

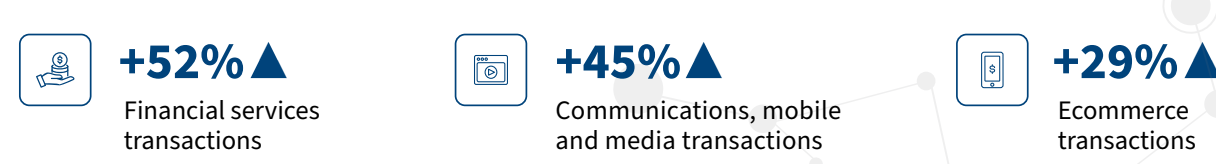
Balancing Risk & Reward

The New Mobile Battlefield

The LexisNexis® Risk Solutions Cybercrime Report
July to December 2021

The growth of online transactions continues with significant increases in logins and payments. Global, accelerated digitalisation fueled by the pandemic continues across a multitude of different demographics and geographies.

Transactions



As global economies continue to adapt from pandemic-related changes, consumers in mature and emerging digital markets continue to transact online, often bypassing traditional browser interactions and going straight to mobile apps.

The mobile share of transactions in the LexisNexis® Digital Identity Network® reached 75% for the first time, as app-based transactions become the predominant means by which consumers transact globally.

Emerging economies in APAC and LATAM have bypassed the use of desktop and moved straight to mobile, with low handset and data costs being a contributing factor.

Transactions by Channel



The percentage of mobile traffic in the Digital Identity Network was a mere **20%** in the first Cybercrime Report published in 2015. In the second half of 2021, **75%** of all transactions were through a mobile device.

While fraudsters continue using automated bot attacks since the start of the pandemic, human-initiated attack rates in the Digital Identity Network rose for the first time since 2019, with financial services as the primary target.

Human-Initiated Attack Volume YOY



Automated Bot Attack Volume YOY



The Digital Identity Network continues recording a strong pattern of cross-organisational, cross-industry and even cross-regional fraud.

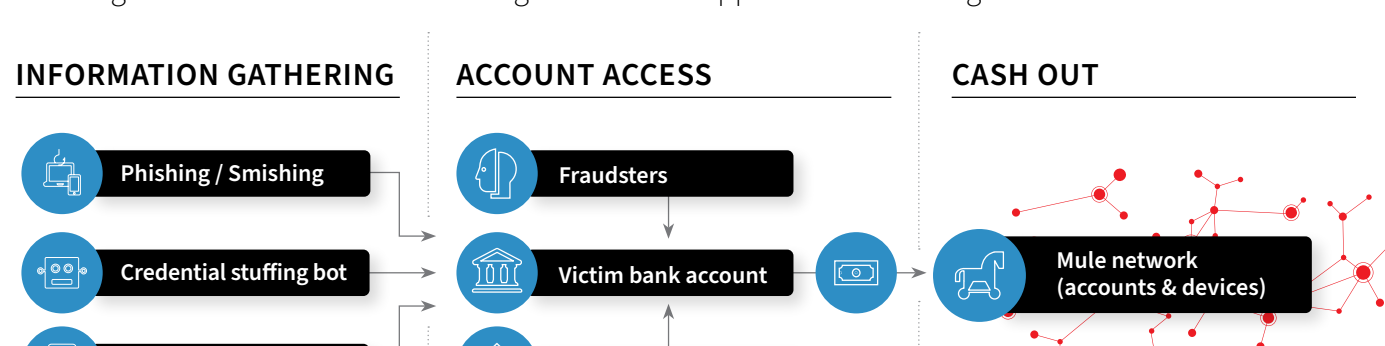
A Month In the Life of a Fraudster



The Digital Identity Network allows organisations to share intelligence related to confirmed fraud events so that an entity that is marked as high-risk or fraudulent by one organisation can be blocked by subsequent organisations before further transactions are processed.

