

# Balancing Risk & Reward

The New Mobile Battlefield

The LexisNexis® Risk Solutions Cybercrime Report  
July to December 2021

The growth of online transactions continues with significant increases in logins and payments. Global, accelerated digitalization fueled by the pandemic continues across a multitude of different demographics and geographies.

## Transactions

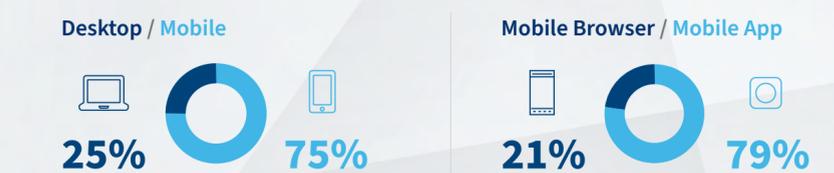


As global economies continue to adapt from pandemic-related changes, Consumers in mature and emerging digital markets continue to transact online, often bypassing traditional browser interactions and going straight to mobile apps.

**The mobile share of transactions in the LexisNexis® Digital Identity Network® reached 75% for the first time, as app-based transactions become the predominant means by which consumers transact globally.**

Emerging economies in APAC and LATAM have bypassed the use of desktop and moved straight to mobile, with low handset and data costs being a contributing factor.

## Transactions by Channel



The percentage of mobile traffic in the Digital Identity Network was a mere **25%** in the first Cybercrime Report published in 2014. In the second half of 2021, **75%** of all transactions were through a mobile device.

While fraudsters continue using automated bot attacks since the start of the pandemic, human-initiated attack rates in the Digital Identity Network rose for the first time since 2019, with financial services as the primary target.

## Human-Initiated Attack Volume YOY



## Automated Bot Attack Volume YOY



The Digital Identity Network continues recording a strong pattern of cross-organizational, cross-industry and even cross-regional fraud.

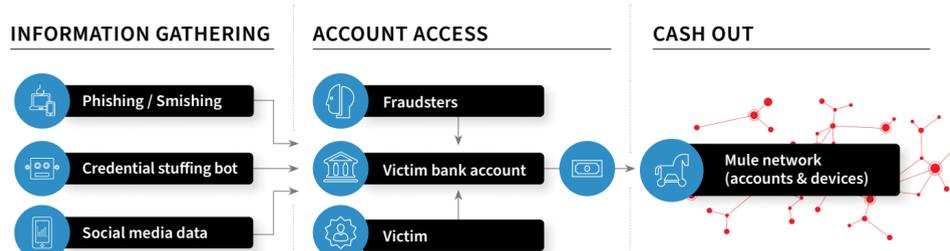
## A Month In the Life of a Fraudster



The Digital Identity Network allows organizations to share intelligence related to confirmed fraud events so that an entity that is marked as high-risk or fraudulent by one organization can be blocked by subsequent organizations before further transactions are processed.

## The Global Scam Pandemic: Attacks and Defenses

Breaking a scam down into its three stages can reveal opportunities to mitigate the risk.



## Volume and Attack Rate: Across the Customer Journey

Profiling risk across each customer touch point:



## Regional Highlights: July-December 2021



The latest report substantiates that networked fraud is a significant problem that goes beyond single industries, countries and regions. To succeed in the digital world businesses need to collaborate in the fight against fraud that includes establishing a highly focused digital consortium among industry peers.

Learn more at [risk.lexisnexis.com/cybercrime-report](https://risk.lexisnexis.com/cybercrime-report)