

Is This The Calm Before The Storm?

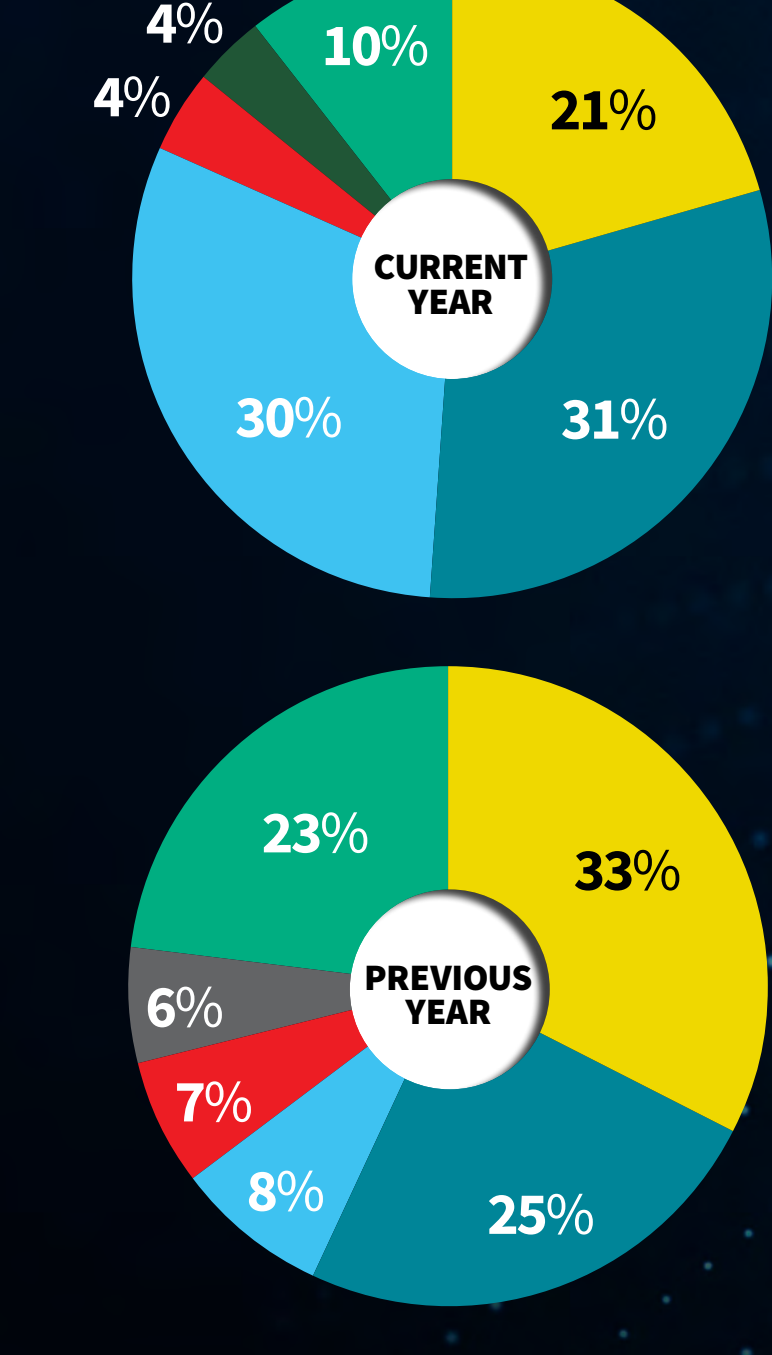
Highlights from the **North America** LexisNexis® Risk Solutions Cybercrime Report

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®

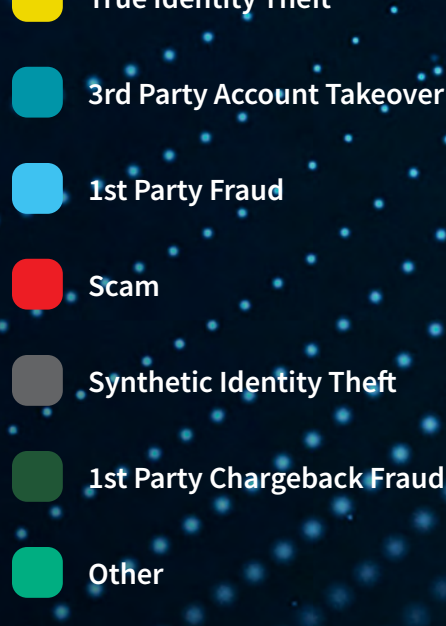
A leading global, cross-industry risk intelligence network that continues to grow every year

North America transactions analyzed



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.



