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Effective fraud prevention does more than stop fraud. Experian’s fraud team — made up of more than 300 experts in statistics, technology and analytics to stop fraudsters without stopping good customers. Now, fraud prevention contributes to overall growth and a positive experience.

Fraud Attack Rate | 2015 - 2016 Comparison

The adoption of EMV technology has prompted a dramatic rise in the reported fraud threats the industries experience. The shift to the EMV card environment has increased the availability of compromised payment and identity data, enabling more successful fraudulent attempts.

From there, they can access the victim’s correct billing/identity data to pair with the account and initiate a fraudulent purchase. The availability of compromised payment and identity data increases in tandem to fraudsters’ ability to get access to legitimate consumer accounts, even with the introduction of EMV in the various card environments.

In 2016, Experian® analyzed e-commerce fraud attack rates biannually by both shipping and billing locations. Fraud attack rates have shifted over the last year, with a noticeable increase in the number of fraudulent attacks on mobile devices.

Top 5 Riskiest U.S. States

The analysis covered 9,000 cities across all 50 states. The data above ranks the cities by the highest and lowest risk where fraudsters are most and least active from both a billing and shipping perspective.

Top 5 Shipping States

During the last year, the highest fraud attack rates were in the states that are associated with fraudsters (the address where the purchased goods were sent). The attack rate you see below is in basis points for state level data.

Top 5Billing States

Cities Where Fraudsters Are Most and Least Active

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Fraud can happen anywhere. Our latest analysis shows that e-commerce fraud is shifting over the last year. We shift of e-commerce fraud over the last year.

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