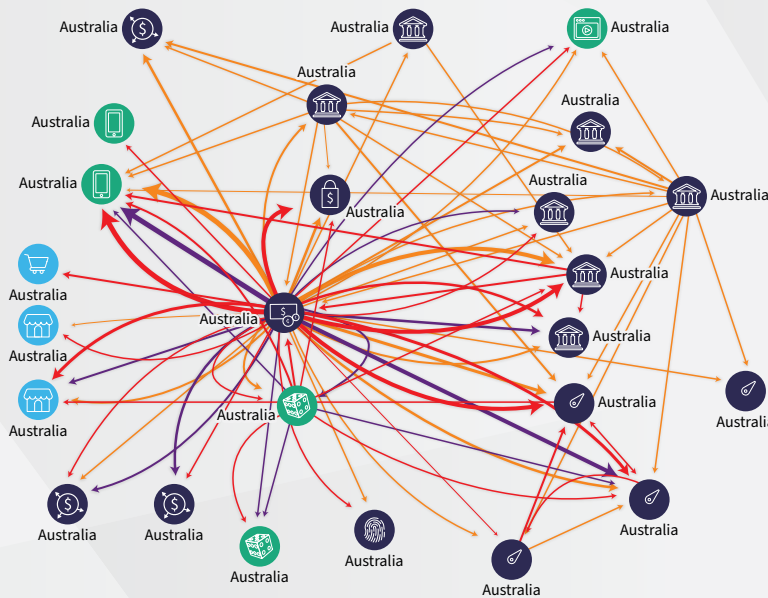


THE CHANGING FACE OF CYBERCRIME

LexisNexis® Risk Solutions Cybercrime Report
January-June 2020

AUSTRALIAN FRAUD NETWORK OPERATES ACROSS ALL 3 CORE INDUSTRIES

Personal Finance Company at the Heart of Complex Fraud Network



Each arrow illustrates an entity associated with a confirmed fraud event at one organization crossing over to another organization in the Digital Identity Network.

ENTITIES: — DEVICE — EMAIL — TELEPHONE

FINANCIAL SERVICES: CREDIT SCORING BANK FRAUD & AUTHENTICATION SERVICES
 PERSONAL FINANCE LENDING MERCHANT PAYMENTS

MEDIA: MEDIA STREAMING TELCO GAMING/GAMBLING

E-COMMERCE: MARKETPLACE RETAILER

Less than 10 entity overlaps between companies have been removed. A thicker line denotes a higher volume of fraud.

Detect Fraud and Enhance Decisioning in Near Real Time

Fraudsters – whether opportunists or highly networked fraud rings – need to be identified and blocked the moment they transact. Layer the following core capabilities with digital identity intelligence for the next generation of fraud, identity verification and authentication decisioning:

An integrated decisioning and orchestration layer that can bring together the insight and intelligence of targeted products and solutions.

An enterprise view of risk across the entire customer journey.

The integration of complementary data sets and contextualization for enhanced risk decisioning, for example email and behavioral data.

Personalized authentication journeys tailored to the needs of individual customers, as well as businesses.

Cross-organizational, cross-industry data sharing via dedicated consortia.

The development of transactional network analysis, entity linkage and network visualizations.

FRAUD NETWORK BY NUMBERS

25
Organizations in Australia formed a large interconnected fraud network.

The network comprised:

- 2,400 Devices.
- 3,700 Email addresses.
- 1,500 Telephone numbers.

At the source organization:

- 4,950 Events were associated with a fraudulent device
- 7,500 Events were associated with a fraudulent email address
- 3,750 Events were associated with a fraudulent telephone number

Most of these events were new account creations.

Over 8,500
Events at other organizations in the Digital Identity Network were linked to these fraudulent source entities.

At least \$800K
Exposed to fraud across entire network.