Is This The Calm Before The Storm?
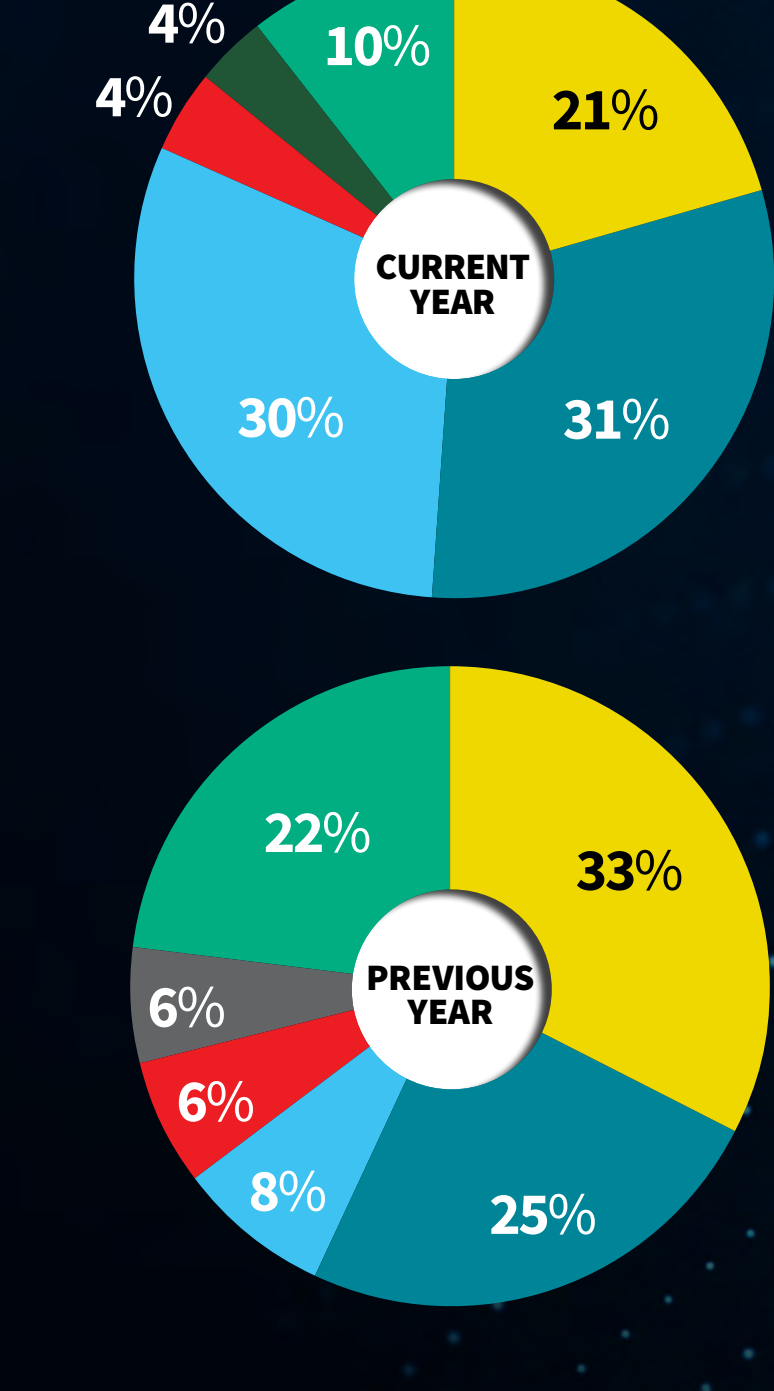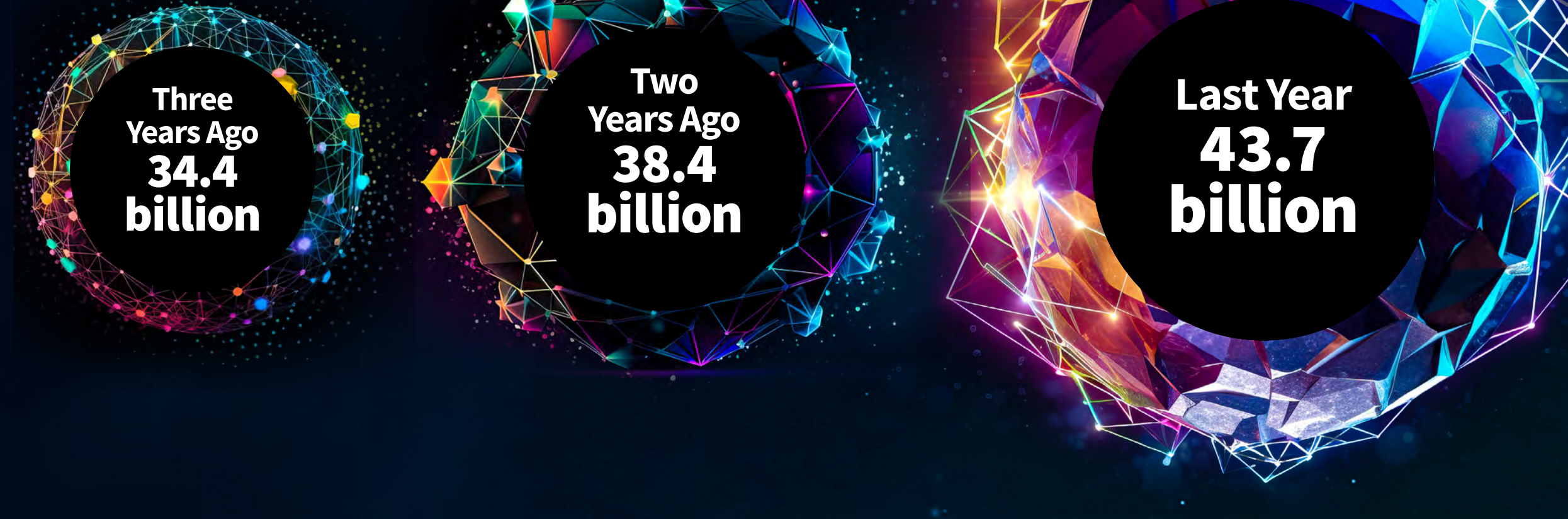
Highlights from the | North America | LexisNexis® Risk Solutions Cybercrime Report

