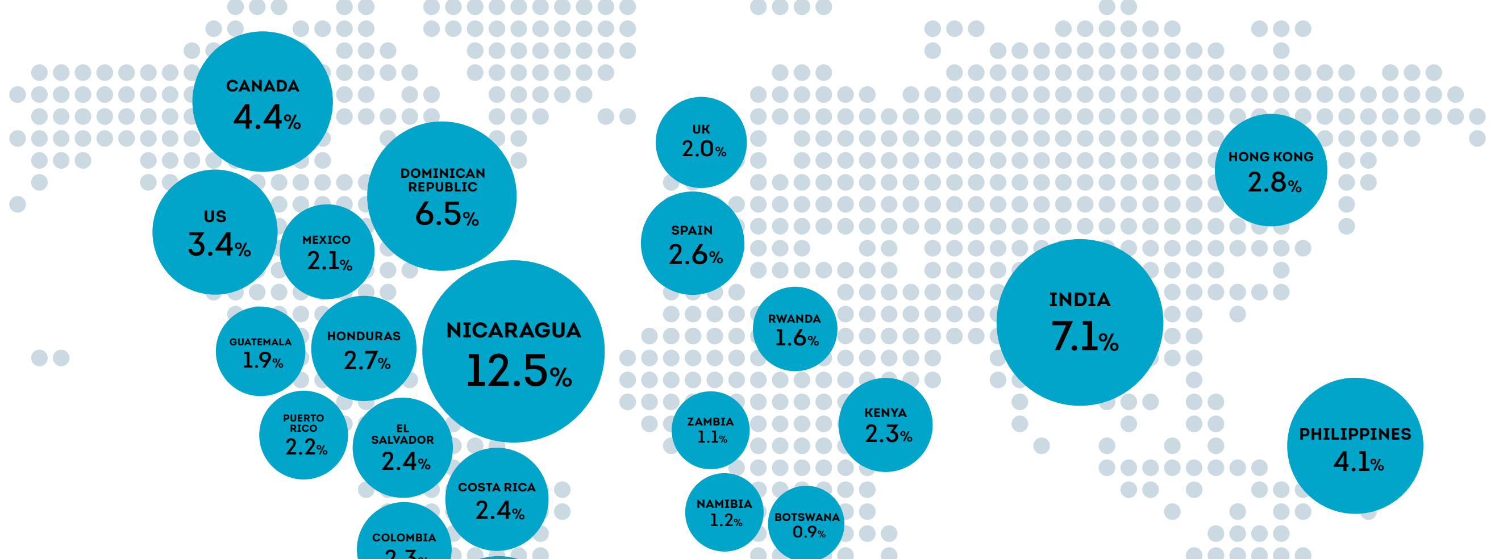
H1 2026 Update: Top Fraud Trends

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 2025[1]

GLOBALLY
3.8%



Source: TransUnion® global intelligence network

Account Creation is the Riskiest Stage in the Consumer Lifecycle

GLOBAL
Account creation
8.3%

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

BOTSWANA	Account creation	2.6%
BRAZIL	Account creation	3.7%
CANADA	Account login	14.2%
CHILE	Account login	3.9%
COLOMBIA	Account creation	7.2%
COSTA RICA	Account creation	9.9%
DOMINICAN REPUBLIC	Account creation	15.8%
EL SALVADOR	Account login	7.0%
GUATEMALA	Account creation	8.2%
HONDURAS	Account creation	9.3%
HONG KONG	Account login	10.1%
INDIA	Account login	3.9%
KENYA	Account creation	4.5%
MEXICO	Account creation	6.3%
NAMIBIA	Account creation	2.8%
NICARAGUA	Account creation	65.3%
PHILIPPINES	Account login	6.1%
PUERTO RICO	Financial transactions	5.0%
RWANDA	Account creation	7.7%
SOUTH AFRICA	Account login	3.0%
SPAIN	Account creation	7.8%
UK	Account creation	8.1%
US	Account creation	3.8%
ZAMBIA	Account creation	13.7%

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

Suspected digital fraud attempts across industries worldwide.

Video gaming

H1 2025
12.8%
Top digital fraud type: Scammer/solicitation
H1 2024-H1 2025
+7%

Communities
(online dating, forums, etc.)

H1 2025
8.1%
Top digital fraud type: Scammer/solicitation
H1 2024-H1 2025
-36%

Gaming
(online sports betting, poker, etc.)

