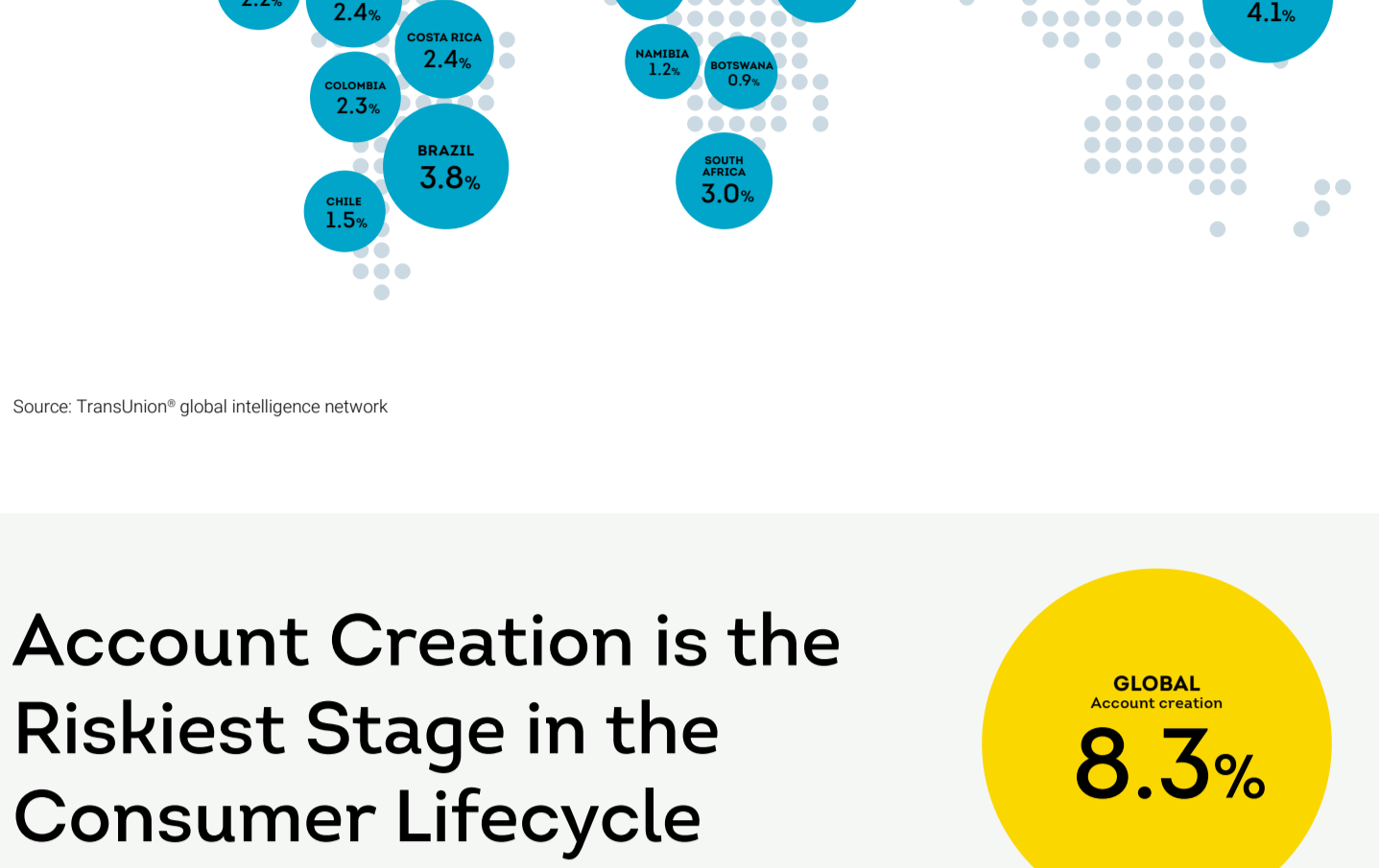


H1 2026 Update: Top Fraud Trends

The Impersonation Epidemic Drives Costly Fraud Attacks

More than a quarter of consumers claimed they lost money to digital fraud in the last year. Explore what's behind the losses based on proprietary insights from TransUnion's global intelligence network and a consumer survey in 18 countries and regions globally.

