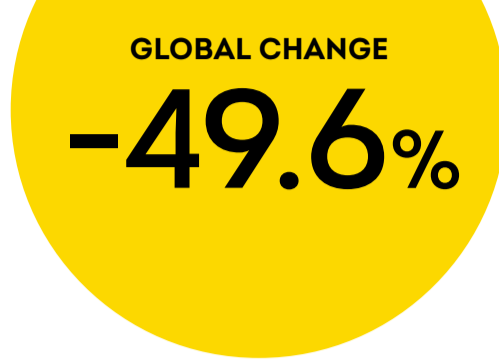


Fraud Insights

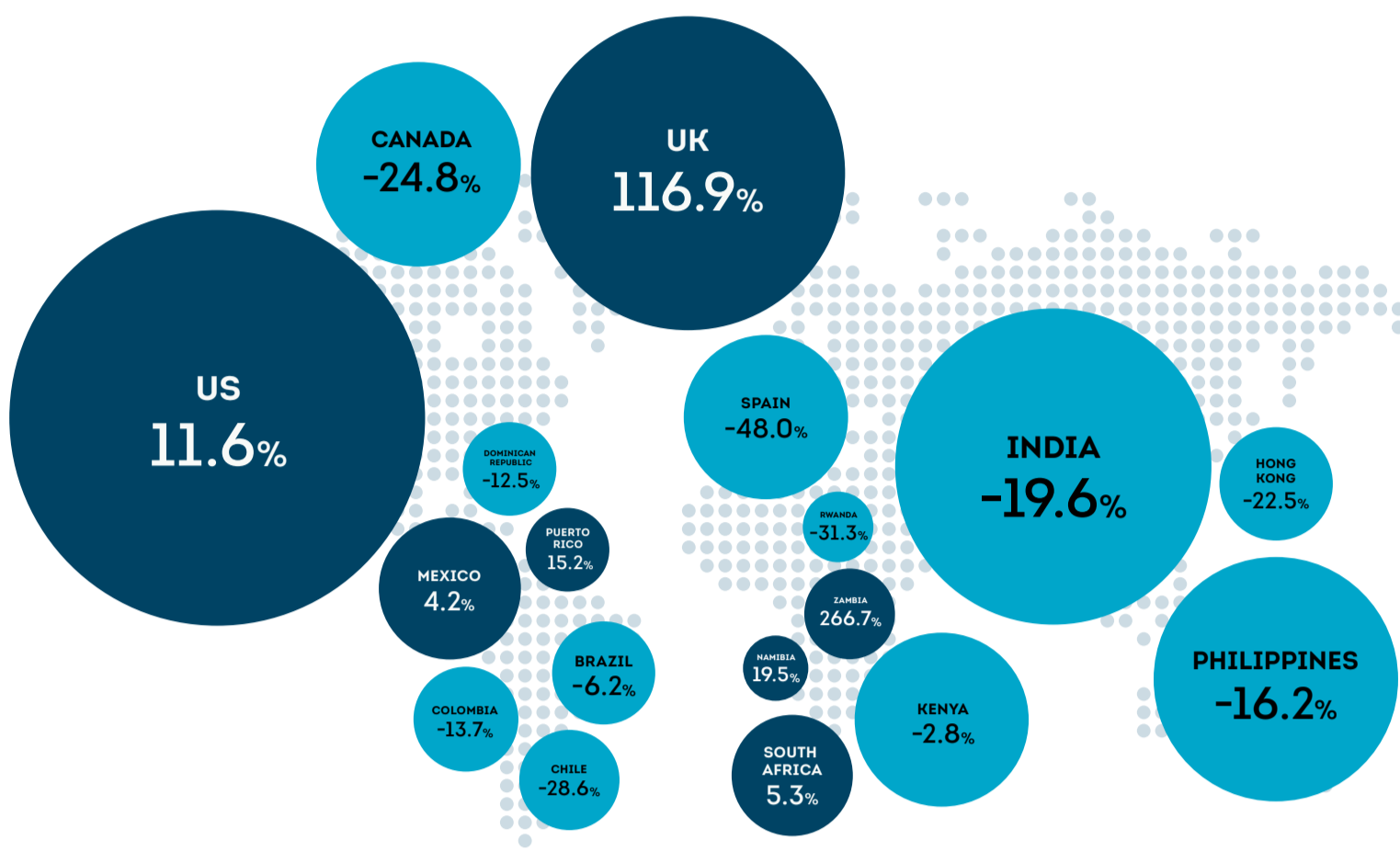
Digital Holiday Fraud in 2023

TransUnion analysed ecommerce transactions for digital fraud during the traditional start of the global holiday shopping season: US Thanksgiving to Cyber Monday.¹ All findings except the last chart are based on intelligence from billions of transactions and more than 40,000 websites and apps contained in TransUnion's identity and fraud product suite which helps secure trust across channels and delivers efficient consumer experiences – TruValidate™.