Attack trends shifting to mobile drives the region's attack rate higher in the US and Canada, but businesses are evolving their defenses.

Across LexisNexis® Digital Identity Network®

A leading global, cross-industry risk intelligence network that continues to grow every year

North America transactions analyzed

- Three Years Ago **34.4 billion**
- Two Years Ago **38.4 billion**
- Last Year **43.7 billion**

First-Party Fraud Surges

CURRENT YEAR
- 21%
- 31%
- 30%
- 10%
- 4%
- 4%

PREVIOUS YEAR
- 33%
- 25%
- 22%
- 8%
- 6%
- 6%

Members of LexisNexis® Digital Identity Network® report significantly more first-party fraud attacks. Third-party account takeover attacks remain a top concern.
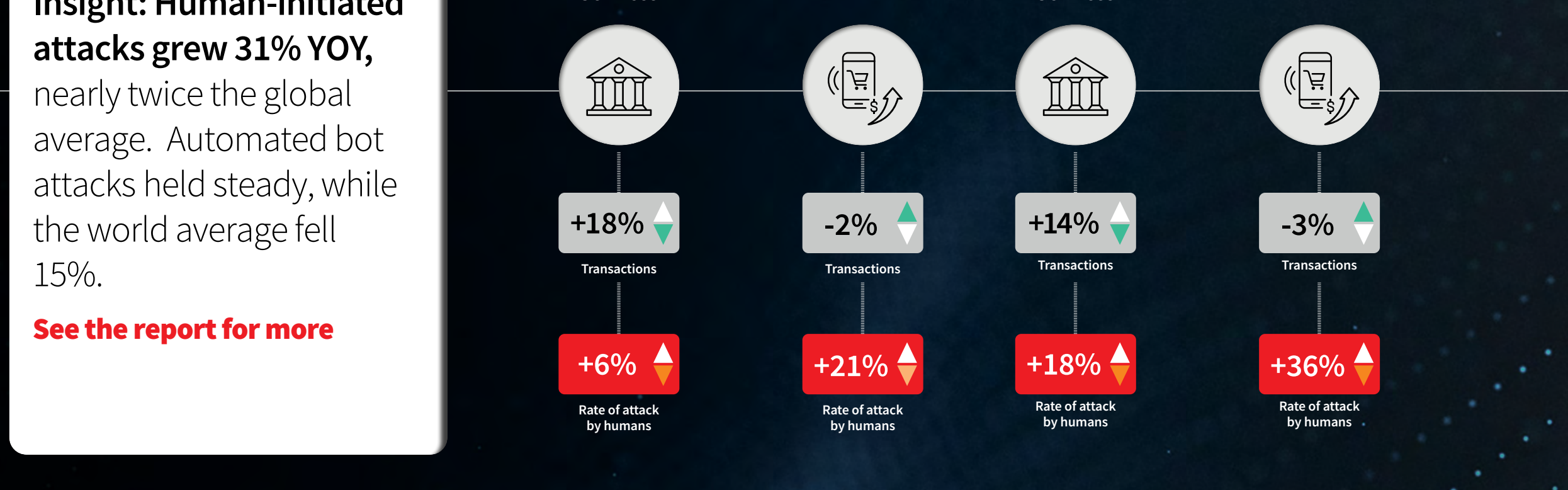
Legend:
- True Identity Theft
- 3rd Party Account Takeover
- 1st Party Fraud
- Scam
- Synthetic Identity Theft
- 1st Party Chargeback Fraud
- Other

