# Is This The Calm Before The Storm?

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

In the UK, where scams first made headlines years ago, the country takes a world-first step in raising the standard of consumer protection. Fraudster behaviour appears to be changing in response.
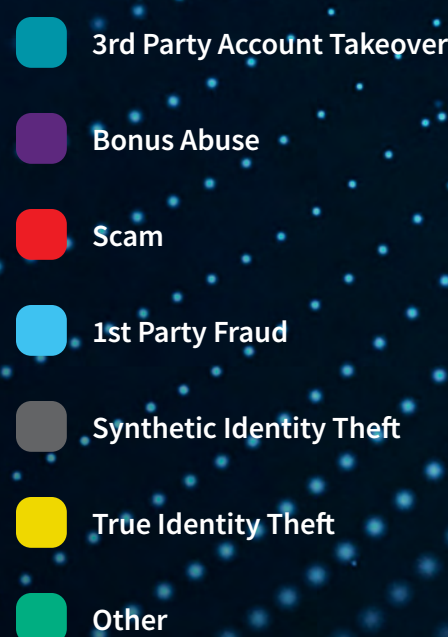
Across LexisNexis® Digital Identity Network®

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

UK transactions analysed

Three Years Ago	Two Years Ago	Last Year
15.8 billion	18.2 billion	20.1 billion
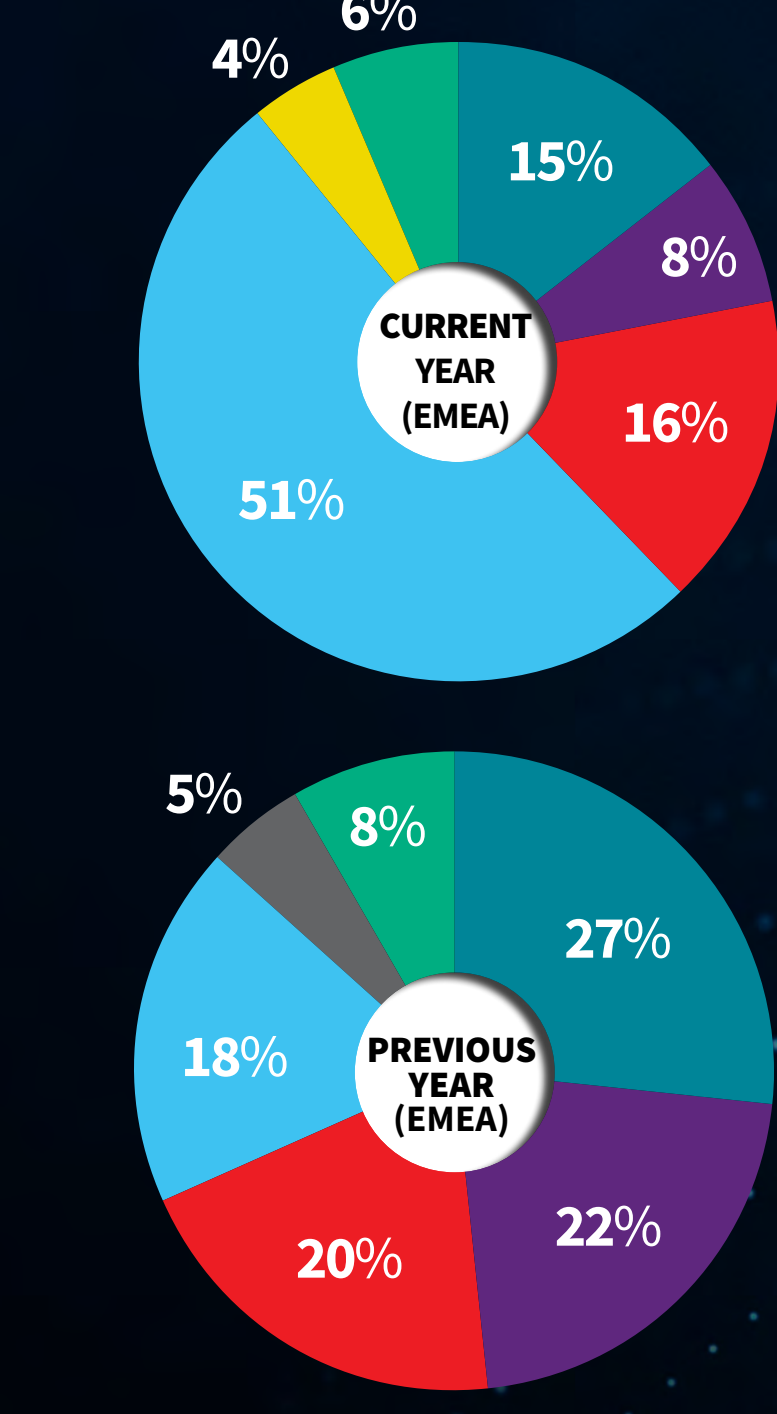
First-Party Fraud Surges in EMEA