Suspected Digital Fraud Attempts During Holidays vs. Rest of 2023



Average daily volume change when comparing the periods of Jan. 1–Nov. 22, 2023 and Nov. 23–27, 2023.²

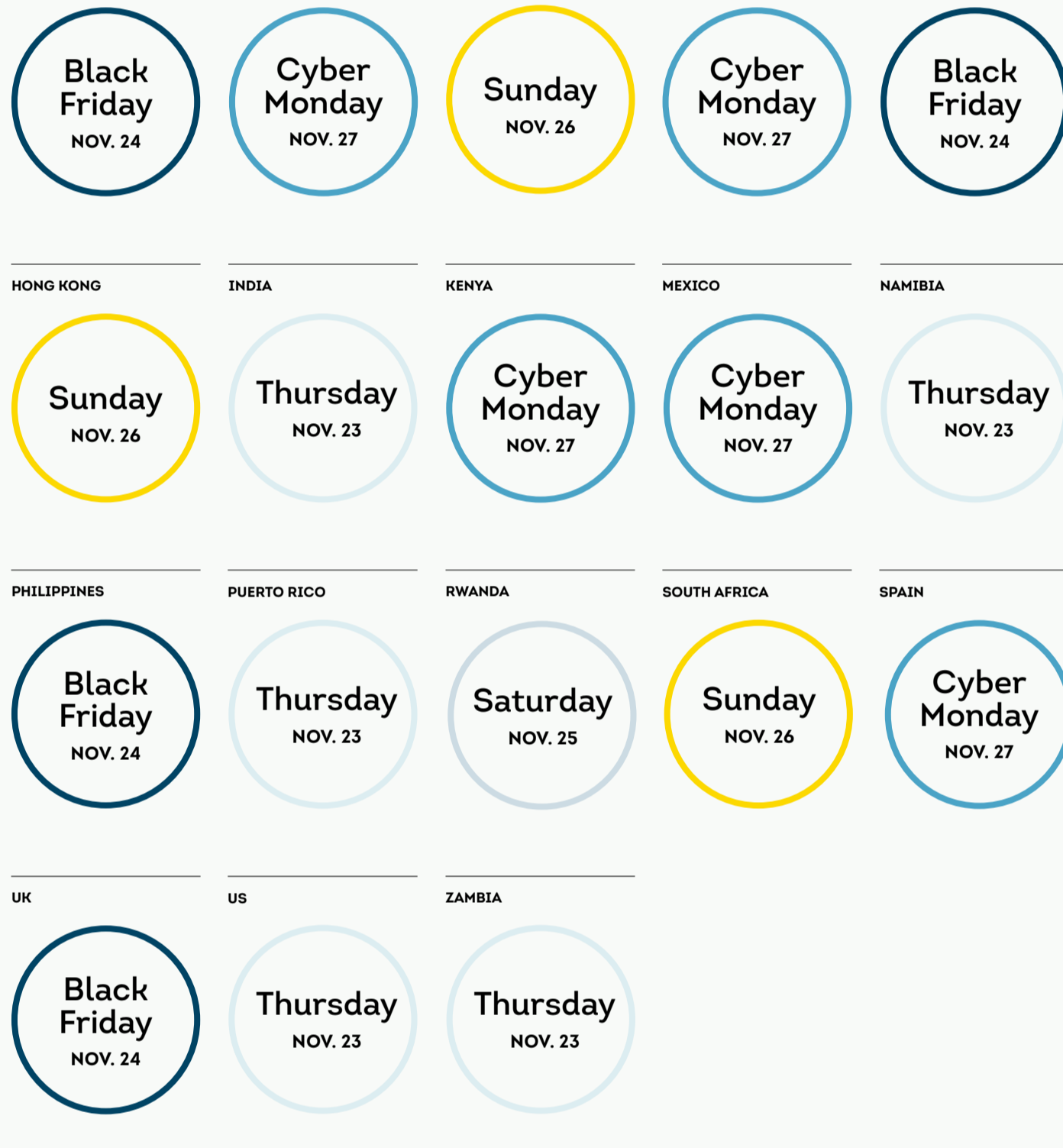


²Size of bubble corresponds to the number of suspected fraudulent ecommerce attempts during the holiday period.

