

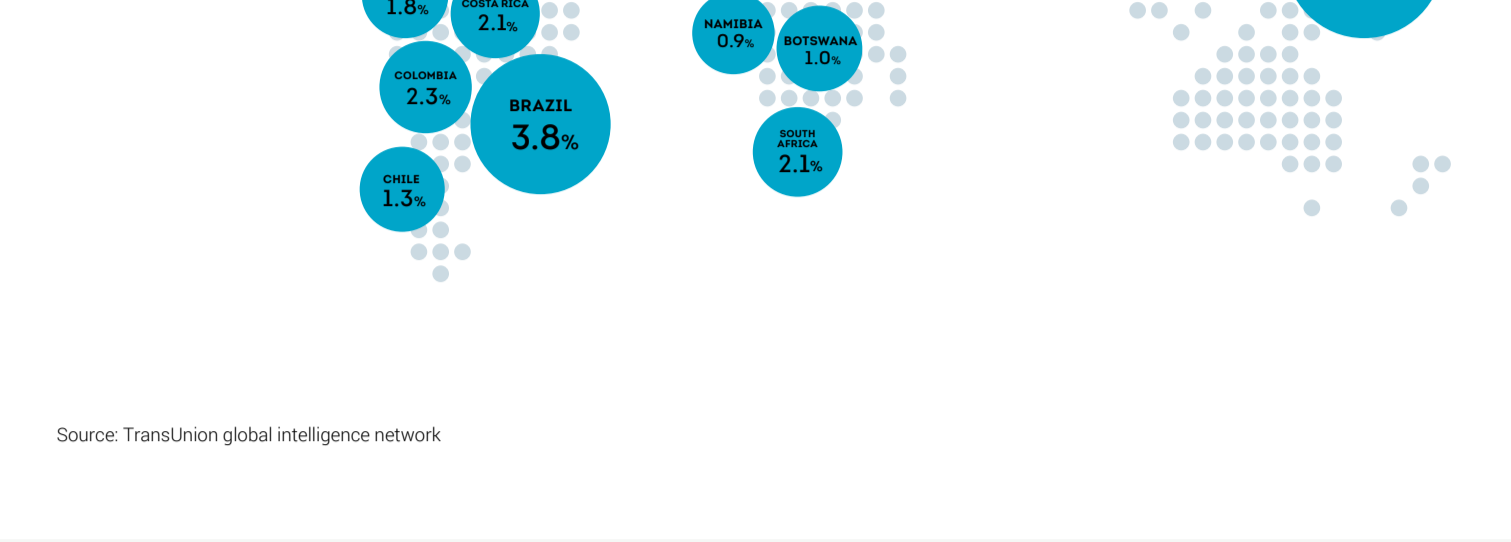
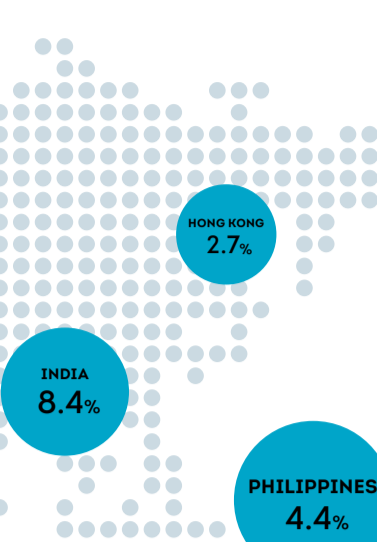
Fraud Insights

H2 2025 Update: Top Fraud Trends

Digital identity risk accelerated fraud losses in the last year, according to a TransUnion® survey of more than a thousand business leaders.

