

# HOLIDAY CYBER RISK

NuData Security Intelligence Report



Fraudsters use ever-morphing cyber fraud methods over the holidays. NuData's intelligence supports industry trends that e-commerce is increasingly mobile and high-risk.

NuData Security analyzed over 80 billion behavioral events annually.

## Increased fraud & risk across the board



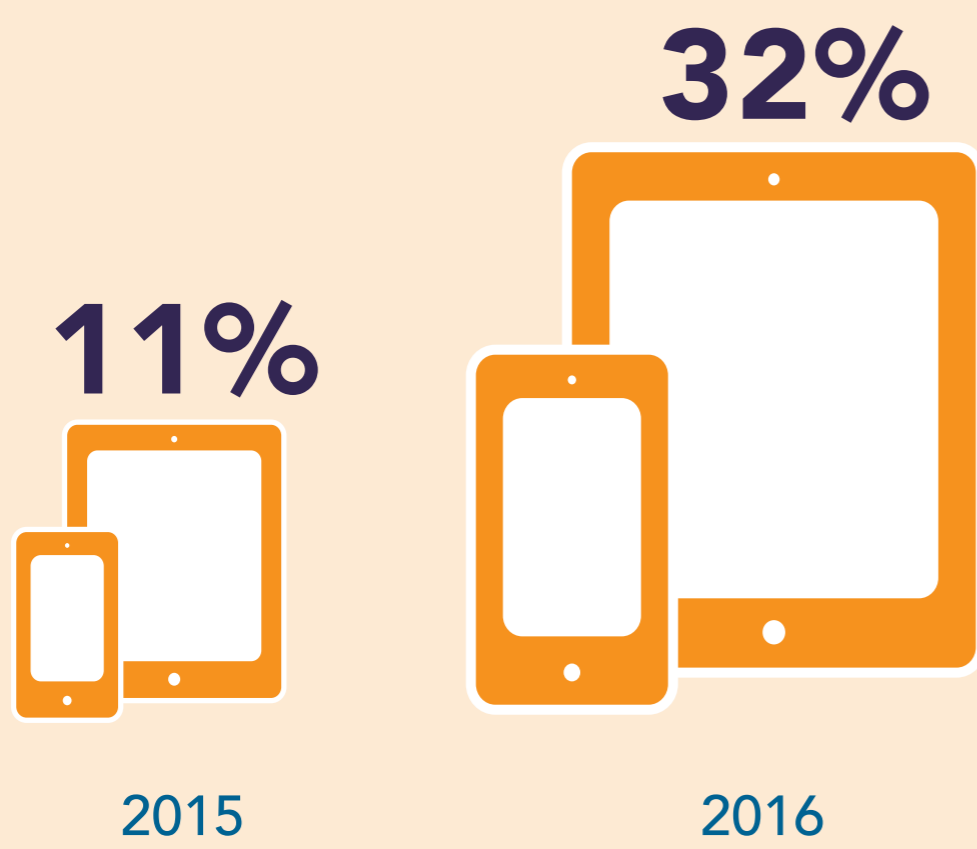
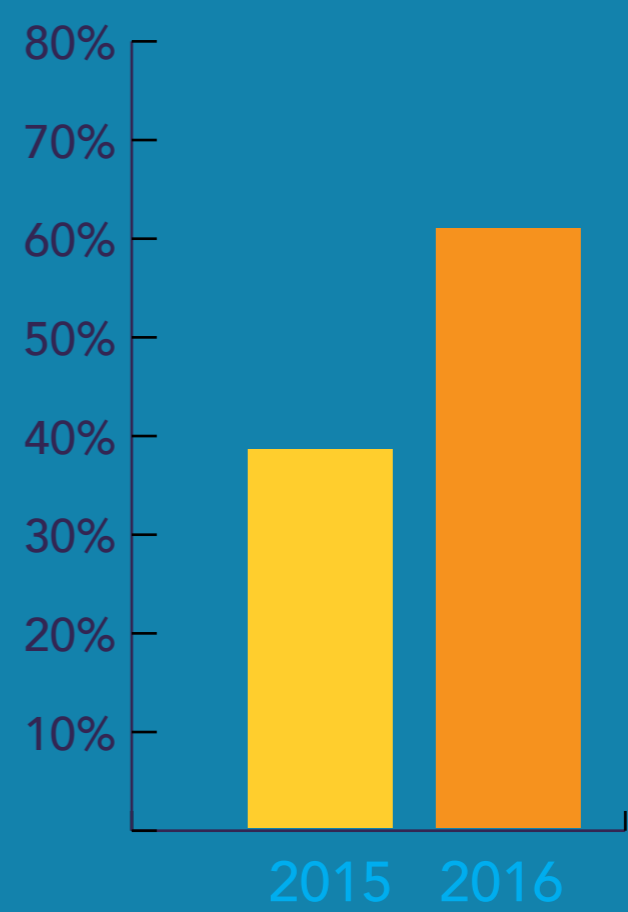
### Year-over-year stats