H1 2025
7.7%
Top digital fraud type: Promotion abuse
H1 2024-H1 2025
+27%

Telecommunications

H1 2025
4.2%
Top digital fraud type: Scammer/solicitation
H1 2024-H1 2025
+66%

Financial services

H1 2025
3.2%
Top digital fraud type: Account takeover
H1 2024-H1 2025
-21%

Retail

H1 2025
2.8%
Top digital fraud type: Account takeover
H1 2024-H1 2025
-60%

Government

H1 2025
2.2%
Top digital fraud type: Credit card fraud
H1 2024-H1 2025
+28%

Logistics

H1 2025
1.6%
Top digital fraud type: Shipping fraud
H1 2024-H1 2025
-55%

Insurance

H1 2025
1.3%
Top digital fraud type: Suspected ghost broker
H1 2024-H1 2025
-39%

Travel & leisure

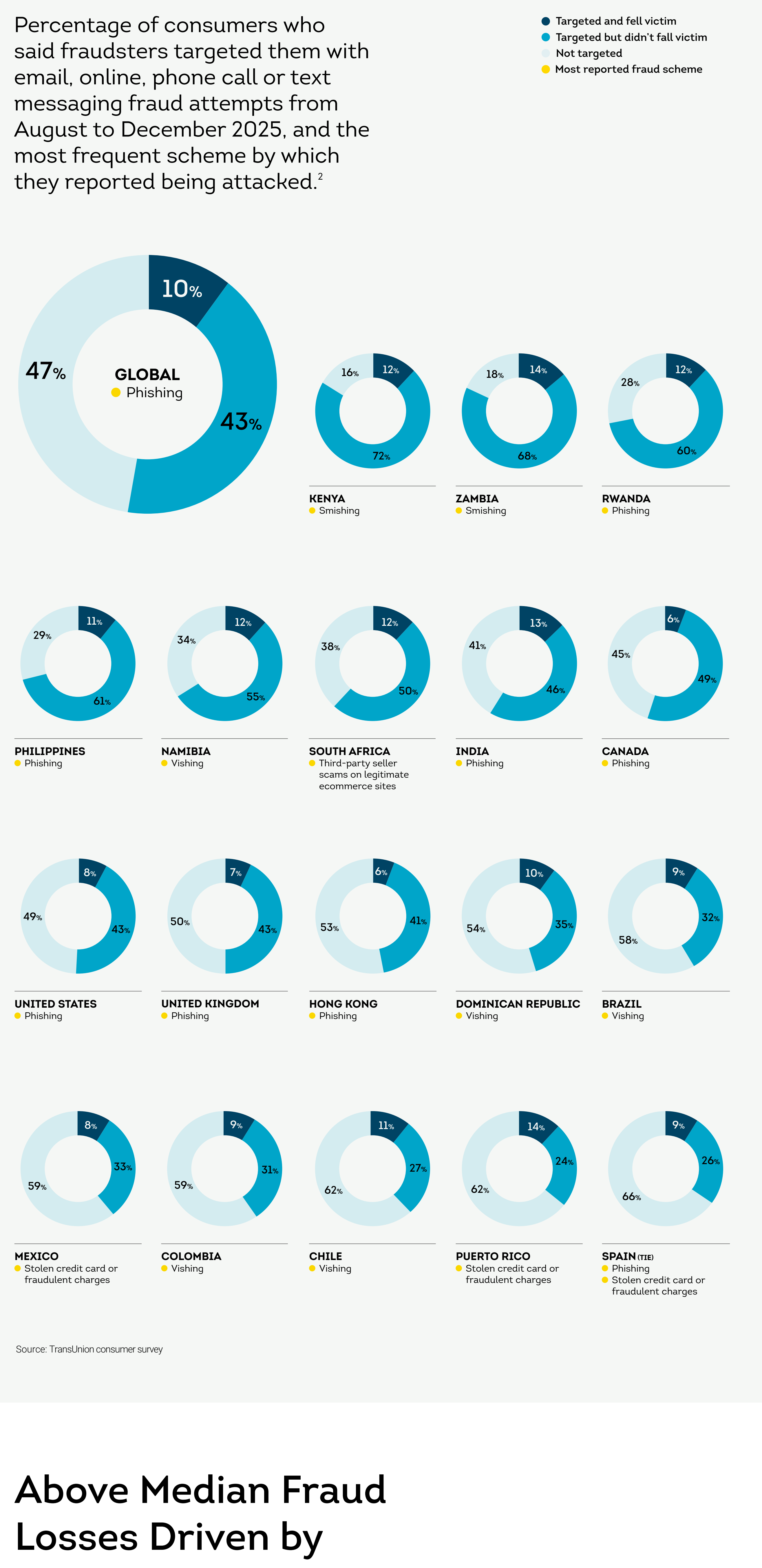
H1 2025
0.2%
Top digital fraud type: Credit card fraud
H1 2024-H1 2025
-58%

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.[2]