Insight: First-party fraud reporting has risen sharply. Reports of 1st party chargebacks (3.7%) and bonus abuse (1.7%) signal an even larger challenge. Consumer intent is a helpful signal, but difficult to detect.
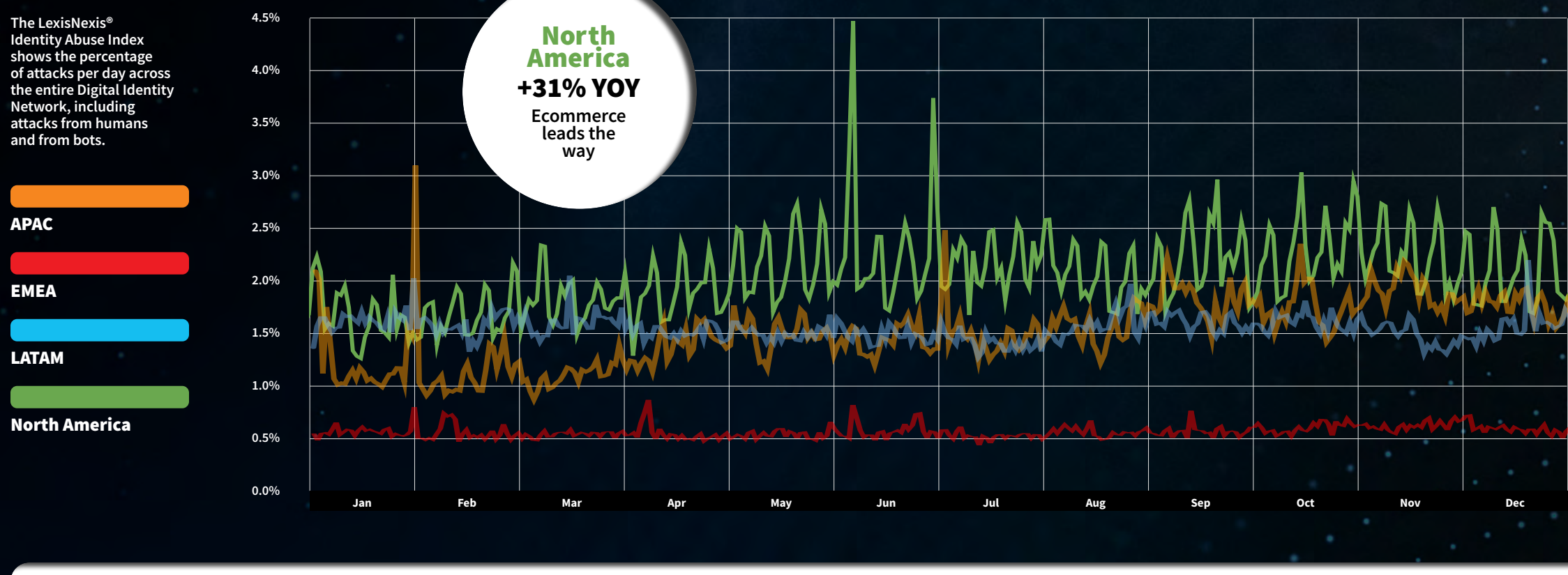**See the report for more**

Industry Overview

Transaction volume in North America increases 14%, with the share of mobile transactions growing to 71%. Here's how the breakdown looks by industry.

