

# Card Issuers lost \$10.9 Billion to card fraud in 2015



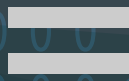
**61.8 MILLION**

individuals indicated they had been notified of a data breach in 2014.



**SIGNIFICANT DATA BREACHES**

have given fraudsters a wealth of personal data to create inventive identity manipulations.



## Account Takeover Fraud (ATO)

**75%**

of issuers believe ATO will increase with the continued proliferation of mobile wallets.

**41%**

of issuers see social engineering at the call center level as serious contributor to the rise of ATO.



## Application Fraud

**41%**

of fraudulent applications make use of misused true identities.



## Synthetic Identity Fraud

**31%**

of fraudulent applications utilize synthetic identities, making it nearly impossible to validate PII through conventional means.

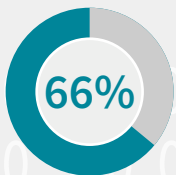


## Card Not Present Fraud

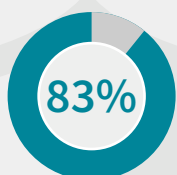
**62%**

of issuers anticipate growth in Card Not Present fraud due to EMV.

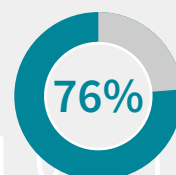
Proactively prevent fraud while preserving a positive customer experience



of issuers use **MANUAL REVIEW** to detect application fraud during account opening.



of issuers who plan to make investments will invest in **FRAUD MITIGATION TOOLS** in the coming year.



of issuers rely on **DYNAMIC KBA** during the application process.



Multi-factor Authentication

Voice Biometrics



Device Fingerprinting

Behaviormetrics



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