- 167% increase in high-risk transactions
- 25% of purchases via mobile devices
- Fraudulent activity at login up from 4% to 15%
- IP spoofing = 10% of all high risk logins

\* Hackers gearing up for holidays

## Fraudulent New Account Creation

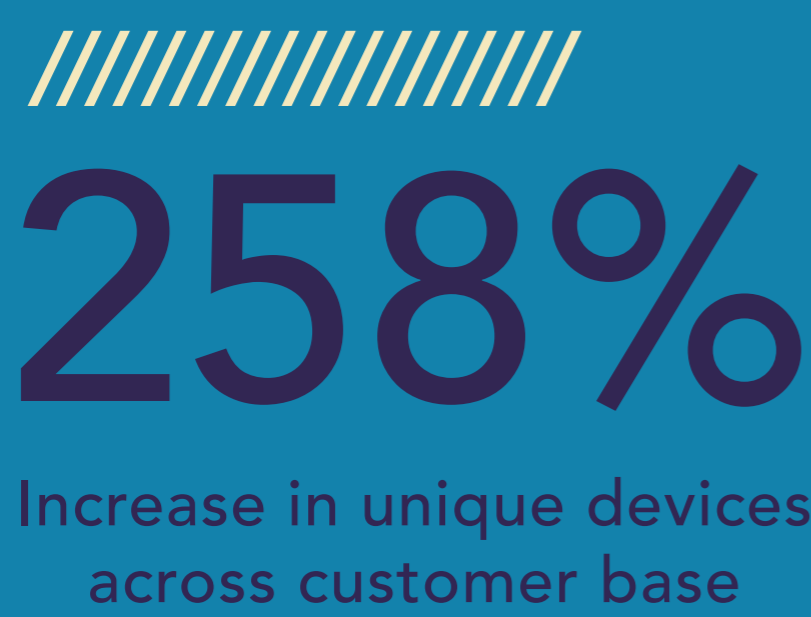
60% of new account creations were fraudulent compared to 39% only last year. Fraudsters typically create accounts with stolen credentials, let them sit dormant, and activate them during spike periods because they know security teams will be stretched, policies loosened up to accommodate volume, so that they can hide attacks within the volume.



## Mobile is Master

In 2015, 11% of all mobile transactions were considered high risk.

That increased to 32% this year, a year-over-year increase of 191%.



## Attackers are evolving

"It is clear that attackers are rapidly evolving their methods to more complex and evolved schemes. Organizations must be ever vigilant as fraudsters leverage the mass of freely available data on the dark web for cybercrime. Expecting consumers to maintain strong, non-reused passwords isn't realistic, meaning retailers need to shoulder an even larger responsibility to protect their brand and users. It is more important than ever for online merchants to employ technology that can help them effectively differentiate good customers from bad."

- Robert Capps, VP of Business Development, NuData Security

As merchants and financial institutions implement additional security layers for automated attacks, ATO, and fraud detection, hackers are evolving to find complex and pervasive ways to commit fraudulent activities online.

Find out more about how passive biometrics and behavioral analytics can reduce fraud.

About NuData



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