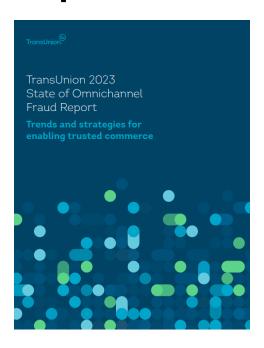


2023 State of Omnichannel Fraud Report



Globally speaking in 2022, 4.6% of digital transactions were potentially fraudulent, returning to pre-pandemic levels. That said, with increased digital transaction volumes, the risks faced by organizations and individuals are greater than ever before. Our 2023 State of Omnichannel Fraud Report provides insights and recommendations for implementing smarter, more effective fraud prevention strategies that build consumer trust by demonstrating safety in omnichannel customer experiences.

Omnichannel fraud trends highlighted in the report include:

- 1. Growth in digital transactions is driving fraud risk exposure everywhere.
- 2. Fraudsters are using every available digital channel to access consumer accounts.
- 3. Top fraud concerns cited by Canadian consumers.