

Fraud Insights

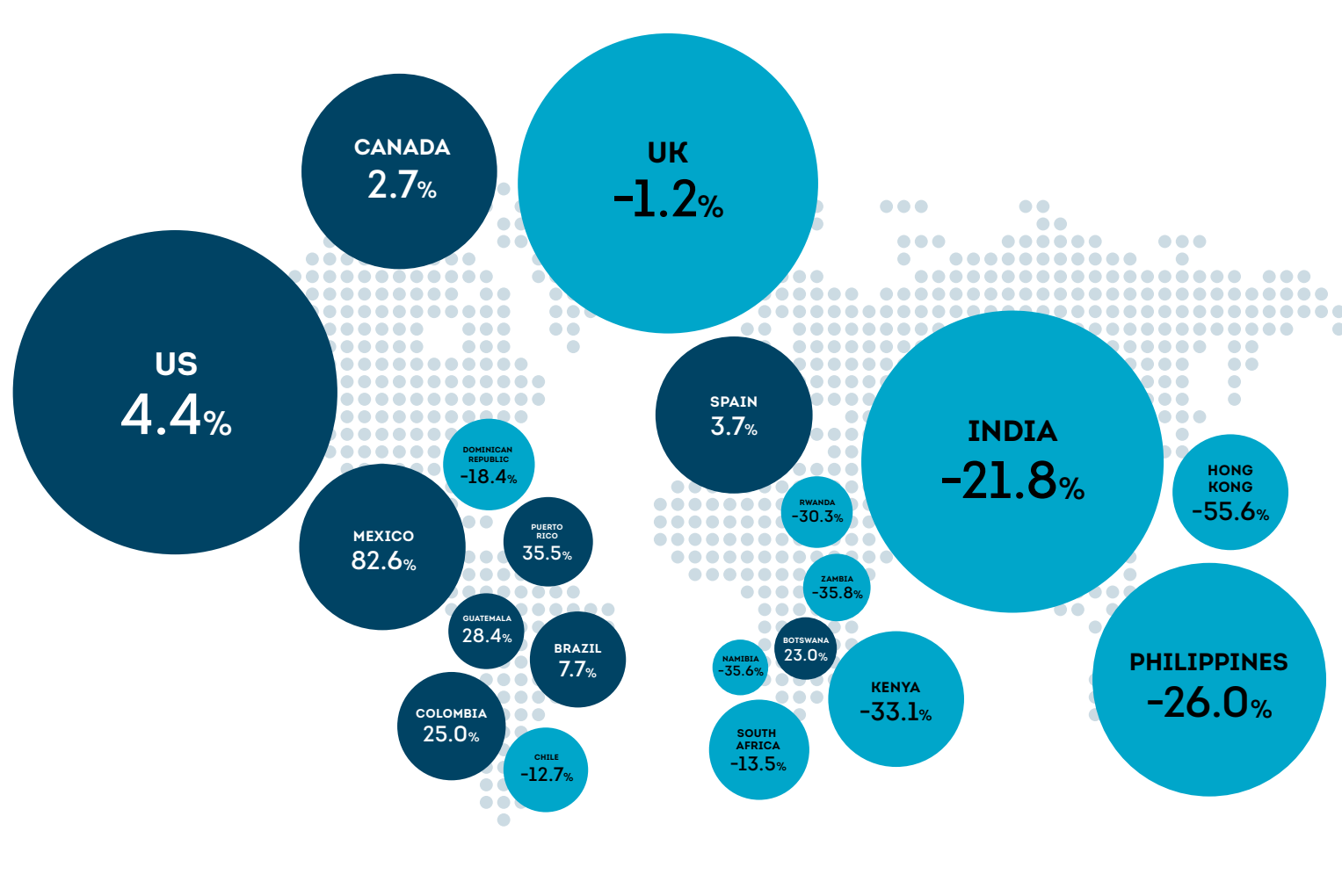
Digital Holiday Fraud in 2024

TransUnion analyzed 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 contains proprietary insights from TransUnion's global intelligence network.

Suspected Digital Fraud Attempts During Holidays vs. Rest of 2024



Average daily volume change when comparing the periods of Jan. 1–Nov. 27, 2024 and Nov. 28–Dec. 2, 2024.²



¹Size of bubble corresponds to the number of suspected Digital Fraud attempts during the holiday period. Source: TransUnion TruValidate™

Most Popular Day for Digital Fraud



The day with the highest suspected Digital Fraud attempt rate during the start of the 2024 holiday shopping season.



Source: TransUnion TruValidate

Top Indicators of Digital Fraud Risk

(Globally from Thursday, Nov. 28 to Cyber Monday 2024)

Device and account age and relationship

Insights into the pairing of devices and accounts (and their respective ages).

