# Is This The Calm Before The Storm?

**Highlights from the** LexisNexis® Risk Solutions Cybercrime Report

After years of growth, attack rates within members of LexisNexis® Digital Identity Network® seem to be stabilizing in some parts of the world. Are bad actors satisfied or simply preparing for bold new attacks?

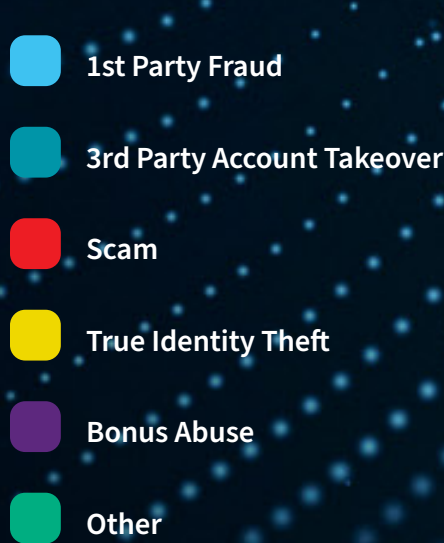## Across LexisNexis® Digital Identity Network®

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

**Global transactions analyzed**

Three Years Ago **80 billion**

Two Years Ago **92 billion**

Last Year **104 billion**
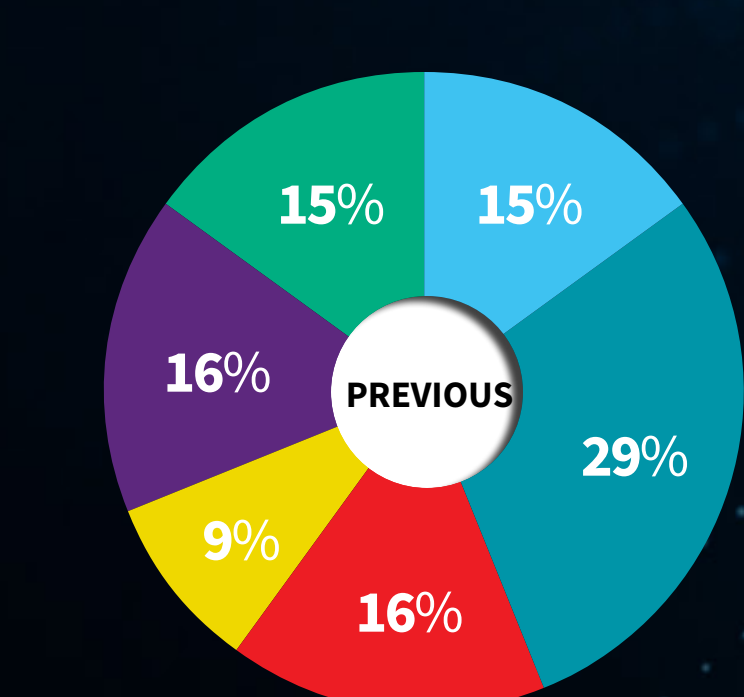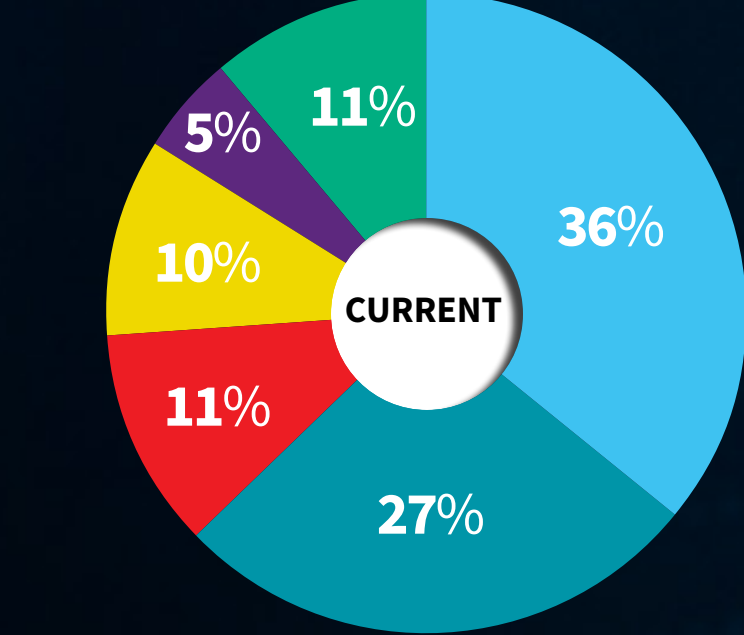
## First-Party Fraud Surges