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.

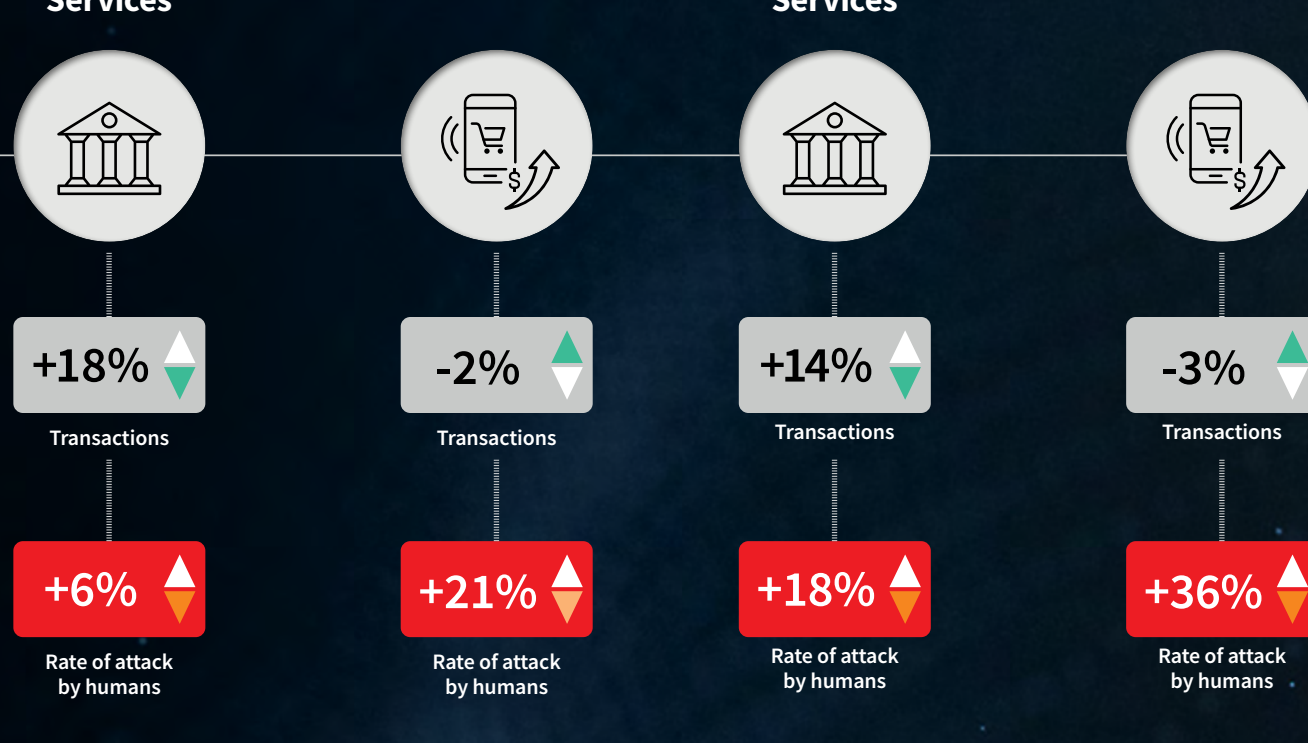
[See the report for more](#)