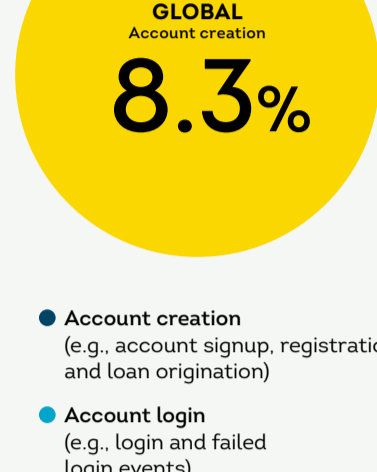
The first half of the year (H1) is Jan. 1 to June 30 and the second half (H2) is July 1 to Dec. 31

Rate of Suspected Digital Fraud Attempts in H1 2025¹



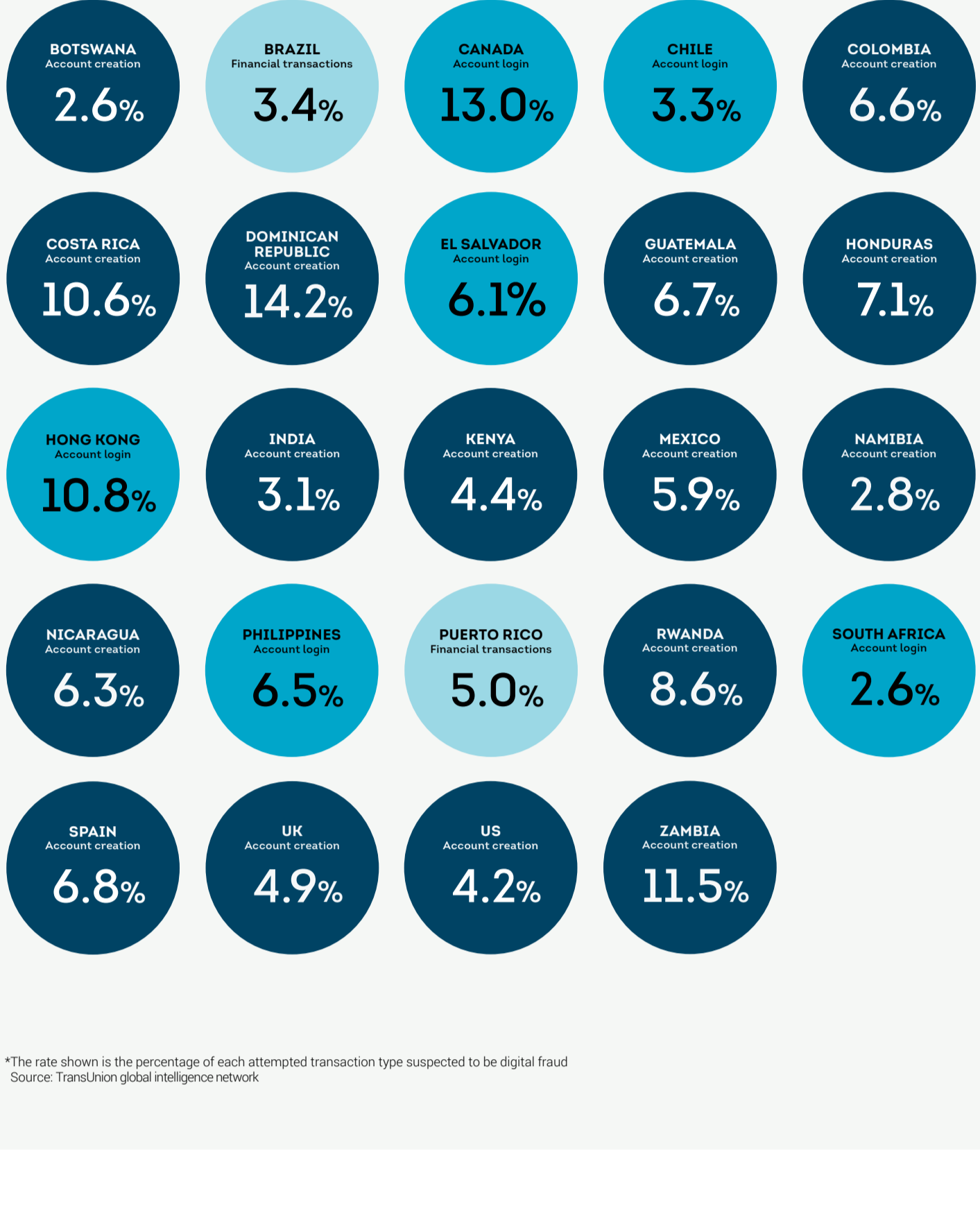
Source: TransUnion global intelligence network