Members of LexisNexis Digital Identity Network report significantly more first-party fraud attacks. Third-party account takeover attacks remain a top concern.
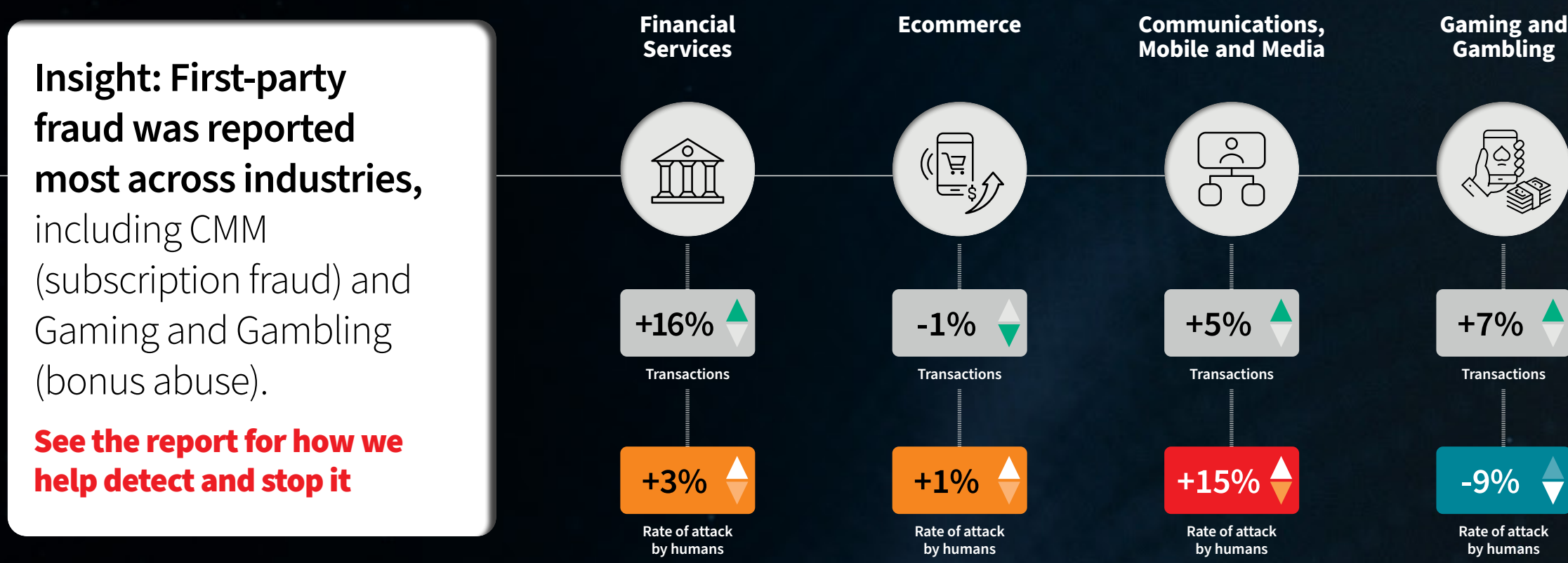
**CURRENT**
- 36%
- 27%
- 11%
- 10%
- 5%
- 11%

**PREVIOUS**
- 15%
- 29%
- 16%
- 9%
- 16%
- 15%

Legend:
- 1st Party Fraud
- 3rd Party Account Takeover
- Scam
- True Identity Theft
- Bonus Abuse
- Other