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

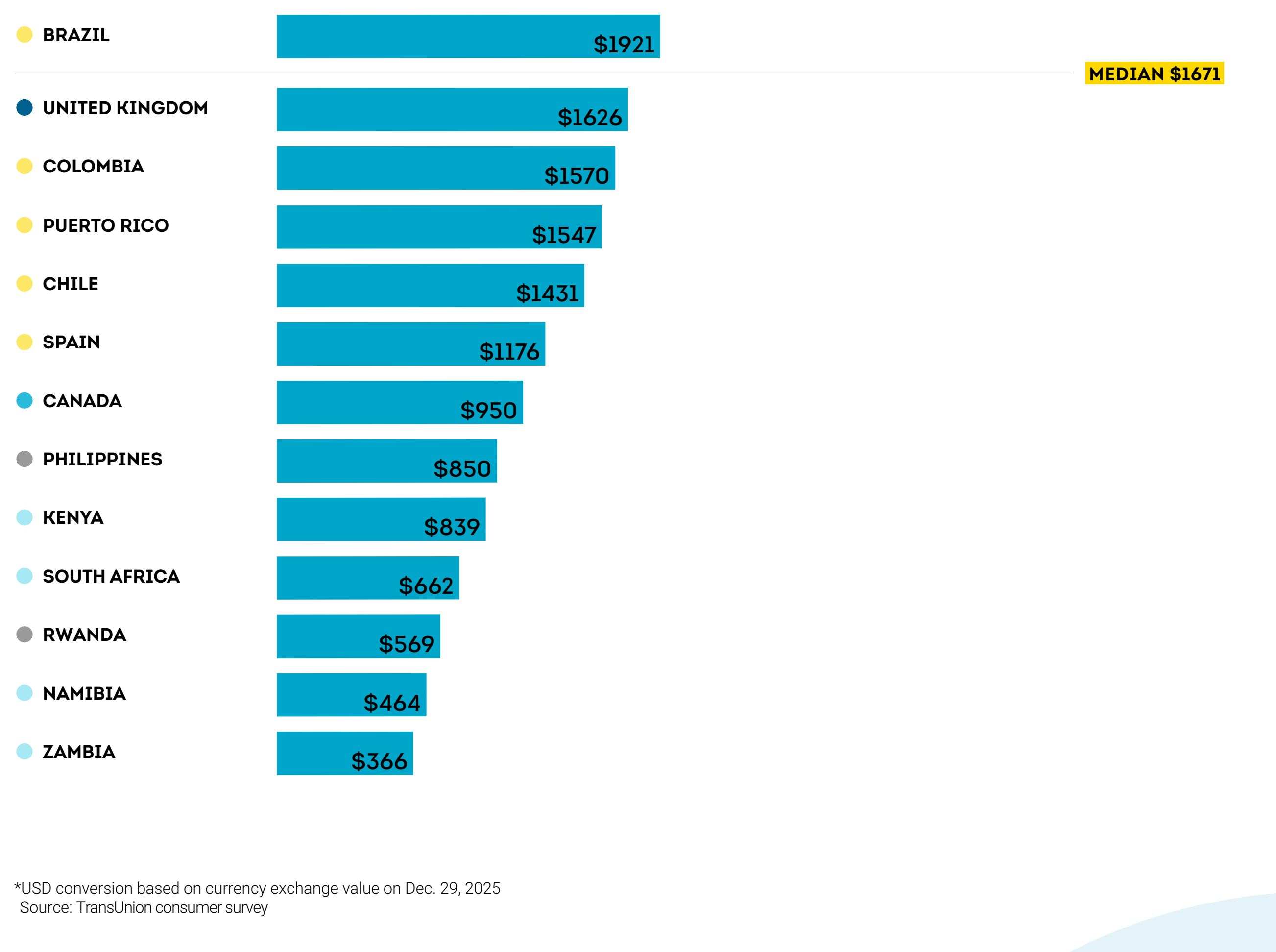


Source: TransUnion consumer survey

Above Median Fraud Losses Driven by Identity-Compromising Attacks

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

- ● Identity theft
- ● Money mule
- ● Phishing
- ● Stolen credit card or fraudulent charges
- ● Third-party seller scams on legitimate ecommerce sites
- ● Vishing



*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

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[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 upon client investigation, or 4) a corporate policy violation upon client investigation conditions based on device risk indicators. 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.

[2] This online consumer survey was conducted Nov. 20–Dec. 9, 2025 in Brazil (1000 respondents), Canada (999), Chile (499), Colombia (853), the Dominican Republic (415), Hong Kong (1000), India (950), Kenya (495), Mexico (500), Namibia (308), the Philippines (821), Puerto Rico (218), Rwanda (308), South Africa (1000), Spain (999), the UK (1000) and US (1000), and Zambia (365) by TransUnion in partnership with third-party research provider, Dynata. Adults 18 years of age and older 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 resident 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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