Industry Overview

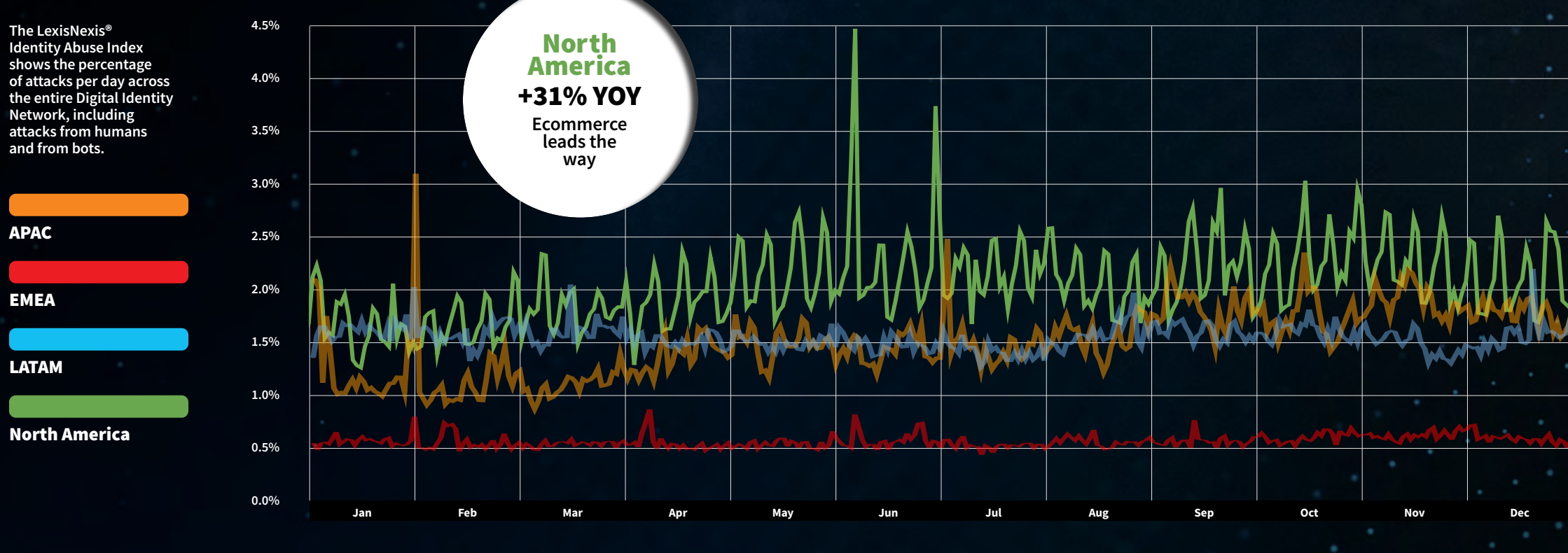
Transaction volume in North America increases 14%, with the share of mobile transactions growing to 71%. Here's how the breakdown looks by industry.

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](#)