Digital Fraud Risk in the Consumer Lifecycle



Steps in the consumer lifecycle that had the highest percentage of suspected digital fraud in select countries and regions in H1 2025.*

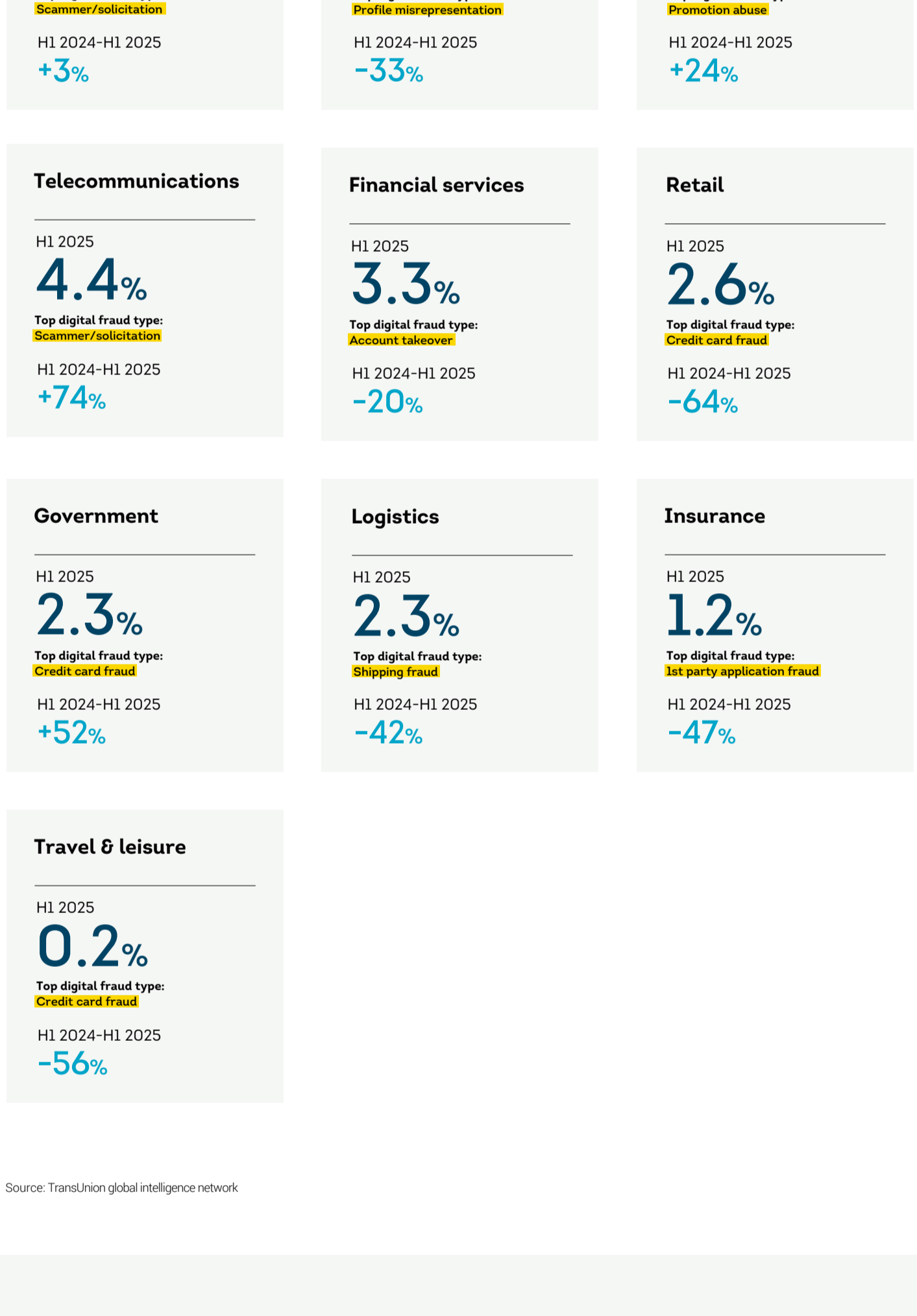
- Account creation (e.g., account signup, registration and loan origination)
- Account login (e.g., login and failed login events)
- Financial transactions (e.g., purchases, payments, withdrawals and deposits)



