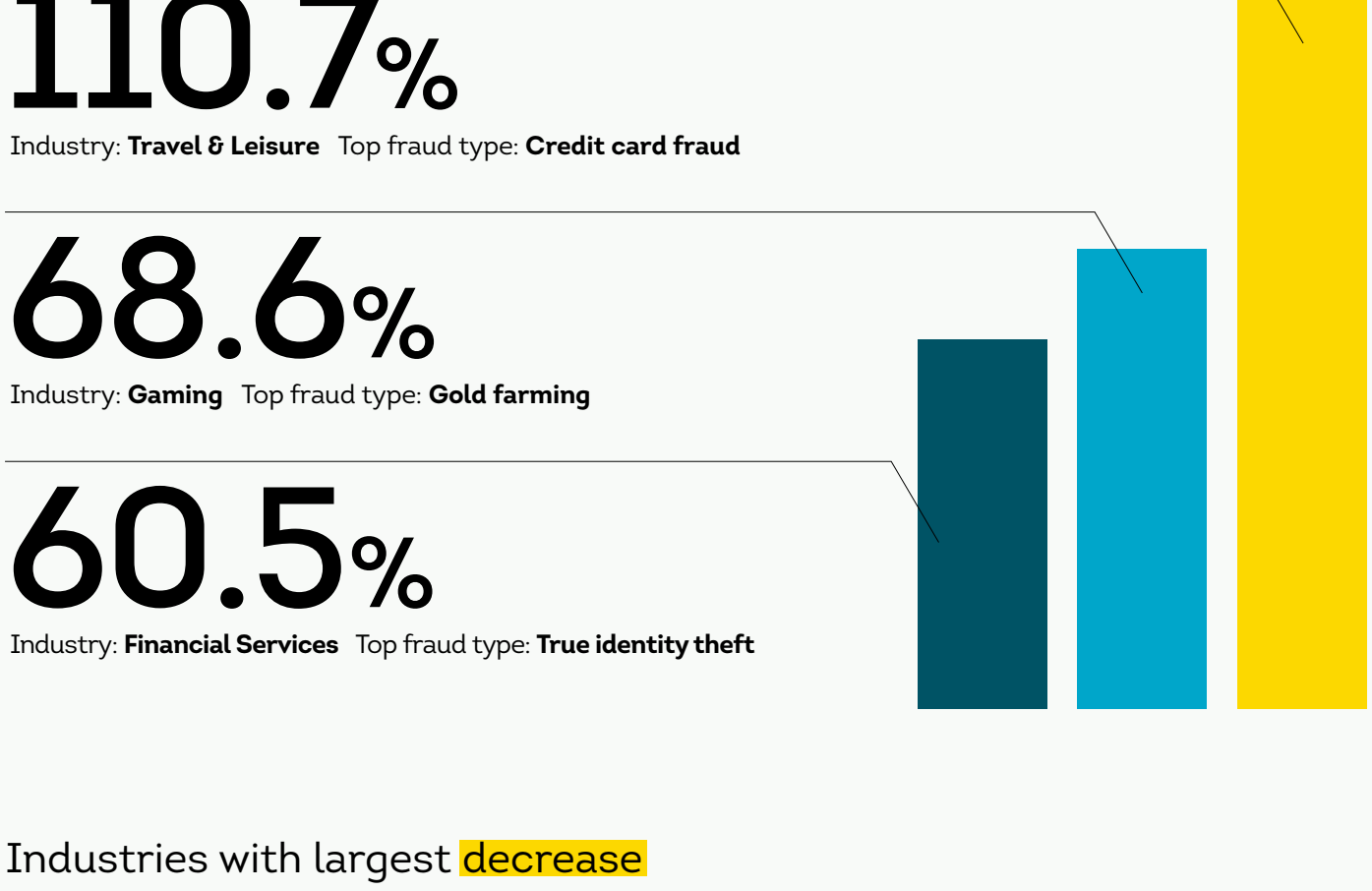
Suspected Digital Fraud Attempt Rate Increasing Worldwide

Percent growth when comparing 2021 to 2019.