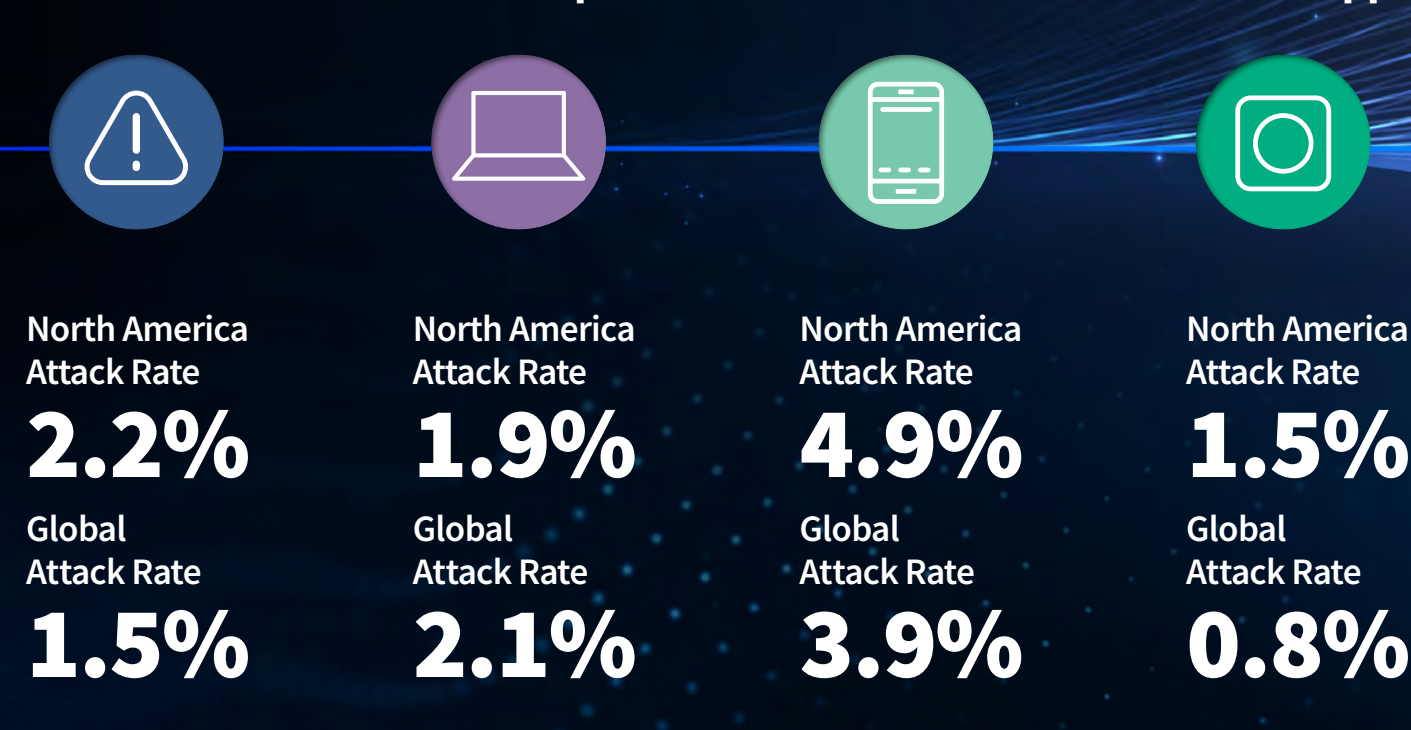
Daily Rate of Attacks by Humans



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](#)

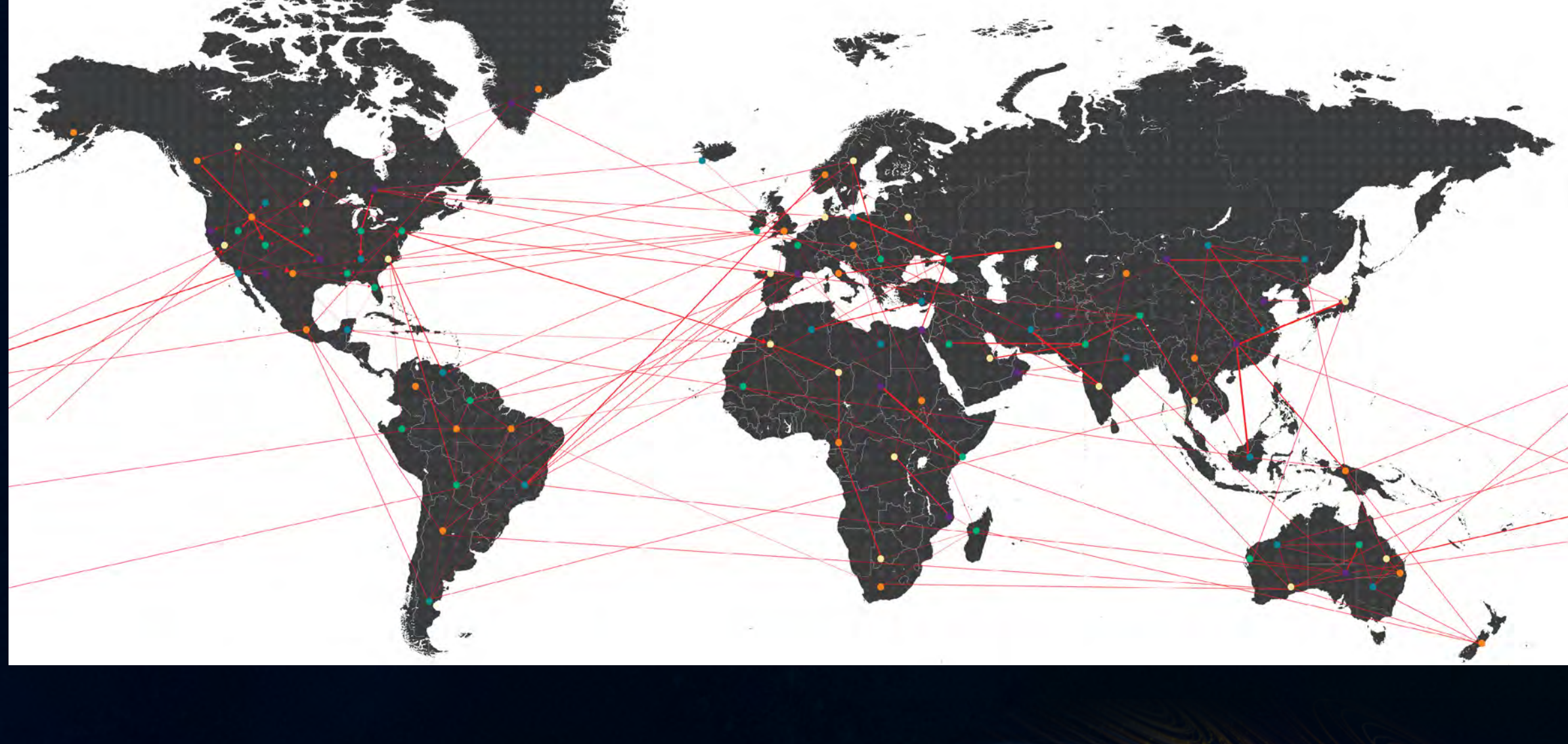
Risk Across Channels



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



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