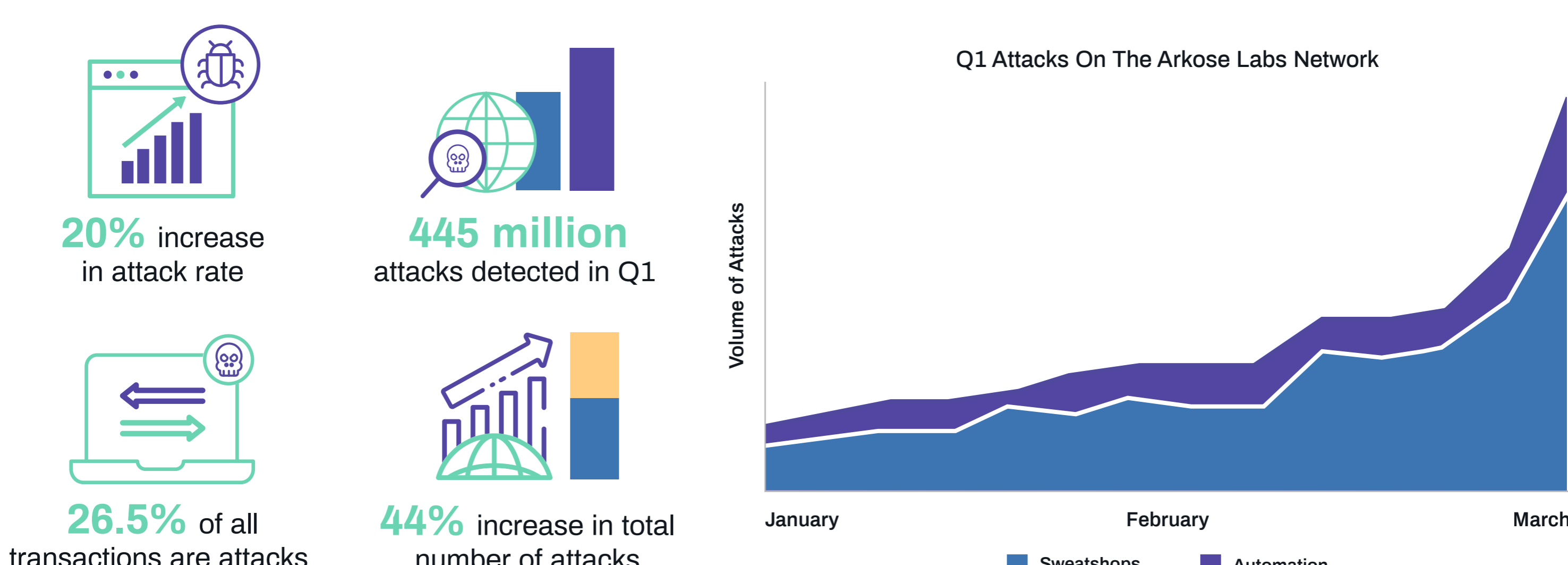


# 20% Spike in Fraud as Digital Behavior Shifts During COVID-19

Insights from the Arkose Labs Q2 2020 Fraud and Abuse Report

## Global Trends: COVID-19 is a Catalyst for Fraud

With major shifts in digital consumer behavior and economic hardship around the globe due to lockdowns, there has been a significant spike in attacks since the beginning of 2020.



## Fraudsters are now operating in the perfect conditions to carry out large-scale fraud

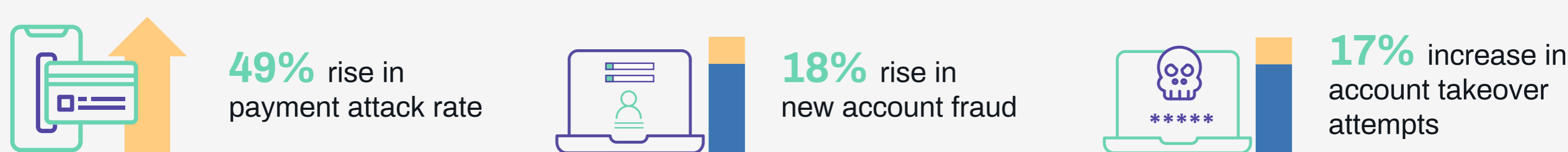
- Cost-effective human resources to carry out attacks
- Heightened incentive levels due to economic turmoil
- Increasing digital activity across the globe
- Plentiful fresh stolen user data
- Easy access to fraud toolkits