Rate of Suspected Digital Fraud Attempts in 2025¹



Source: TransUnion® global intelligence network

Account Creation is the Riskiest Stage in the Consumer Lifecycle

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



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

Fraudsters Target Industries That Use Lower Levels of Identity Proofing

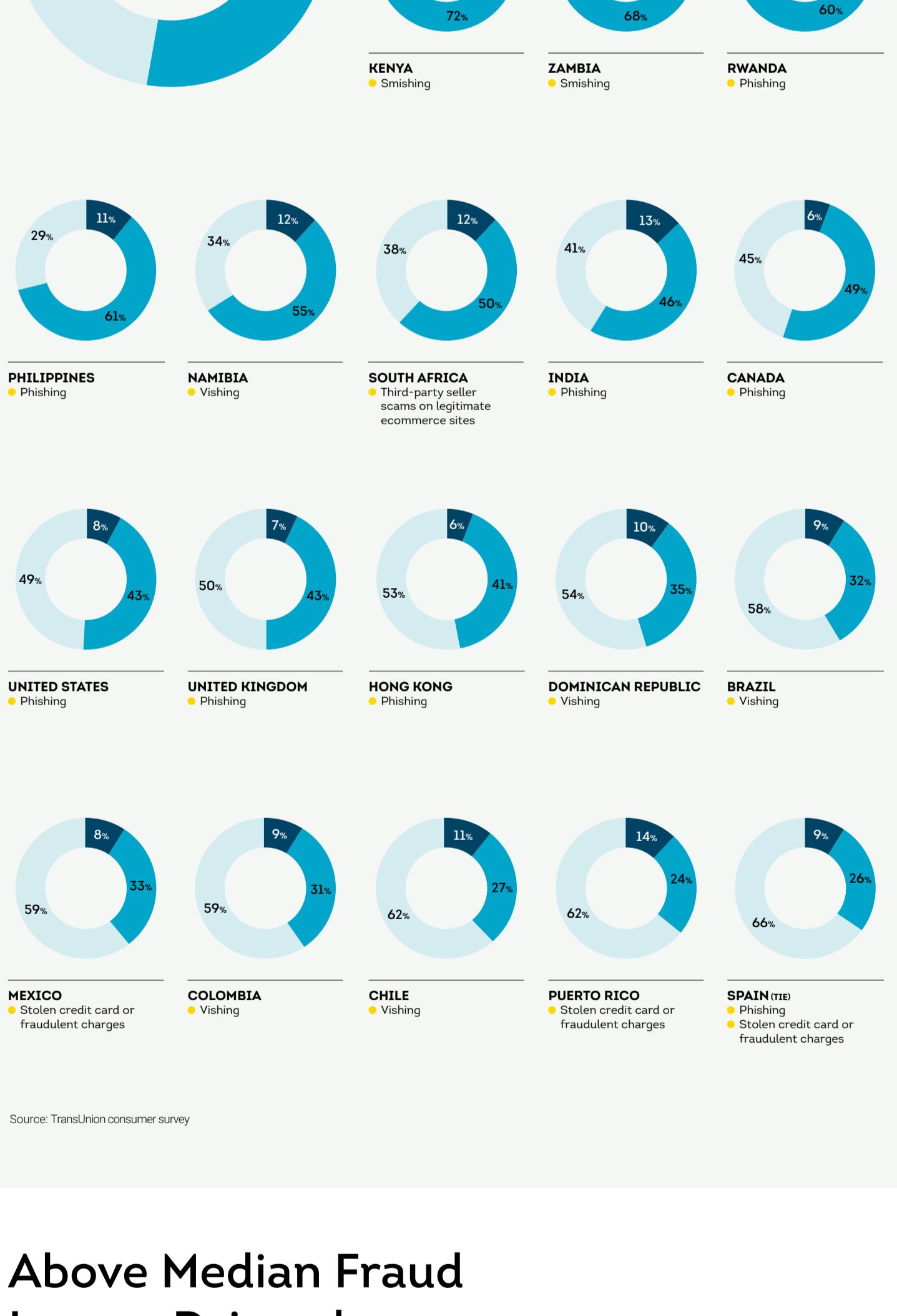
Suspected digital fraud attempts across industries worldwide.