*The rate shown is the percentage of each attempted transaction type suspected to be digital fraud. Source: TransUnion global intelligence network.

Global Suspected Digital Fraud Attempts by Industry

- Suspected digital fraud attempt rate H1 2025
- Top digital fraud type H1 2025
- Percent change in suspected digital fraud volume for industry H1 2024-H1 2025

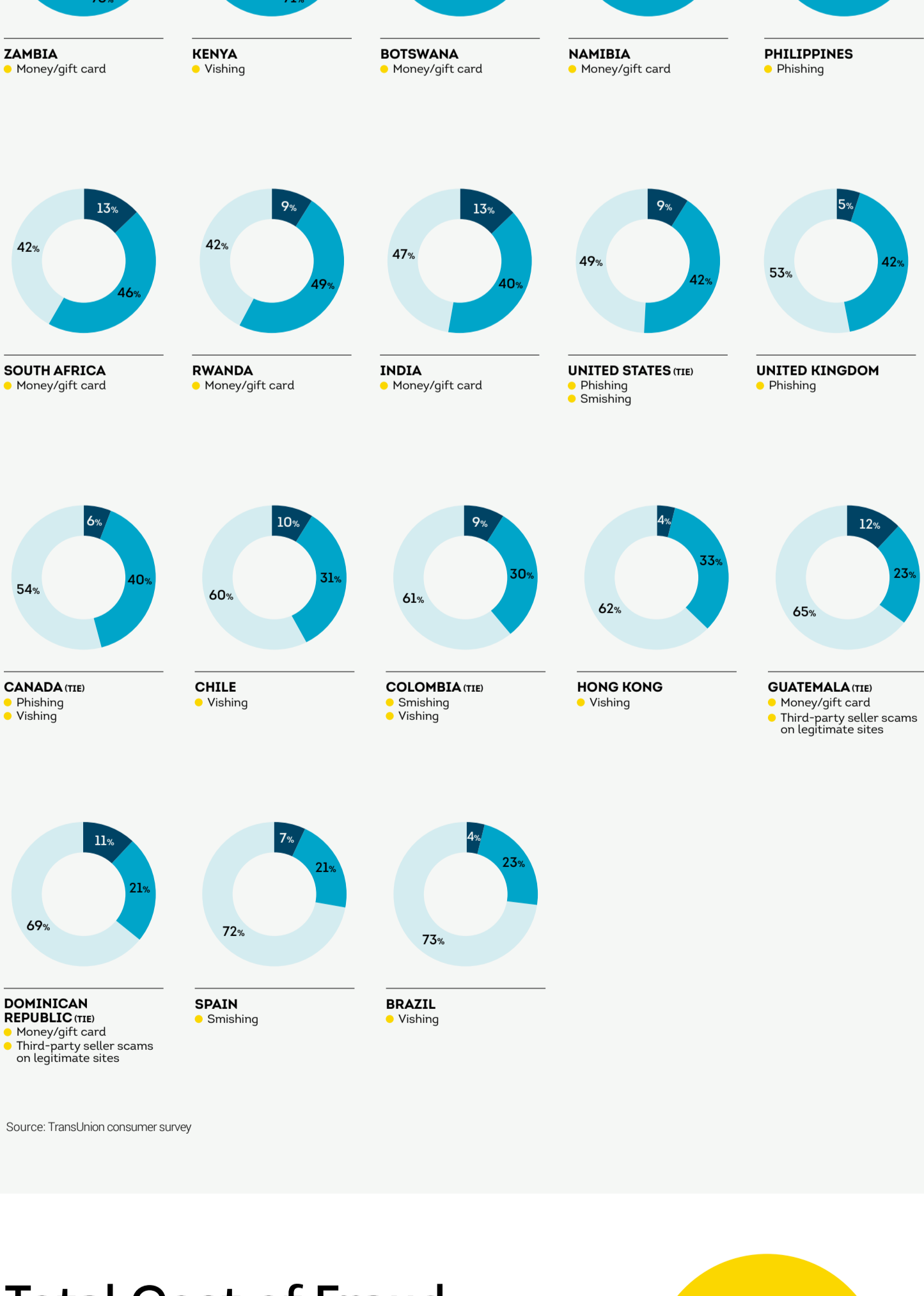


Source: TransUnion global intelligence network