Most Popular Day for Suspected Digital Fraud Attempts

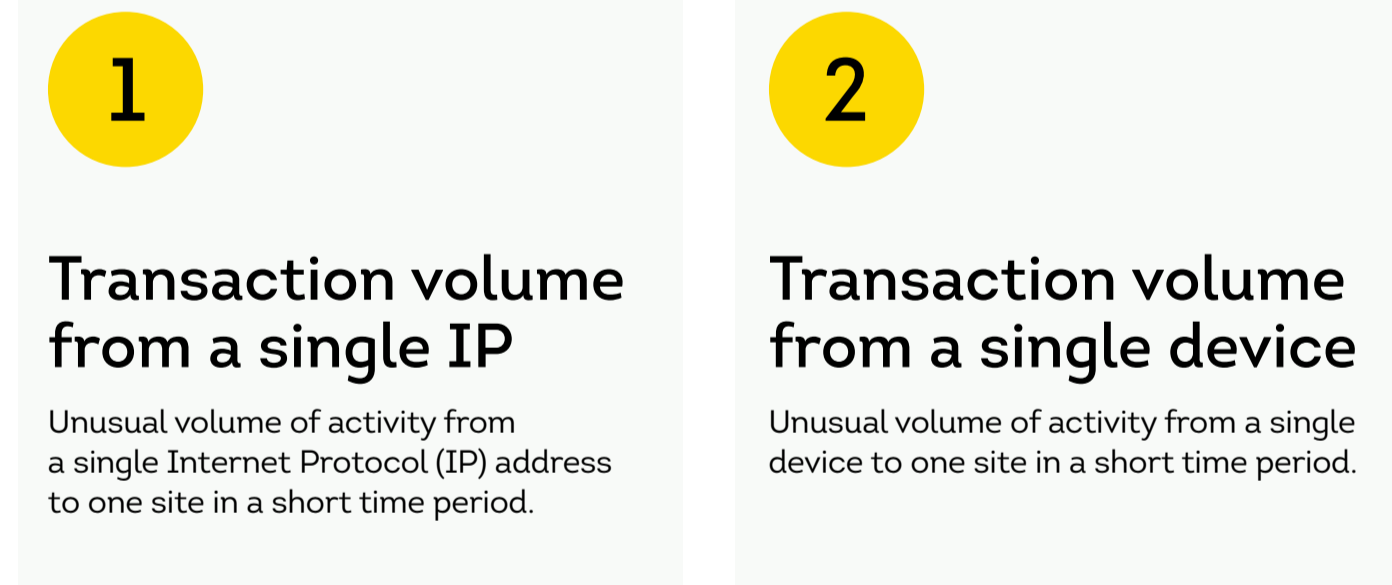


During start of 2023 holiday shopping season.