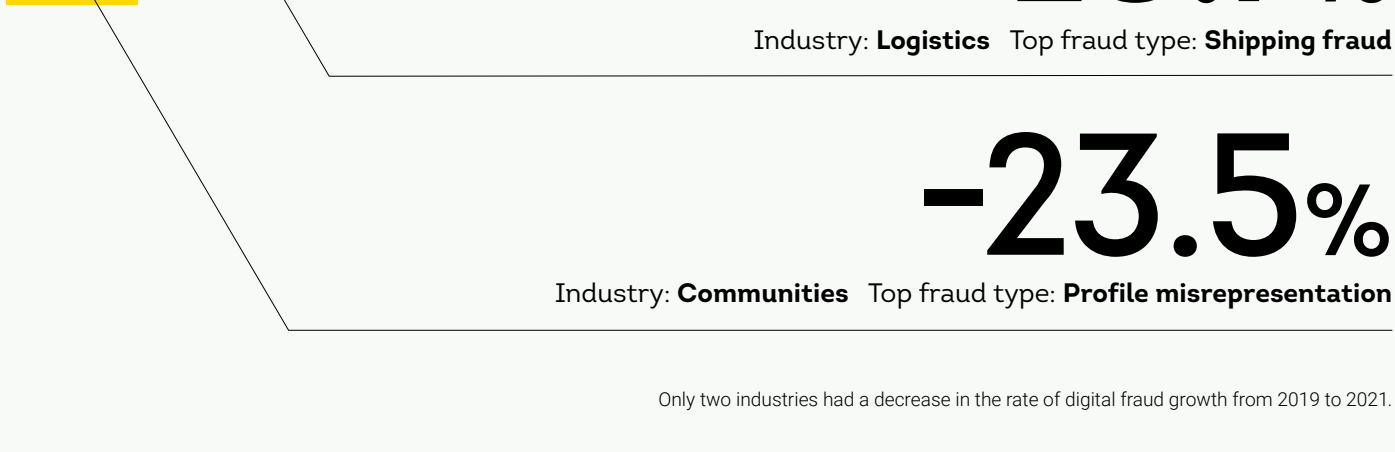


Global Growth of Suspected Digital Fraud Attempt Rate by Industry

Industries with largest **increase** when comparing 2021 to 2019.