Consumers Targeted With Fraud

Percentage of consumers who said fraudsters targeted them with email, online, phone call or text messaging fraud attempts from February to May 2025, and the most frequent scheme by which they reported being attacked.²

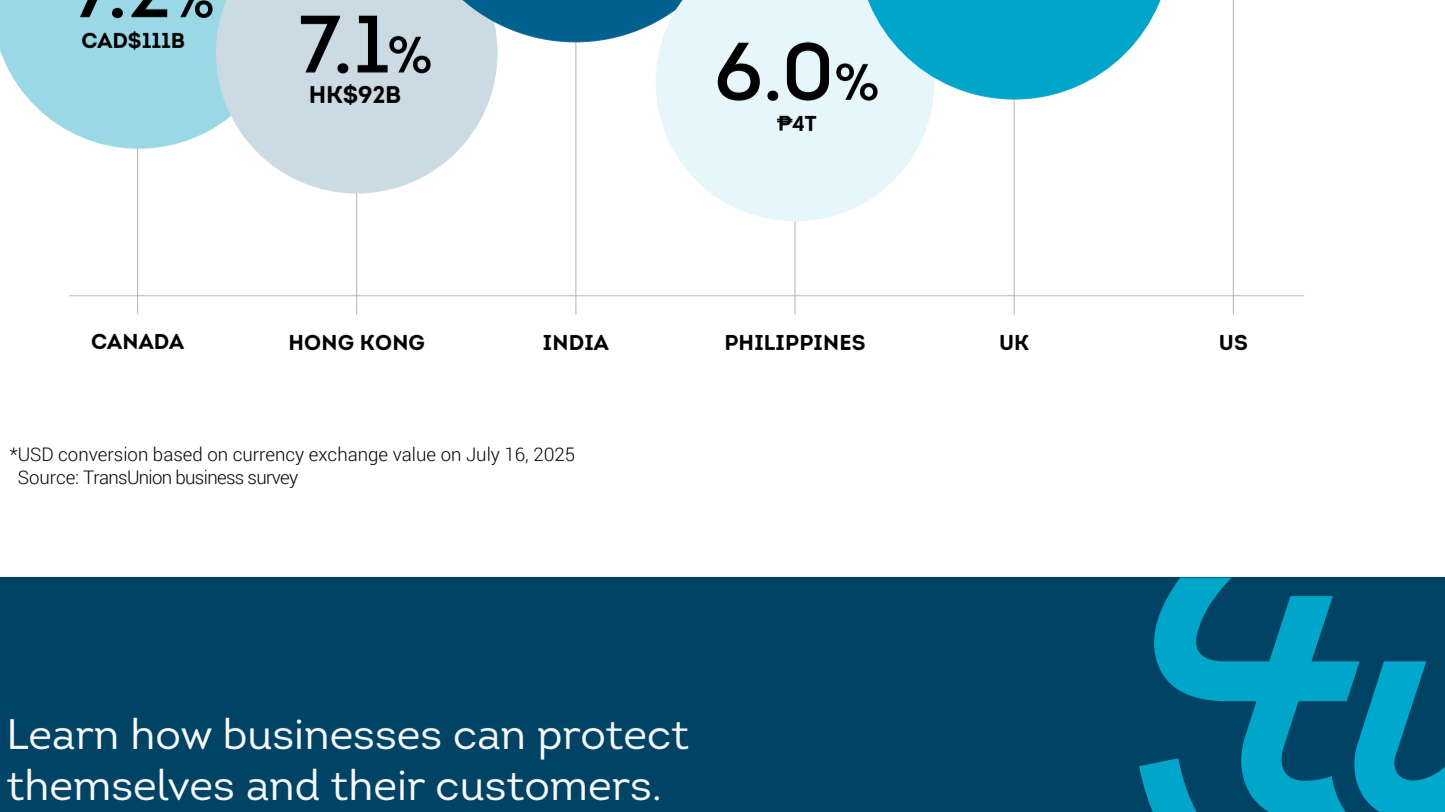
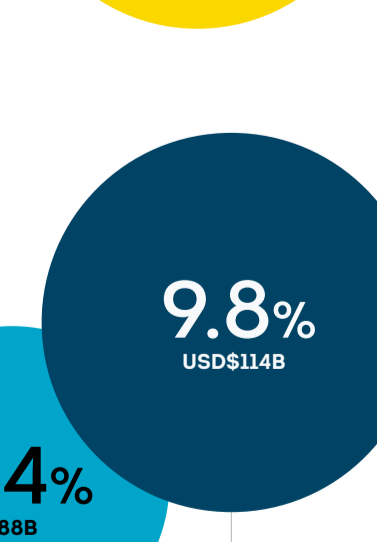
- Targeted and fell victim
- Not targeted but didn't fall victim
- Most reported fraud scheme