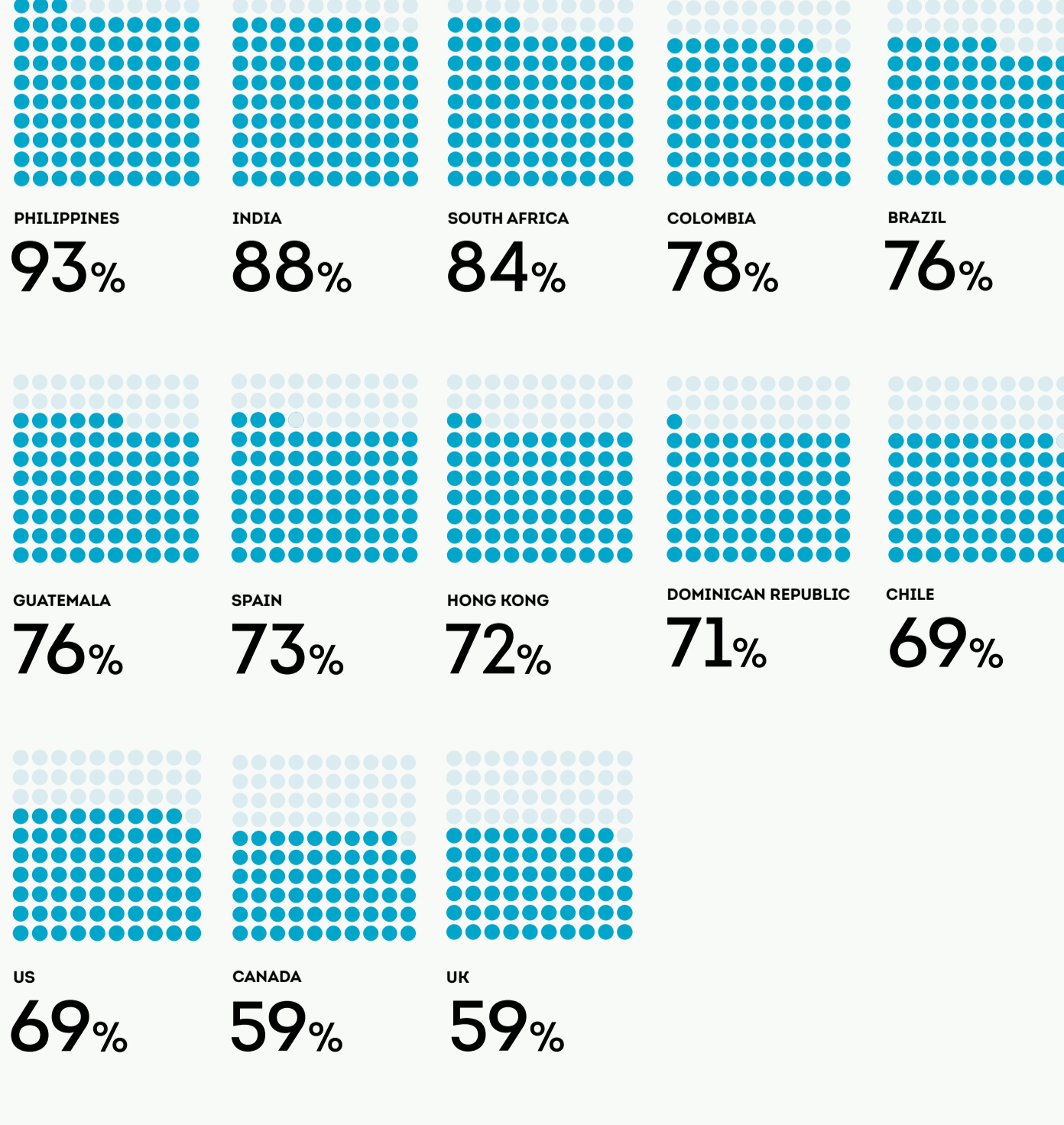
Top Indicators of Ecommerce Fraud

Globally from Thursday, Nov. 23 to Cyber Monday 2023.



Consumer Concern

Percent of consumers surveyed who said they're extremely, very or moderately concerned with being victimised by online fraud this holiday season.³



Learn how businesses can protect themselves and their customers.

Go to transunionafrica.com/solution/truvalidate

Kenya: transunionafrica.com/consumer-pulse-study-kenya/reports/q2-2023

Zambia: transunionafrica.com/consumer-pulse-study-zambia

Namibia: transunionafrica.com/events/2023-transunion-namibia-summit/presentations

¹ For Hong Kong, TransUnion analysed transactions on Double 11, Nov. 11, and US Thanksgiving to Cyber Monday.
² The rate or percentage of suspected digital fraud attempts reflected those which TransUnion customers either denied in real time due to fraudulent indicators or determined were fraudulent after reviewing – compared to all transactions it assessed for fraud. The country and regional analysis examined transactions where 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.
³ TransUnion's Consumer Pulse survey of 13,706 adults was conducted Sept. 25–Oct. 18, 2023 by TransUnion in partnership with third-party research provider, Dynata. Adults 18 years of age and older residing in Brazil, Canada, Chile, Colombia, the Dominican Republic, Guatemala, Hong Kong, India, the Philippines, South Africa, Spain, the UK and the US were surveyed 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 (Chile, Colombia, the Dominican Republic, Guatemala and Spain). To ensure representativeness across resident demographics, the survey included quotas to balance responses to the census statistics dimensions of age, gender, household income and region. Generations are defined as follows: Gen Z, born 1995–2005; Millennials, born 1980–1994; Gen X, born 1965–1979; and Baby Boomers, born 1944–1964. Please note some chart percentages may not add up to 100% due to rounding or multiple answers being accepted.