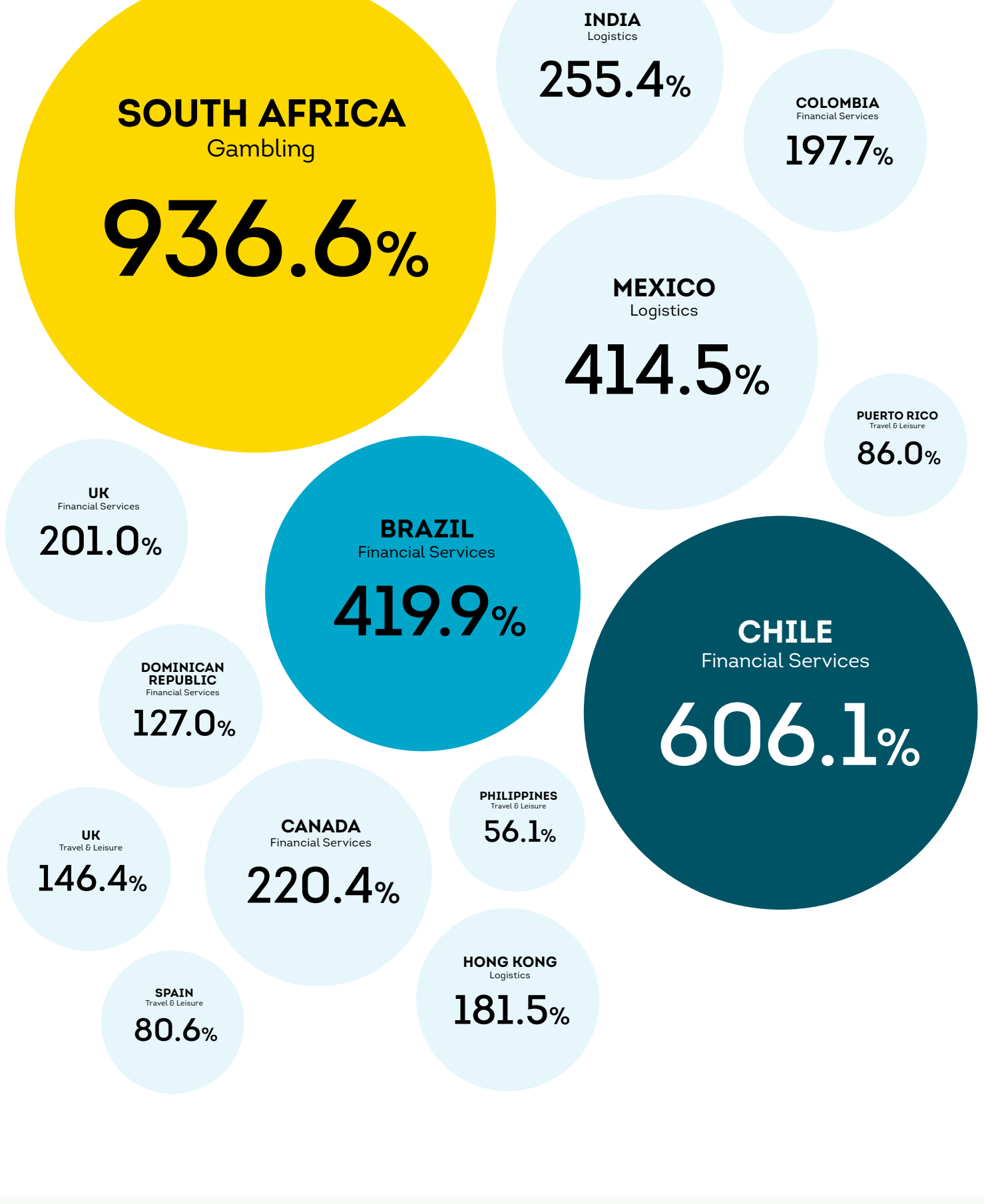
Industries with largest **decrease** when comparing 2021 to 2019.



Only two industries had a decrease in the rate of digital fraud growth from 2019 to 2021.

