

TYPES OF FRAUD

1 SCAMS

Between 2019 and 2020, the number of organizations that experienced a successful phishing scam increased from 55% to 57%.

In 2022, 22% of data breaches involved phishing. In 2021, this percentage rose to 36%.

189,285 scam reports with a total value of \$1,360.88 in worldwide losses in 2020. In 2020, \$139,169.

65% of reported scams ended with losses 6% less than in 2020.

Phishing is responsible for 90% of data breaches.

84% of the companies have at least one employee who has clicked on a misleading link.

1 in 4,200 emails were a phishing scam (2020).

MAIN SCAMS reported (2021). Number of complaints / Losses in dollars

- Online purchases: 48,500 / 141,979,331
- Fake technical services: 26,872 / 45,473,612
- Love or dating app scams: 48,500 / 141,979,331

2 SYNTHETIC IDENTITIES

Fraud through synthetic IDs rose to **109%** from 2020 to 2021.

3 DATA BREACHES, WITH THEFT OF PII PERSONALLY IDENTIFIABLE INFORMATION

Top 10 largest data breaches in history, ranked by number of data leaked (February, 2020)

- CAM4** March, 2020: 10.880 million records
- yahoo!** October, 2017: 3.000 million records
- AADHAAR** March, 2018: 1.100 million people
- AMERICAN FINANCIAL GROUP, INC.** May, 2019: 885 million people
- verifications io** February, 2019: 763 million users
- LinkedIn** June, 2021: 763 million users
- facebook** April, 2019: 700 million users
- yahoo!** 2014: 700 million accounts
- Marriott INTERNATIONAL** Novembre, 2019: 500 million customers
- AdultFriendFinder** November, 2019: 412.2 million accounts

350 million credential stuffing attacks (credential stuffing attacks) per day worldwide (2020)

60% of small enterprises that suffered a data breach have closed within 6 months of the breach

11 thousand million access credentials leaked (January-April, 2021)

Data breaches increased by 68% in 2021

4 MONEY MULES

A study in the **United States** January - June, 2022

- 0,3% of bank accounts were used by money mules.
- 3M\$ transferred through mules.
- 1% of the accounts were created by bots.

The number of mules recruited that were **younger than 21 years** tripled between 2016 and 2019.

A study in the **United Kingdom**

468,000 mule accounts. **£550M** in fraudulent transfers.

EMMA 7th edition

European Money Mule Action

- 27 countries involved
- 18.351 mules identified
- 1.800 arrests
- Avoids the loss of 67.5 million euros.

5 ATO, ACCOUNT TAKEOVER

ATO attacks increased by 307% between 2019 and 2021.

Bank accounts and social media accounts are the most vulnerable.

These attacks were the most common in the UK during 2021 above identity fraud and credit card scams.

The United States has the largest number of appropriations with 55%.

6 IDENTITY USURPATION

Police reports on **Identity Usurpation** in the **United States**

2019: 650,523
 2020: (+113,45%) 1,388,540
 2021: (+3,32%) 1,434,695
 2022 (January-June): 603,591

80% of consumers in 2019 and 86% in 2020 have been victims of identity usurpation, credit/debit card fraud or a data breach.