Members of LexisNexis® Digital Identity Network report significantly more first-party fraud attacks in EMEA. Third-party account takeover attacks remain a top concern.
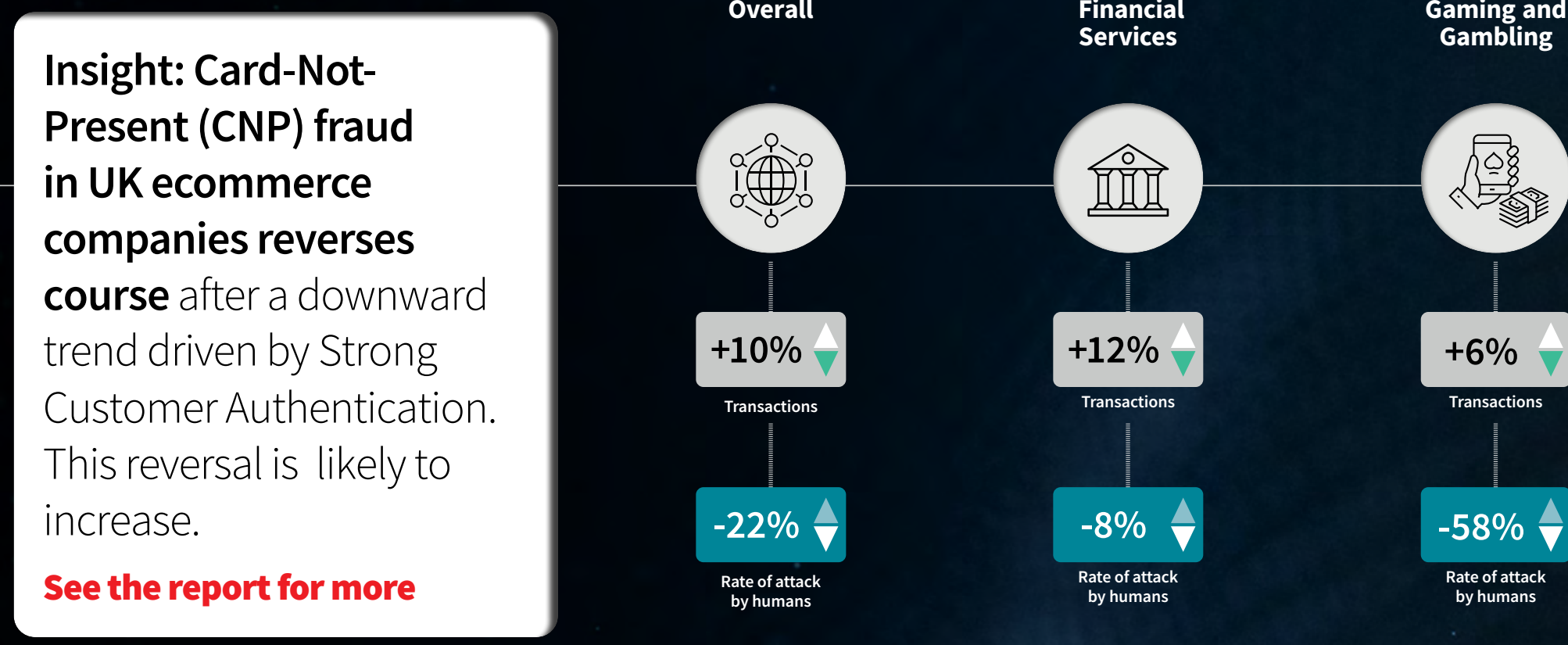
CURRENT YEAR (EMEA)
- 6%
- 15%
- 8%
- 16%
- 51%
- 4%

PREVIOUS YEAR (EMEA)
- 8%
- 27%
- 22%
- 20%
- 18%
- 5%

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

Insight: Across EMEA, including in the UK, reports of bonus abuse (7.5%) signal first-party fraud is an even larger challenge. Consumer intent is a helpful signal, but difficult to detect.

