

## Consumers Are Aware of Data Breaches, but Worry Less About Fraud This Holiday Season

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CHICAGO, IL--(Marketwired - November 11, 2015) - More than half (54 percent) of consumers recognize an increase in data breaches this year compared to last, according to TransUnion's (NYSE: TRU) second annual Holiday Identity Theft survey. Despite the increased awareness, consumers' concern about identity theft is down from 63 percent in 2014 to 52 percent in 2015. Only 35 percent of survey respondents said they plan to change their shopping behavior this year because of the rise in breaches.

"The drop in consumer fear of security breaches is not reflective of the security environment today," said Ken Chaplin, senior vice president for TransUnion®. "Data breaches are inevitable and most consumers are vulnerable to identity theft, so it's crucial that they remain vigilant and take steps to mitigate their risk, especially during the holidays."

The TransUnion survey also found that as consumers embrace and use new payment and protection technologies, they also feel more personal accountability for their own security. New technologies like EMV credit cards contributed to consumers' sense of security and protection. This year, U.S. card companies began full-scale migration to chip-enabled or EMV credit cards, which use built-in computer chips to authenticate card transactions. TransUnion's survey found that more than two-thirds of consumers are aware of this new technology and, of them, 59 percent said they feel more secure using chip-enabled cards than magnetic strip ones.

At the same time, consumers hold themselves more accountable than ever for their own protection. When asked who, among banks, credit card companies, government, law enforcement, retailers or themselves, is most responsible for protecting them from identity theft, more than a third (36 percent) answered that they felt the primary responsibility for their security. Only 24 percent said they hold credit card companies primarily responsible and 17 percent said retailers.

"We are glad to see consumers take responsibility for their own security," said Chaplin. "Preventive steps like regularly checking your bank statements, credit card statements and credit report are the most important things consumers can do during the holiday season. Frequent, thorough monitoring and early fraud detection are measures that need to be taken to protect against identity theft."

To help safeguard against fraud this holiday season, TransUnion's Ken Chaplin offers the following tips:

- **Lock up your credit.** [Credit Lock](#), available through TransUnion's Credit Monitoring and mobile app, lets you lock or unlock your TransUnion credit with the swipe of a finger or click of a mouse. Keep your TransUnion credit report locked at all times until you need to open up a new line of credit.
- **Protect yourself while using your mobile phone.** Ensure your device is password-protected and assign different passwords for multiple devices. If you're shopping or checking your financial statements on the go, make sure you are using a secure Wi-Fi connection that requires a login password.
- **Keep a close eye on your credit card bills.** This is especially important during the holidays. The additional attention to your bills can help you catch any charges you don't recognize on your statements.
- **Only do business with websites that have security measures in place.** Before you provide any personal or payment information on a website, look for a URL that begins with "https" (not "http") and the emblem of a lock on the page, typically next to the address bar.
- **Change your account passwords during special online shopping periods.** Before and after you surf the web on Cyber Monday or other online shopping promotional periods, consider changing your account passwords and keep a list of them in a secure place. Passwords and PIN numbers should be a random mix of letters, numbers and special characters, which makes it harder for identity thieves to guess.

For more information on how you can help keep your identity safe, visit [TransUnion's website](#).

For more information about TransUnion's Credit Monitoring, please visit: <http://www.transunion.com/personal-credit/credit-management/credit-monitoring.page>.

**About the Survey**

The online survey includes responses from 1,024 U.S. consumers between the ages of 18 and 64. The survey was conducted between October 9, 2015 and October 11, 2015.

**About TransUnion (NYSE: TRU)**

Information is a powerful thing. At TransUnion, we realize that. We are dedicated to finding innovative ways information can be used to help individuals make better and smarter decisions. We help uncover unique stories, trends and insights behind each data point, using historical information as well as alternative data sources. This allows a variety of markets and businesses to better manage risk and consumers to better manage their credit, personal information and identity. Today, TransUnion has a global presence in more than 30 countries and a leading presence in several international markets across North America, Africa, Latin America and Asia. Through the power of information, TransUnion is working to build stronger economies and families and safer communities worldwide.

We call this *Information for Good*. [www.transunion.com](http://www.transunion.com)

**Contact**

Bob Skwarek

TransUnion

[rskware@transunion.com](mailto:rskware@transunion.com)

312-985-2453

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