**Insight: First-party fraud reporting has risen sharply,** led by financial companies and Buy Now, Pay Later organizations. Reports of bonus abuse (5%) and first-party chargebacks (1.3%) signal an even larger challenge.
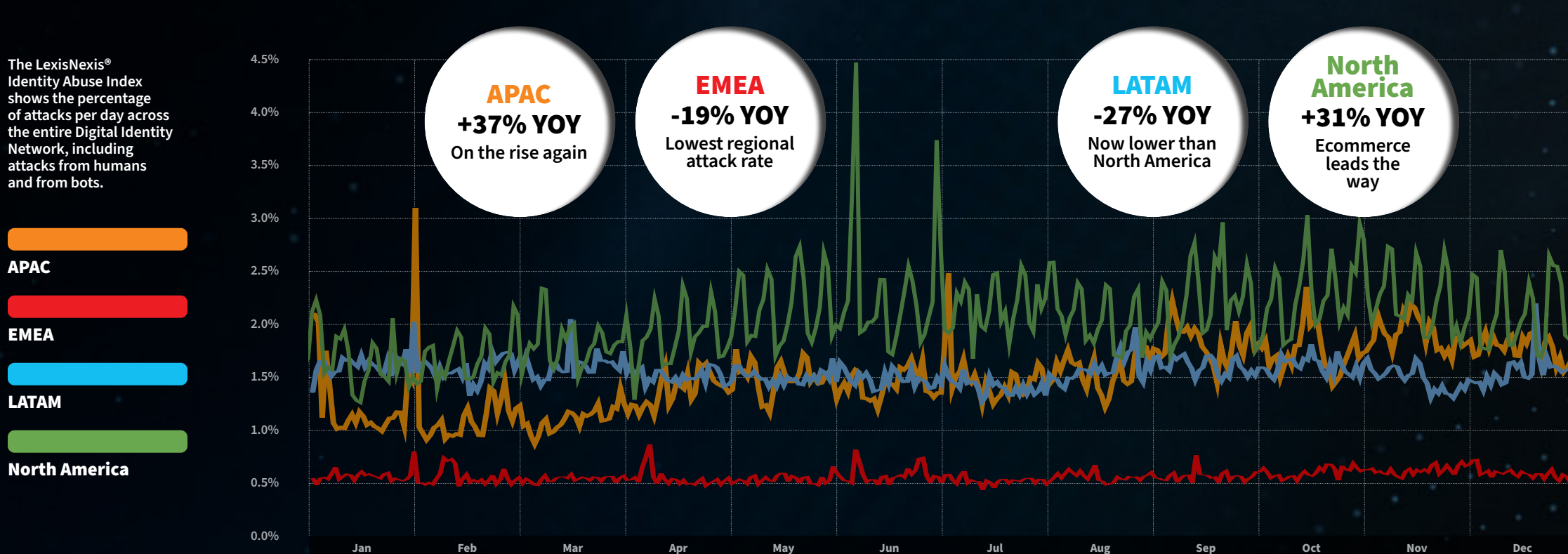
**See the report for more**

## Industry Overview

Global transaction volume increases 13%, but attack volume climbs 16%. Here's how the breakdown looks by industry.

**Insight: First-party fraud was reported most across industries,** including CMM (subscription fraud) and Gaming and Gambling (bonus abuse).

**See the report for how we help detect and stop it**

| | Financial Services | Ecommerce | Communications, Mobile and Media | Gaming and Gambling |
|---|---|---|---|---|
| Transactions | +16% ▲ | -1% ▼ | +5% ▲ | +7% ▲ |
| Rate of attack by humans | +3% ▲ | +1% ▲ | +15% ▲ | -9% ▼ |