Source: TransUnion global intelligence network

Identity Exposing Scams Dominate Consumer-Reported Fraud

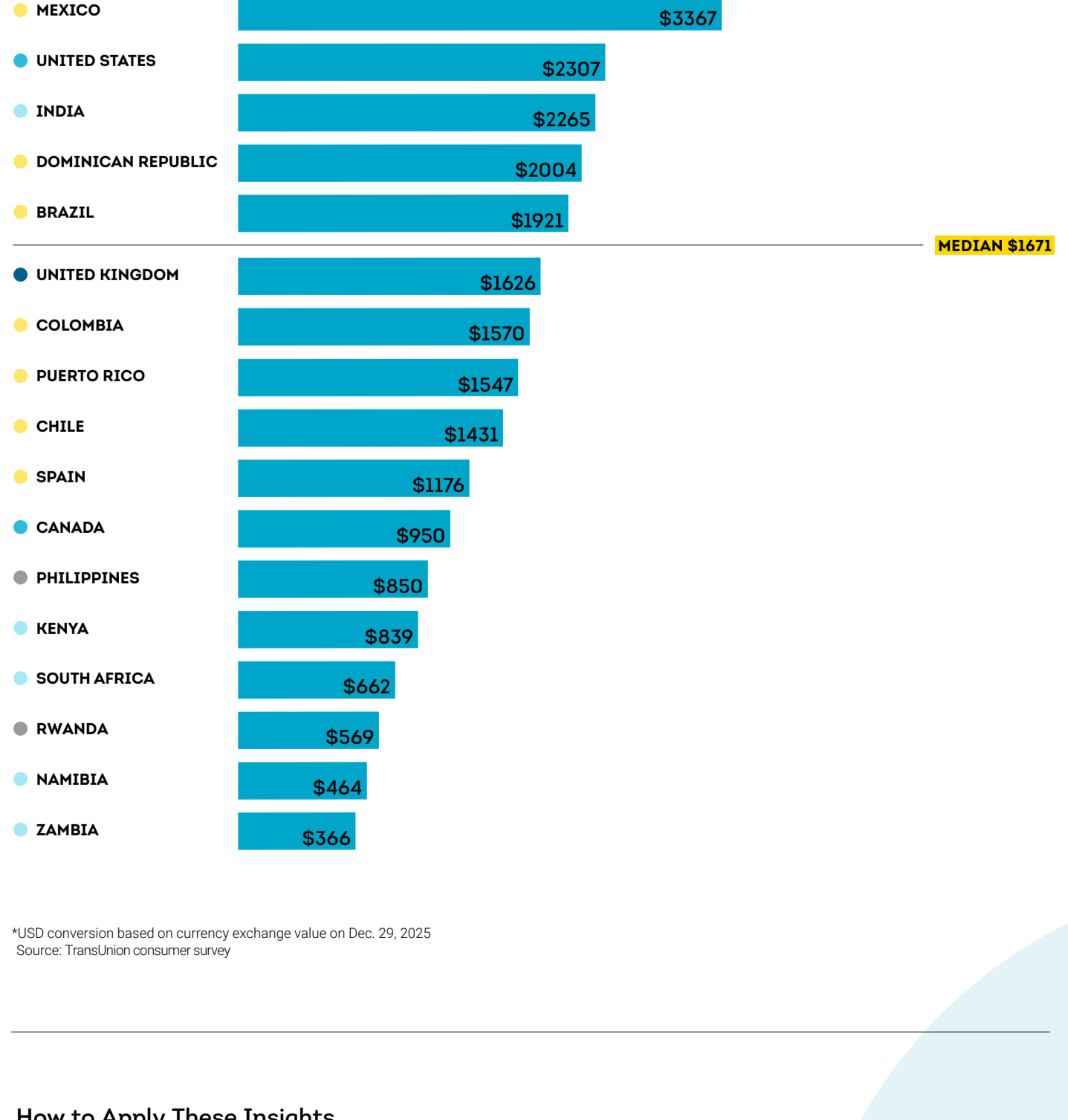
Percentage of consumers who said fraudsters targeted them with email, online, phone call or text messaging fraud attempts from August to December 2025, and the most frequent scheme by which they reported being attacked.*



Source: TransUnion consumer survey

Above Median Fraud Losses Driven by Identity-Compromising Attacks

Median reported fraud loss (in USD) and the most prominent fraud in consumers who said they lost funds from email, online, phone call or text messaging fraud in the last year.*



*USD conversion based on currency exchange value on Dec. 29, 2025. Source: TransUnion consumer survey

How to Apply These Insights

Benchmark your environment against global, regional and industry trends, identify vulnerabilities across the consumer lifecycle, assess your fraud stack's maturity in detecting evolving fraud attacks, align internal stakeholders around shared risks and consumer expectations, and inform fraud detection investment decisions.

For more insights, download our latest [Top Fraud Trends Report](#)

¹ Suspected digital fraud attempts reflects those which TransUnion clients determined met one of the following conditions based on device risk indicators: 1) denial in real time due to fraudulent indicators; 2) denial in real time for corporate policy violations; 3) fraudulent spend investigation; or 4) a corporate policy violation upon client investigation conditions based on device risk indicators. The country and region names represent the countries in which the consumer of 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.

* This online consumer survey was conducted Nov. 20-Dec. 9, 2025 in Brazil (1000 respondents), Canada (99), Chile (49), Colombia (25), the Dominican Republic (415), Hong Kong (100), India (95), Kenya (10), Mexico (20), Namibia (5), the Philippines (51), Puerto Rico (17), Rwanda (10), South Africa (100), Spain (99), the UK (100) and the US (100). TransUnion is partnering with their early research partner, Synovus, a group of age and other 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 (Colombia, the Dominican Republic, Mexico, Puerto Rico and Spain). To ensure data sourcing methodology representation across reported demographics the survey included quotas to balance responses across key demographics like age, gender and income. Please note some chart percentages may not add up to 100% due to rounding or multiple answers being accepted.

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