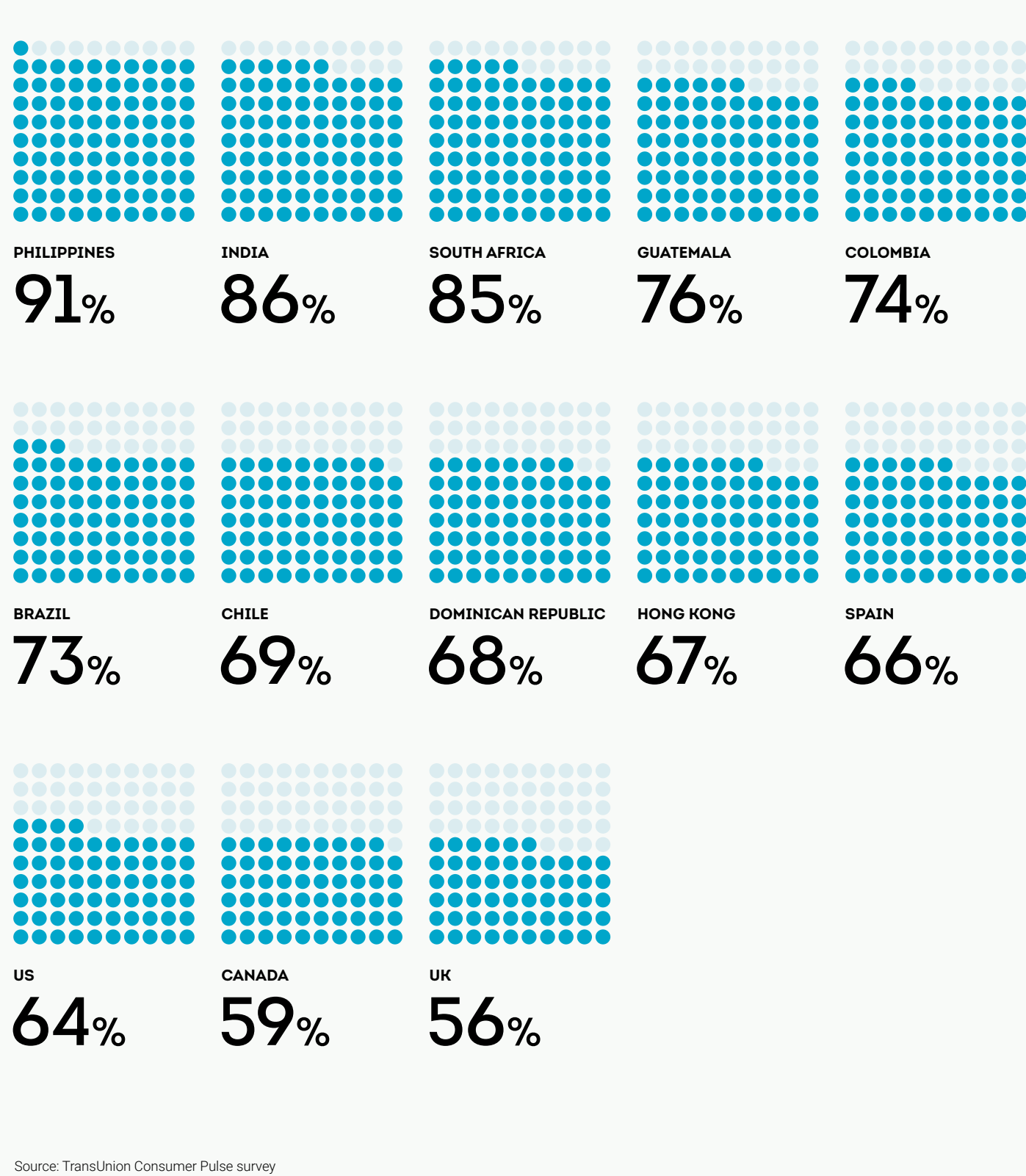
Device attribute mismatches

Identification of mismatched elements between hardware and network attributes within a transaction.

Source: TransUnion TruValidate

Consumer Concern

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



Source: TransUnion Consumer Pulse survey

Learn how businesses can protect themselves and their customers.

Go to truvalidate.com and transunion.com/consumer-pulse-study



¹ For Hong Kong, TransUnion analyzed transactions on Double 11, Nov. 11, and US Thanksgiving to Cyber Monday.
² The 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. Global statistics represents every country worldwide and not just the selected countries and regions.
³ TransUnion's Consumer Pulse survey of 12,749 consumers was conducted Sept. 25–Oct. 18, 2024 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, the Philippines, India, Spain, South Africa, 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 English, Chinese (Hong Kong), French (Brazil) and Spanish (Chile, Colombia, the Dominican Republic, Guatemala and Spain). To increase 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 in this research as follows: Gen Z, 18–29 years old; Millennials, 27–42 years old; Gen X, 43–59 years old; and Baby Boomers, age 60 and above.
 © Copyright 2024 TransUnion, its subsidiaries and/or affiliates. All Rights Reserved. | GFS-24-3020381