See the report for more

Industry Overview

Transaction volume in the UK increases 10%, with the share of attacks from mobile devices growing 8%. Here's how the breakdown looks by industry.
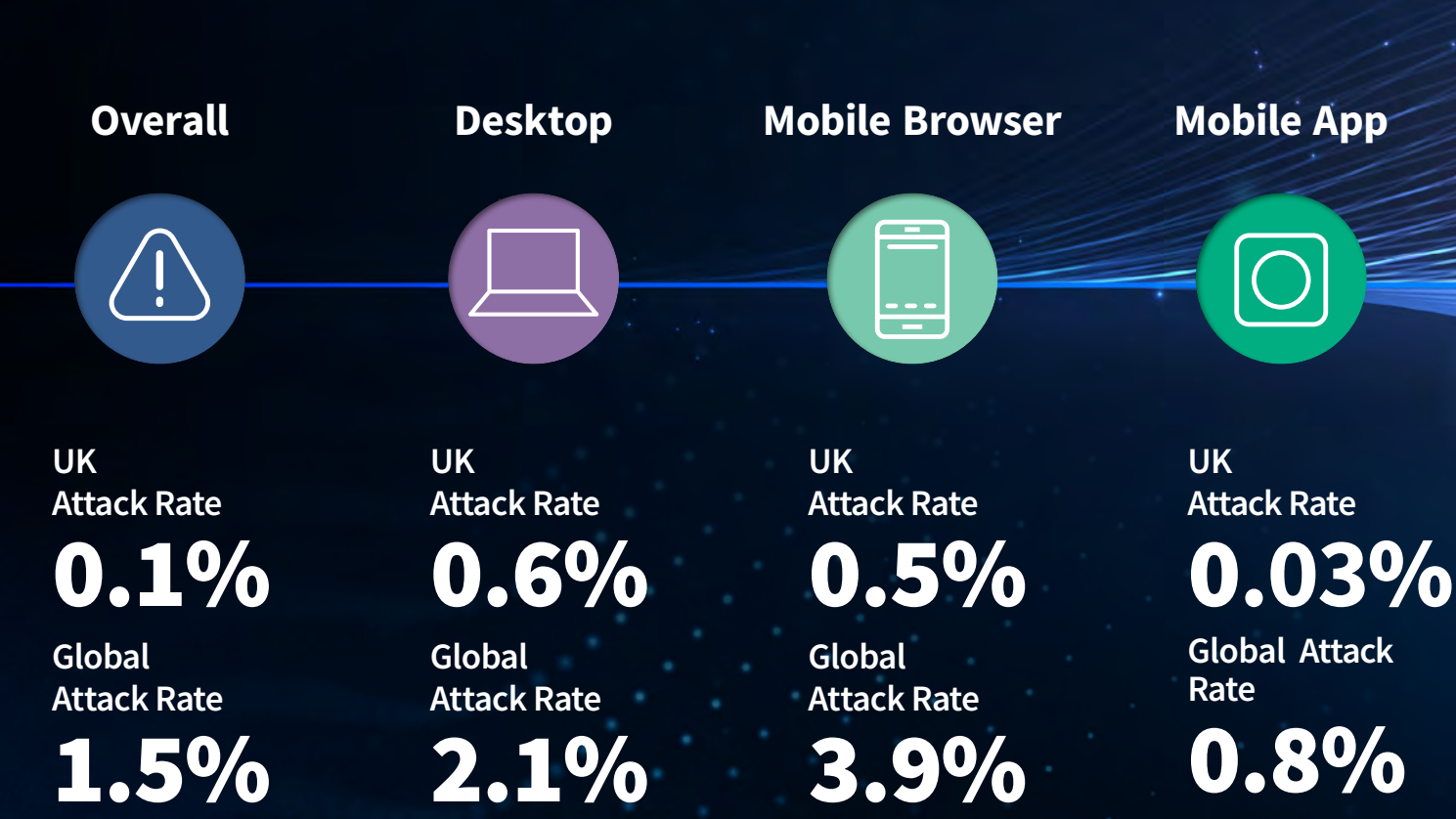
Insight: Card-Not-Present (CNP) fraud in UK ecommerce companies reverses course after a downward trend driven by Strong Customer Authentication. This reversal is likely to increase.

