

# INCREASE IN CARD-NOT-PRESENT (CNP) FRAUD

ACI WORLDWIDE ONLINE RETAIL TRENDS 2015: New ACI Worldwide benchmark data of top global retailers reveals surge in 'card-not-present' fraud activity, warns of new pathways to fraud in EMV environment.\*

**1** OUT OF **86** 

TRANSACTIONS is a FRAUDULENT ATTEMPT

vs.

**1** OUT OF **114**  
in 2014.

FRAUD ATTEMPT RATES  
BY VOLUME

**+30%**

compared to 2014.

FRAUD ATTEMPT RATES  
BY VALUE

**+33%**

compared to 2014.

CURRENT TREND  
**LOWER** fraudulent  
**SPEND AMOUNTS** — but at a

**HIGHER**

frequency.

FRAUD AVERAGE  
TICKET VALUE (ATV)  
has **DECREASED** by

**USD \$9.00**

over the past year.

## FRAUD TRENDS TO WATCH (2015 FRAUD ATTEMPT RATES BY VOLUME AND DELIVERY METHOD)

DIGITAL DOWNLOADS  
(VIRTUAL GIFT CARDS OR eGIFTING)



**9.55%**



INTERNATIONAL

**2.38%**

NEXT DAY/OVERNIGHT



**6.57%**



BUY ONLINE/PICKUP IN STORE

**2.15%**

## PAYMENTS RISK MANAGEMENT SOLUTION CNP FRAUD PREDICTIONS

Fraudsters will continue to attempt

**eCOMMERCE  
CHANNEL FRAUD**

due to the shift to more secure  
EMV chip cards (effective October 1),  
which will tighten controls on

**CARD PRESENT TRANSACTIONS.**



**BUY ONLINE/  
PICK UP IN STORE**

fraud will increase more than

**25%**

**THIS HOLIDAY SEASON**

as retailers do not always require consumers  
to re-run cards in store.

\*Source: Payments transaction data analysis from a sampling of leading global retailers using ACI ReD Shield between January and July 2015 compared against the same period in 2014.