

# RECOGNIZE TRUSTED INTERACTIONS ACROSS THE ENTIRE CUSTOMER JOURNEY

Understand the customer touchpoints that increase exposure to cybercrime

## CUSTOMER RECOGNITION ACROSS THE ENTIRE JOURNEY IS A CRITICAL DIFFERENTIATOR

### TARGET CYBERCRIME ACROSS EVERY CUSTOMER TOUCHPOINT

VOLUME OF TRANSACTIONS

ATTACK VOLUME

#### NEW ACCOUNT CREATIONS

New account creation is a key entry point for fraudsters looking to monetize harvested credentials

400M

**1 in every 10**

transactions in the Digital Identity Network is an attempted attack

39M



Highest attack rate of all use cases

#### LOGIN

14.9B

Low overall attack rate can be attributed to a high volume of transactions from trusted and returning customers

62M

**9%**

growth in percentage of mobile attacks Year-Over-Year (YOY)

88M

0.7M

#### PASSWORD RESET

Customer touchpoint to proactively monitor as password resets enable fraudsters to take over online accounts, often using stolen credentials

#### PAYMENT

3.7B



eCommerce payment transactions represent a significant opportunity for fraudsters to cash out and monetize stolen credentials



Significant growth in payment transaction volume YOY



Higher volume of attempted attacks on payment transactions than any other use case

108M

**3.4%**

Mobile browser payment transactions experiencing the highest attack rate at 3.4%

#### DETAIL CHANGE

Of the non-core use cases, change in details transactions see the highest rate of attack at 2.2%

129M

2.9M

**2.2%** highest rate of attack

#### AD LISTING

Ad listings allow fraudsters to control the sale or promotion of goods and services and create a route to monetize stolen goods

363M

1.8M

#### TRANSFER

Transfers represent another customer touchpoint to be cognizant of they enable money to be moved into a different account within a customer's overall profile

Transfers sometimes precede a fraudulent payment event after an account takeover

117M

1.1M

#### OTHER

Multiple high-risk touchpoints to maintain focused visibility on include new channel registrations, standing order mandates, direct debits and beneficiary modifications

- New Device Registration
- Digital Download
- Account Balance
- Loan Acceptance
- Auction Bid
- And more

1.2B

19.3M

## SUPPORT A ROBUST AND SEAMLESSLY CONNECTED OMNICHANNEL ECOSYSTEM WITH A UNIFIED, RISK-BASED IDENTITY VIEW.

Whether they interact over direct digital channels or via a hybrid transaction, such as curbside pickup, your trusted customers expect a holistic, highly-personalized and secure experience. Digital identity intelligence fuels confident customer recognition by reinforcing a multi-layered fraud defense strategy that is rooted in identity trust.

For more information, visit [risk.lexisnexis.com/GlobalCybercrimeTrends](https://risk.lexisnexis.com/GlobalCybercrimeTrends)