Insight: Human-initiated attacks grew 31% YOY, nearly twice the global average. Automated bot attacks held steady, while the world average fell 15%.
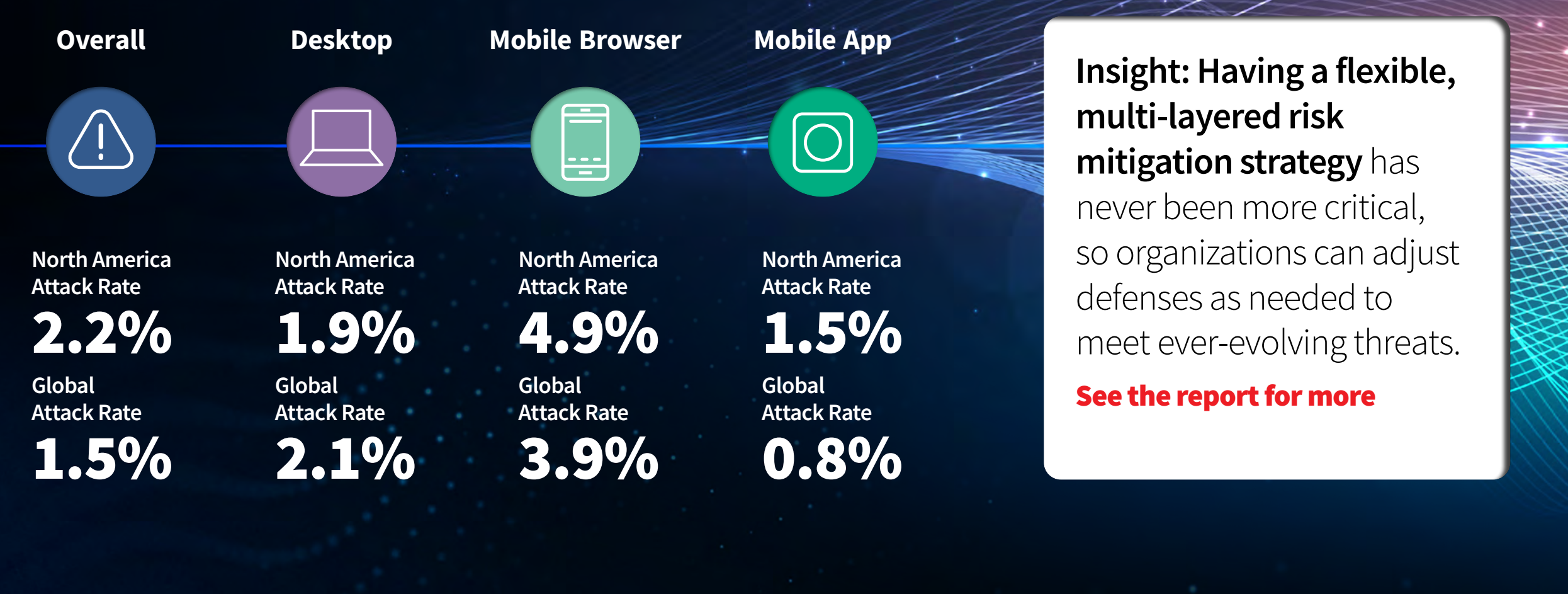**See the report for more**

	US Financial Services	US Ecommerce	Canada Financial Services	Canada Ecommerce
Transactions	+18% ▲	-2% ▼	+14% ▲	-3% ▼
Rate of attack by humans	+6% ▲	+21% ▲	+18% ▲	+36% ▲

Daily Rate of Attacks by Humans

North America +31% YOY Ecommerce leads the way

The LexisNexis® Identity Abuse Index shows the percentage of attacks per day across the entire Digital Identity Network, including attacks from humans and from bots.