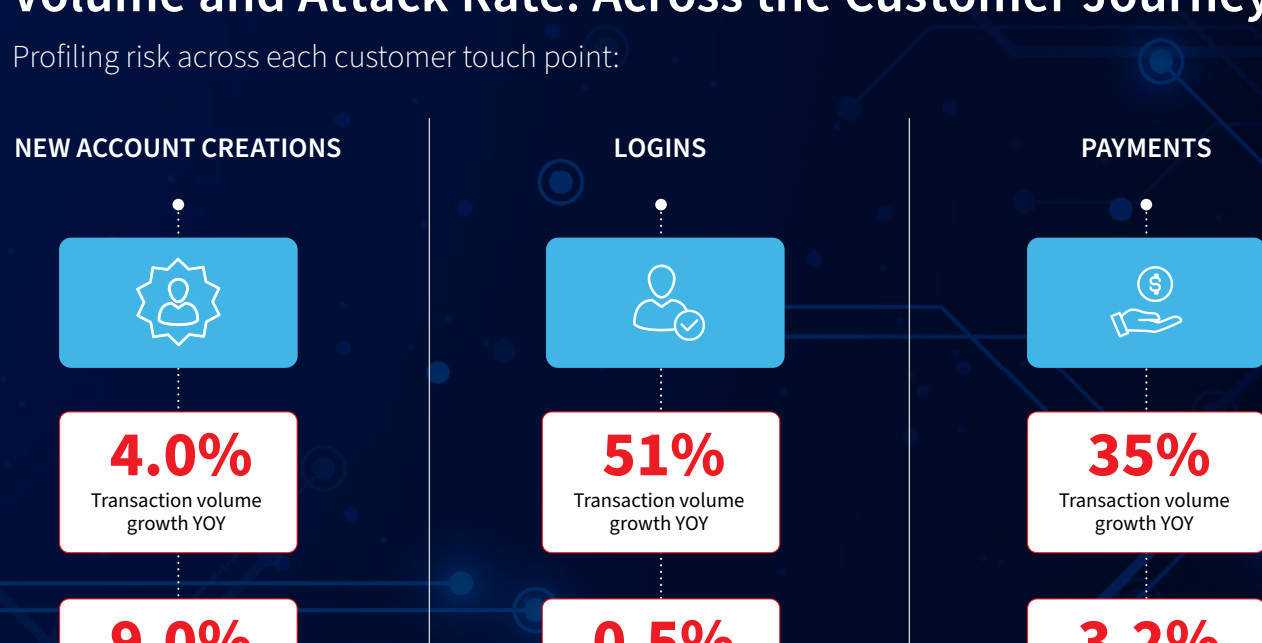
The Global Scam Pandemic: Attacks and Defences

Breaking a scam down into its three stages can reveal opportunities to mitigate the risk.

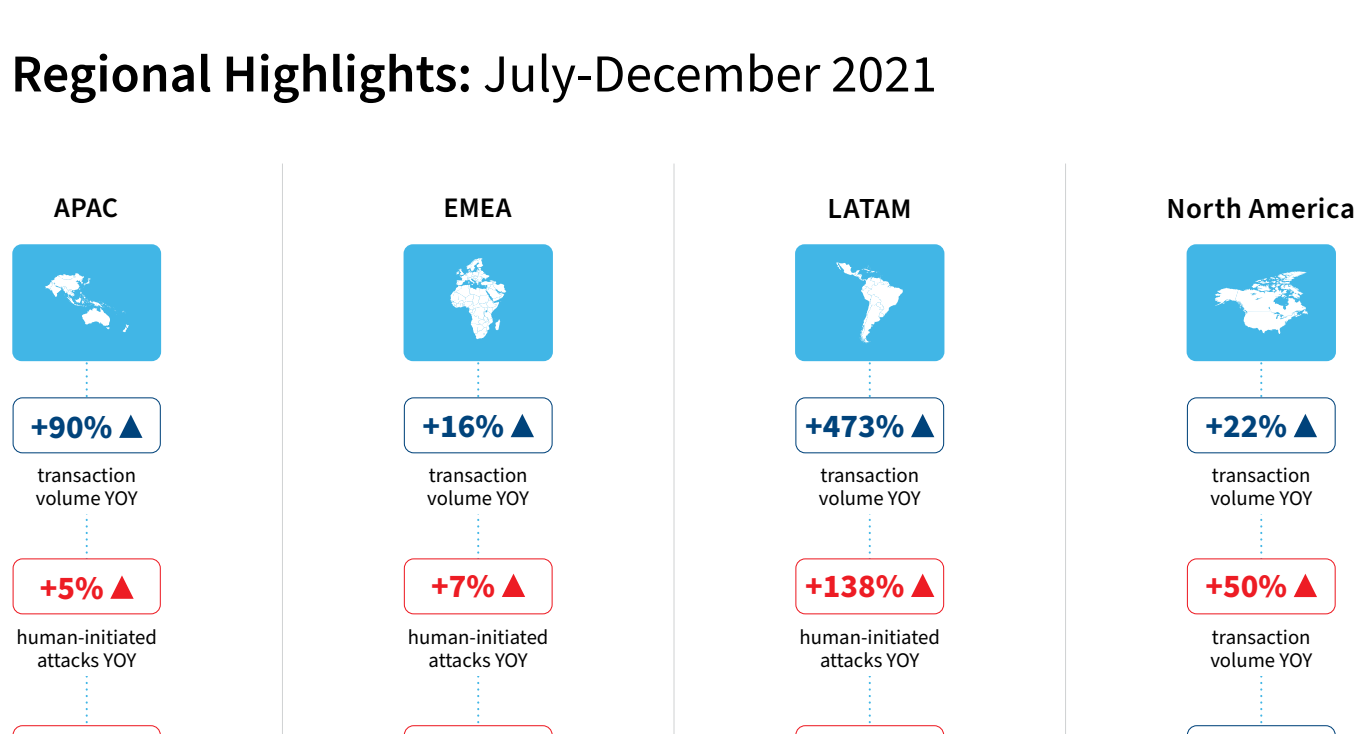


Volume and Attack Rate: Across the Customer Journey

Profiling risk across each customer touch point:



Regional Highlights: July-December 2021



The latest report substantiates that networked fraud is a significant problem that goes beyond single industries, countries and regions. To succeed in the digital world, businesses need to collaborate in the fight against fraud that includes establishing a highly focused digital consortium among industry peers.

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