## Daily Rate of Attacks by Humans

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

**APAC +37% YOY** On the rise again

**EMEA -19% YOY** Lowest regional attack rate

**LATAM -27% YOY** Now lower than North America

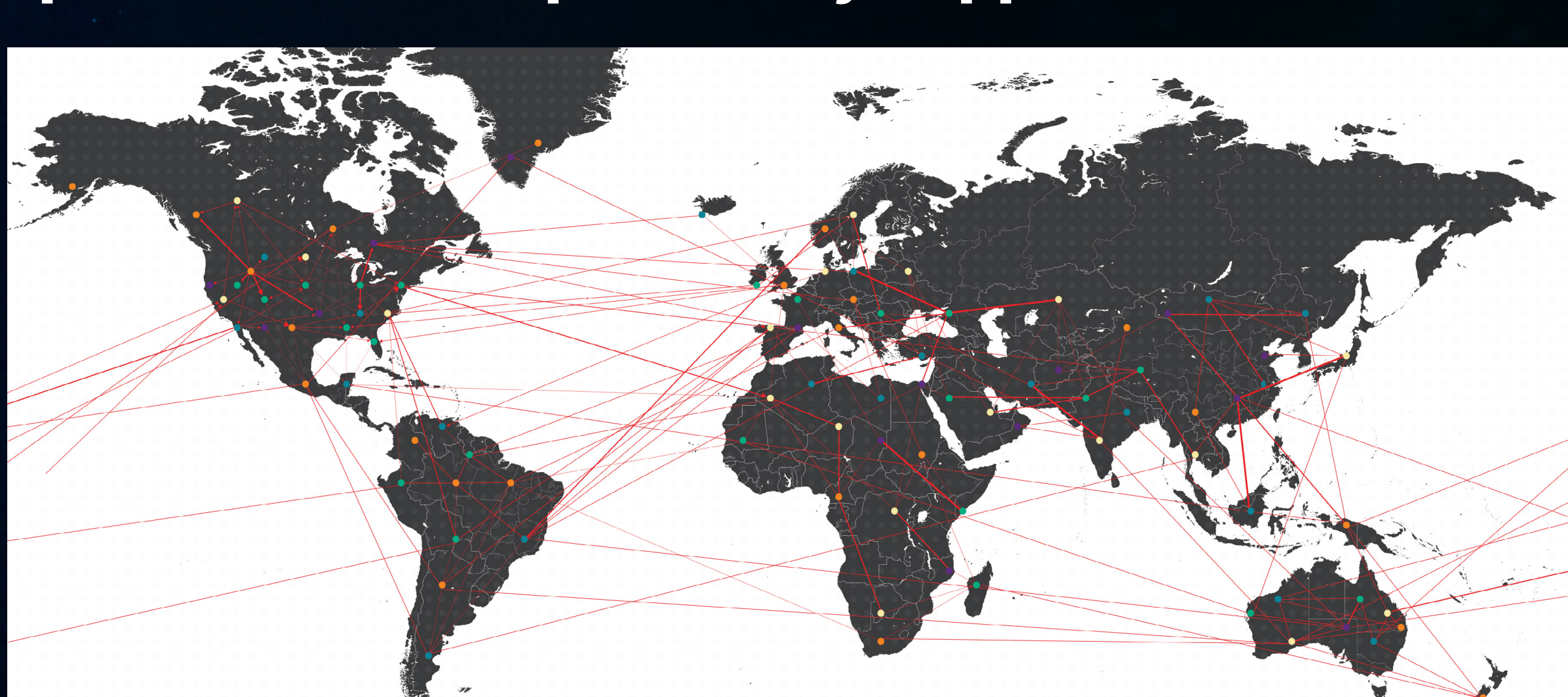**North America +31% YOY** Ecommerce leads the way

**Insight: The APAC region saw attacks rise the most,** with the volume of attacks by people up 61% and the volume of attacks by bots up 6%. **See the report for more detail on each region**

## Risk Across the Customer Journey

**New Account Creations**
- One in eleven new account creations are fraudulent
- The rate of attack by humans using mobile apps climbs 13%

**Logins**
- The rate of attack by humans falls 23% to 0.6%
- Ecommerce has the highest industry attack rate here: 3.4%

**Payments**
- Attacks rise 14% at this customer touchpoint
- 82% of payments are mobile

**Details Changes**
- For a second year, the rate of attack by humans climbs steeply
- Vulnerability here can lead to compromise of out-of-band authentication

**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**

## The Digital Identity Network® solution 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