## Regional Attack Patterns



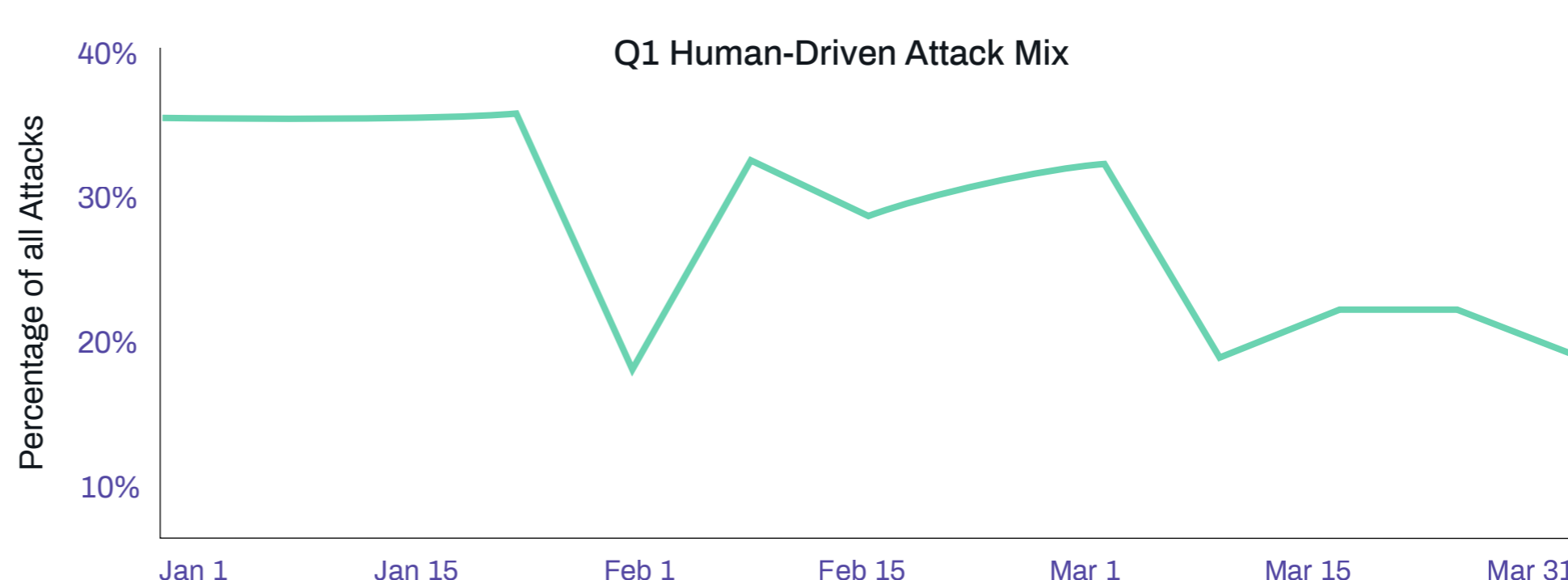
## Attack Trends Across Customer Touchpoints

With the frenzy of fraudulent activity brought on by the COVID-19 global crisis, overall attack rates have gone up across every use case.



## Human-Driven Attack Trends During COVID-19 Crisis

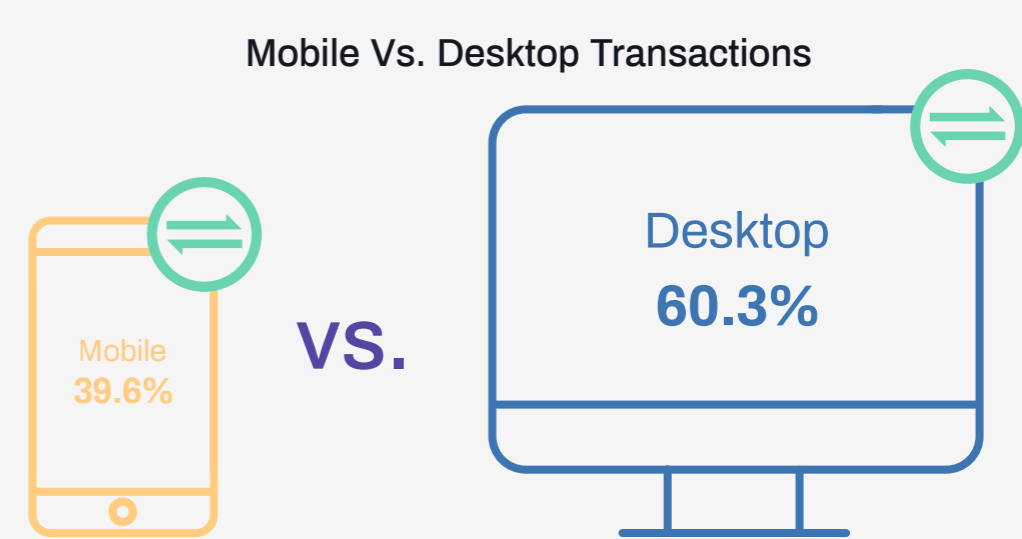
- Volatile attack levels from human sweatshop, as lockdowns disrupted traditional fraud hubs.
- Pronounced spikes in sweatshop-driven activity immediately after localized lockdowns were announced, for example in Italy and Peru.