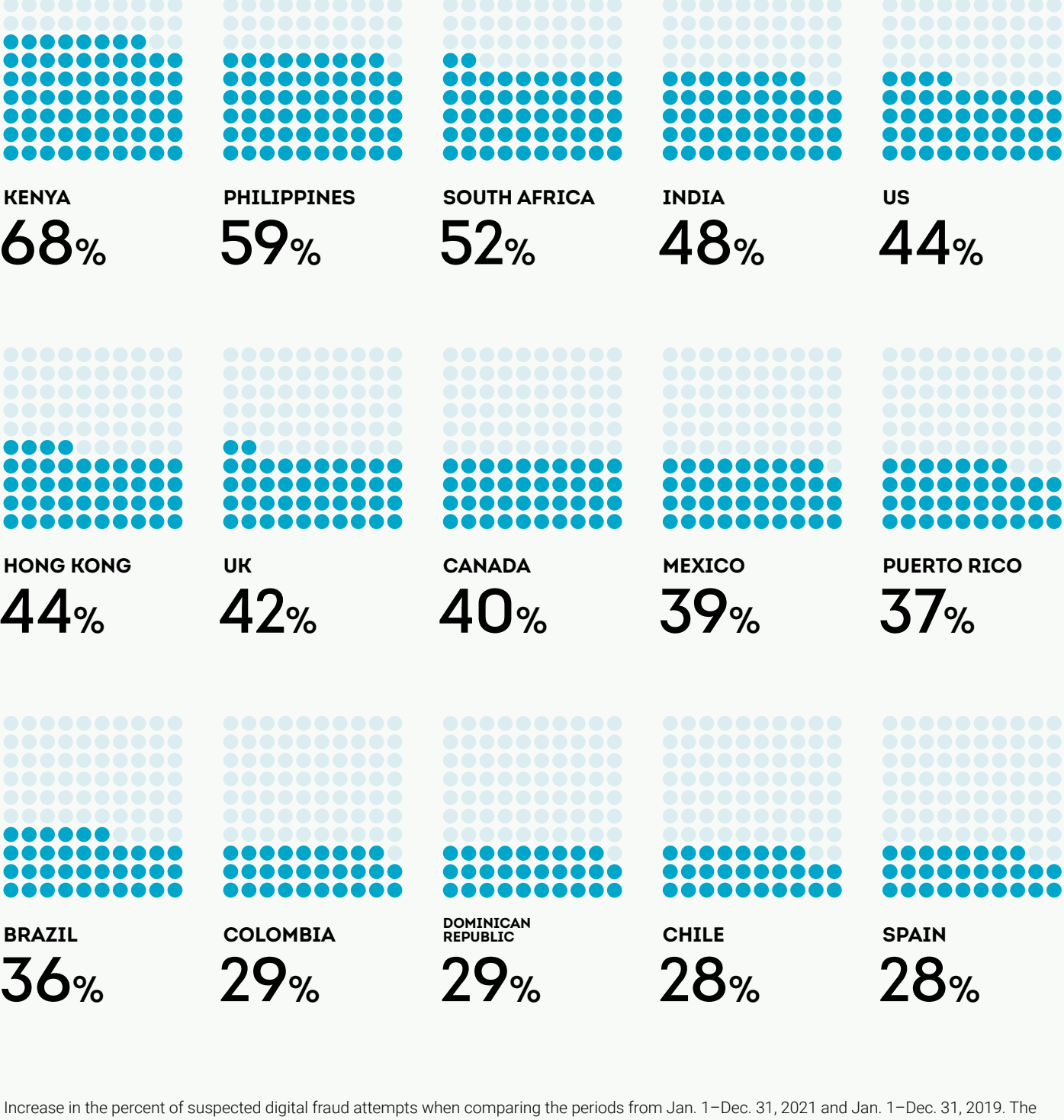
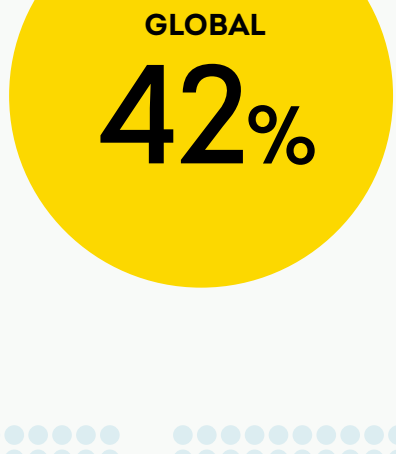
Largest Growth by Countries and Regions

Industries with the largest suspected digital fraud attempt rate growth from select countries and regions when comparing 2021 to 2019.



Consumers Targeted with Digital Fraud

Percent of consumers who recently said they have been targeted with digital fraud.



Increase in the percent of suspected digital fraud attempts that TransUnion's customers either denied or reviewed from Jan. 1-Dec. 31, 2021 and Jan. 1-Dec. 31, 2019. 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 survey of 12,500 adults was conducted Jan. 12-18, 2022 by TransUnion in partnership with third-party research provider, Dynata. Adults 18 years of age and older residing in Brazil, Canada, Chile, Colombia, the Dominican Republic, Hong Kong, India, Kenya, Mexico, the Philippines, Puerto Rico, South Africa, Spain, 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, the Dominican Republic, Mexico, Puerto Rico and Spain). 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 1995-2004; Millennials, born 1980-1994; Gen X, born 1965-1979; and Baby Boomers, born and raised 1944-1964. These research results are unweighted and statistically significant at a 95% confidence level within ±0.88 percentage points based on a calculated error margin.