Source: TransUnion consumer survey

Total Cost of Fraud

Business leaders stated percent of equivalent revenue their companies lost to fraud from May 2024 to June 2025 and the corresponding monetary amount.³



*USD conversion based on currency exchange value on July 16, 2025. Source: TransUnion business survey

Learn how businesses can protect themselves and their customers. Go to transunion.co.uk/truvalidate or download our latest **Top Fraud Trends Report**



¹The rate or percentage of suspected digital fraud attempts reflects those which TransUnion customers determined met one of the following conditions: 1) denial in real time due to fraudulent indicators, 2) denial in real time for corporate policy violations, 3) fraudulent upon customer investigation, or 4) a corporate policy violation upon customer investigation - compared to all transactions assessed. The country and regional analyses examined transactions in which the consumer or suspected fraudster was located in a select country or region when conducting a transaction. The global statistic represents every country worldwide and not just the select countries and regions.
²The online survey was conducted May 29-June 6, 2025 in Botswana (20), Dominican Republic (20), Honduras (20), Mexico (20), Namibia (20), Nicaragua (20), Philippines (20), Rwanda (20), South Africa (20), Spain (20), the UK (1,000), the US (2,000) and Zambia (20) by TransUnion in partnership with third party research provider, Dynata. The survey was conducted using an online research panel method across a combination of desktop, mobile and tablet devices. Survey questions were administered in Chinese (Hong Kong), English, French (Canada), Portuguese (Brazil) and Spanish (Colombia, the Dominican Republic, Guatemala and Spain). To ensure data reporting methodology representation across respondent demographics, the survey was checked against a balance response across by demographic like age, gender and income. Please note some chart percentages may not add up to 100% due to rounding or multiple answers being accepted.
³The online survey was conducted May 29-June 6, 2025 in Canada (200 respondents), Hong Kong (200), India (200), the Philippines (200), the UK (200) and US (200) by TransUnion in partnership with third party research provider, Dynata. The survey targeted managerial roles with responsibility for risk and/or fraud at businesses in select primary customer focus areas, sectors, and geographies. Please note some chart percentages may not add up to 100% due to rounding or multiple answers being accepted.
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