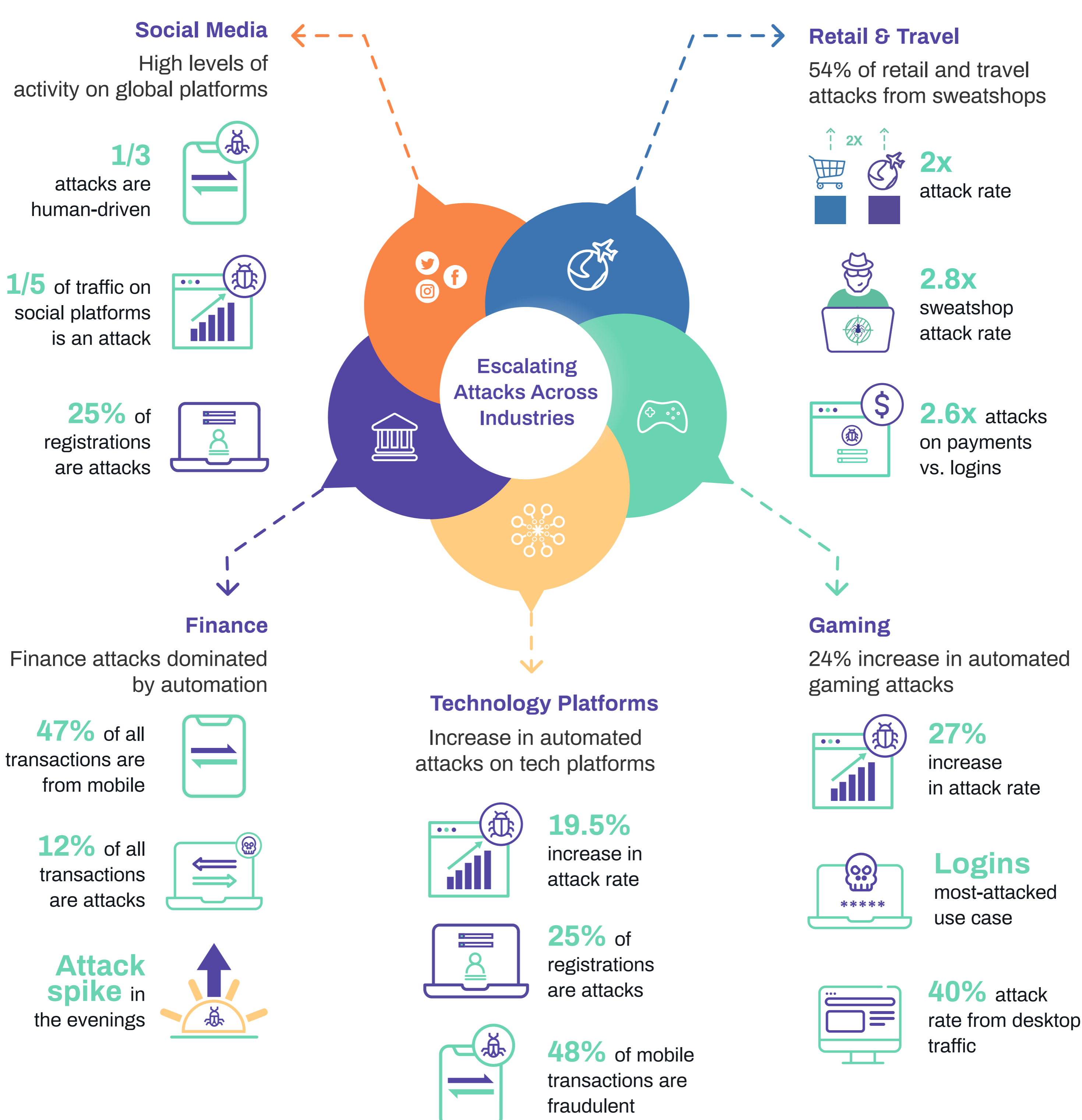
## Mobile vs Desktop Attack Patterns

Fraud originating from mobile devices is on the rise, however, fraudsters still concentrate more of their efforts from desktops.

- 20% of attacks are from mobile compared to 80% on desktop
- 13% of mobile transactions represent fraud and abuse attacks while on desktop the attack rate is 35%



## Escalating Attacks Across Industries



Download the full Q2 2020 Fraud and Abuse Report at [www.arkoselabs.com](http://www.arkoselabs.com)