See the report for more

	Overall	Financial Services	Gaming and Gambling
Transactions	+10%	+12%	+6%
Rate of attack by humans	-22%	-8%	-58%

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

EMEA -19% YOY Lowest regional attack rate

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

	Overall	Desktop	Mobile Browser	Mobile App
UK Attack Rate	0.1%	0.6%	0.5%	0.03%
Global Attack Rate	1.5%	2.1%	3.9%	0.8%

Insight: Having a flexible, multi-layered risk mitigation strategy has never been more critical, so organisations can adjust defences as needed to meet ever-evolving threats.

See the report for more

Digital Identity Network spots fraud attempts as they happen
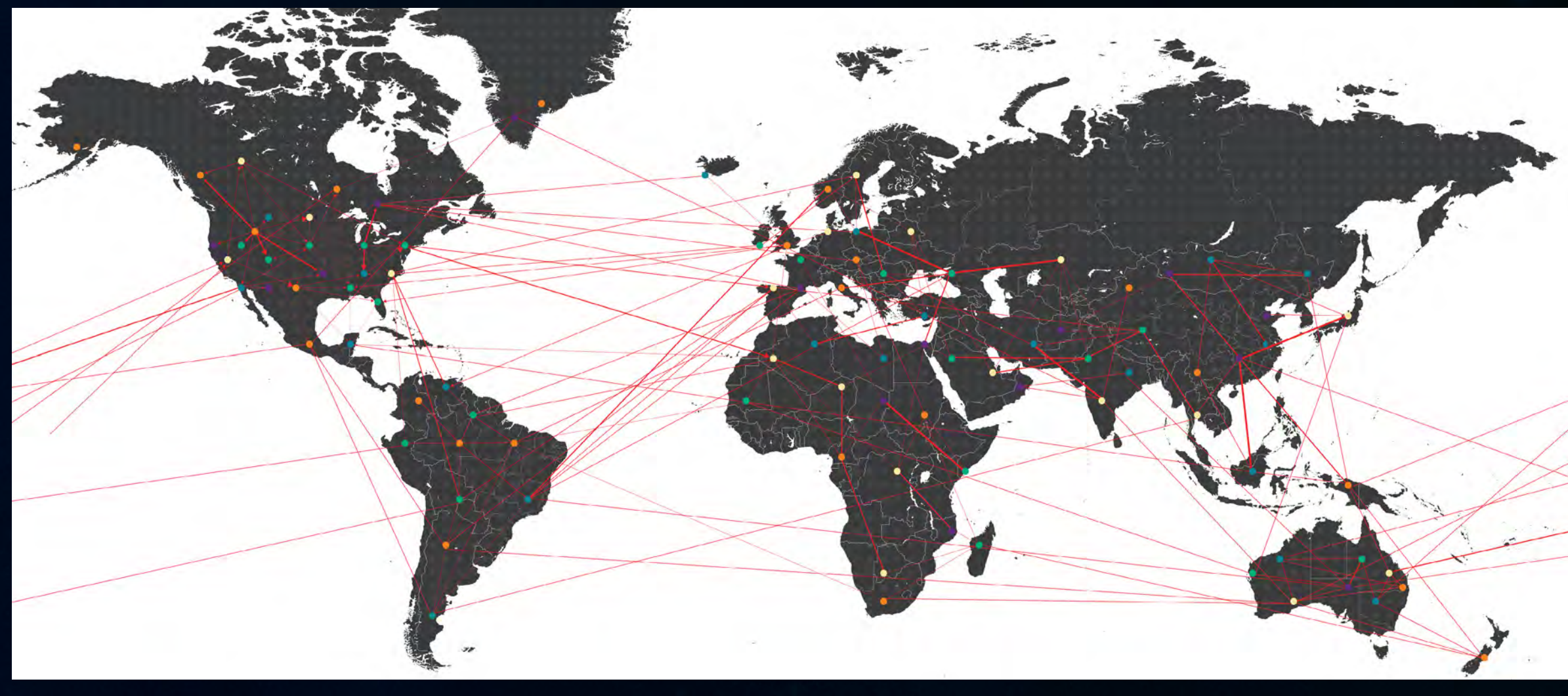
The LexisNexis Cybercrime Report is made possible thanks to shared fraud risk intelligence from Digital Identity Network. The scale, nuance and relevance of Digital Identity Network gives member organisations differentiated insight into identity and fraud risk.

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