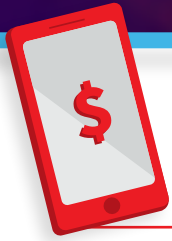


# REDEFINING TRUST AND RISK: ADAPTING TO A POST-PANDEMIC WORLD

Explore findings from The LexisNexis® Risk Solutions Cybercrime Report, January to June 2021



## DIGITAL PAYMENTS CONTINUE TO SOAR AS CONSUMERS SHIFT FURTHER ONLINE



Changing consumer behavior and rapid digitalization has progressed worldwide growth.



**28.7B**  
transactions processed  
January-June 2021



**28% ▲**  
growth in global  
transaction volume  
year-over-year (YOY)



**30% ▲**  
growth in financial  
services transactions



**21% ▲**  
growth in ecommerce  
transactions



Login attempts see a significant rise as mobile penetration continues to grow.

**20.5B**

**25% ▲**  
growth in volume of  
login transactions YOY

**4.8B**

**41% ▲**  
growth in volume  
of payments  
transactions YOY



**NEARLY 7/10**  
transactions were  
from a mobile device



**27%**  
mobile  
browser

**73%**  
mobile  
app



## BUSINESSES PRIORITIZING IDENTITY TRUST EXPERIENCED LESS FRAUD



Organizations in the LexisNexis® Digital Identity Network® continue to see a decline in human-initiated attacks while automated bot attacks have grown.

**236M**

**29% ▼**  
decline in  
human-initiated  
attack rate YOY

**1.2B**

**41% ▲**  
growth in automated  
bot attacks YOY



**46%**  
desktop

**54%**  
mobile



**4% ▼**  
decrease in attacks  
coming from mobile  
devices YOY



Statistics illustrate how a dynamic, multi-layered fraud defense creates a significant deterrent for cybercriminals. Proactive fraud prevention plays a pivotal role as consumers expect a well-protected and highly-personalized experience across all digital channels.

## FROM AN INDUSTRY PERSPECTIVE, FRAUD VULNERABILITIES PERSIST WITHIN THE CUSTOMER JOURNEY



**Financial Services**

**28% ▲**  
growth in financial  
services bot volume



**2.9%**  
financial services  
payment transactions  
record highest attack rate  
of all industries



**Ecommerce**

**9% ▼**  
decline in ecommerce  
bot volume



**2.0%**  
mobile app attack rate  
on ecommerce payment  
transactions is highest of  
all industries



**Media**

**174% ▲**  
growth in media  
bot volume



**12.6%**  
media new account  
creations represent the  
highest attack rate of  
all industries



Media remains the  
industry with the highest  
overall attack rates



## BUY NOW PAY LATER BOOMS THROUGH COVID-19



The buy now pay later (BNPL) market has boomed over the last 12 months.

2020 H1

2020 H2

2021 H1

BNPL transactions have grown 182% YOY in the Digital Identity Network, reflecting the fact that COVID-19 is changing the way consumers pay for goods and services online.

**182% ▲**  
growth YOY

**PRIORITIZE TRUSTED INTERACTIONS ACROSS EVERY  
CHANNEL WITH A UNIFIED, RISK-BASED IDENTITY VIEW.**