- APAC
- EMEA
- LATAM
- North America

Insight: AI-powered fraud is expected to grow and evolve. Already, there is more frequent usage in new account origination attempts to defeat less-robust document authentication checks.
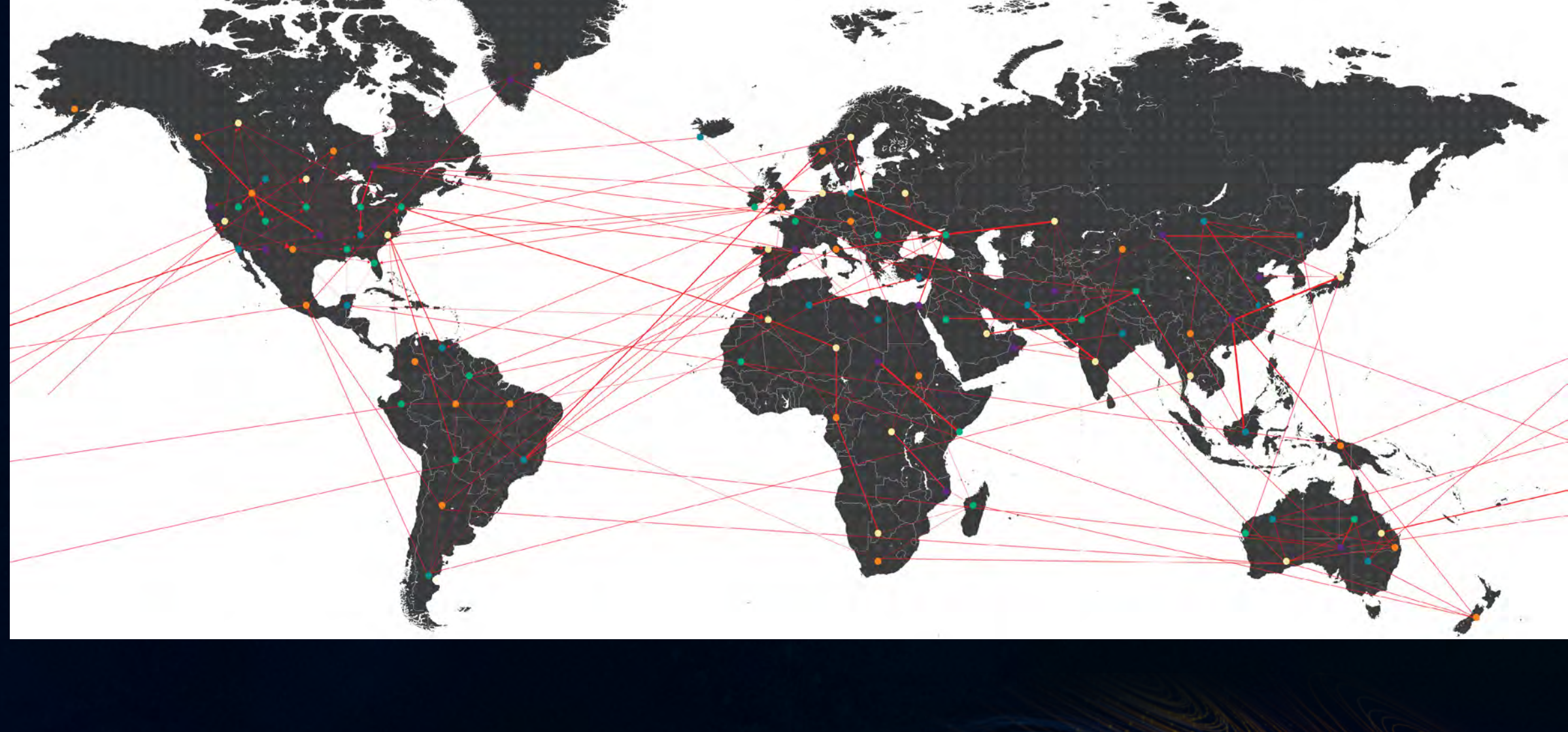**See the report for more detail**

Risk Across Channels

	Overall	Desktop	Mobile Browser	Mobile App
North America Attack Rate	2.2%	1.9%	4.9%	1.5%
Global Attack Rate	1.5%	2.1%	3.9%	0.8%

Insight: Having a flexible, multi-layered risk mitigation strategy has never been more critical, so organizations can adjust defenses as needed to meet ever-evolving threats.
See the report for more

Digital Identity Network spots fraud attempts as they happen

The LexisNexis Cybercrime Report is made possible thanks to shared fraud risk intelligence from Digital Identity Network. The scale, nuance and relevance of Digital Identity Network gives member organizations differentiated insight into identity and fraud risk.

- Quickly identify more bad actors attacking systems
- Reduce friction for more legitimate customers
- Fast-track more transactions