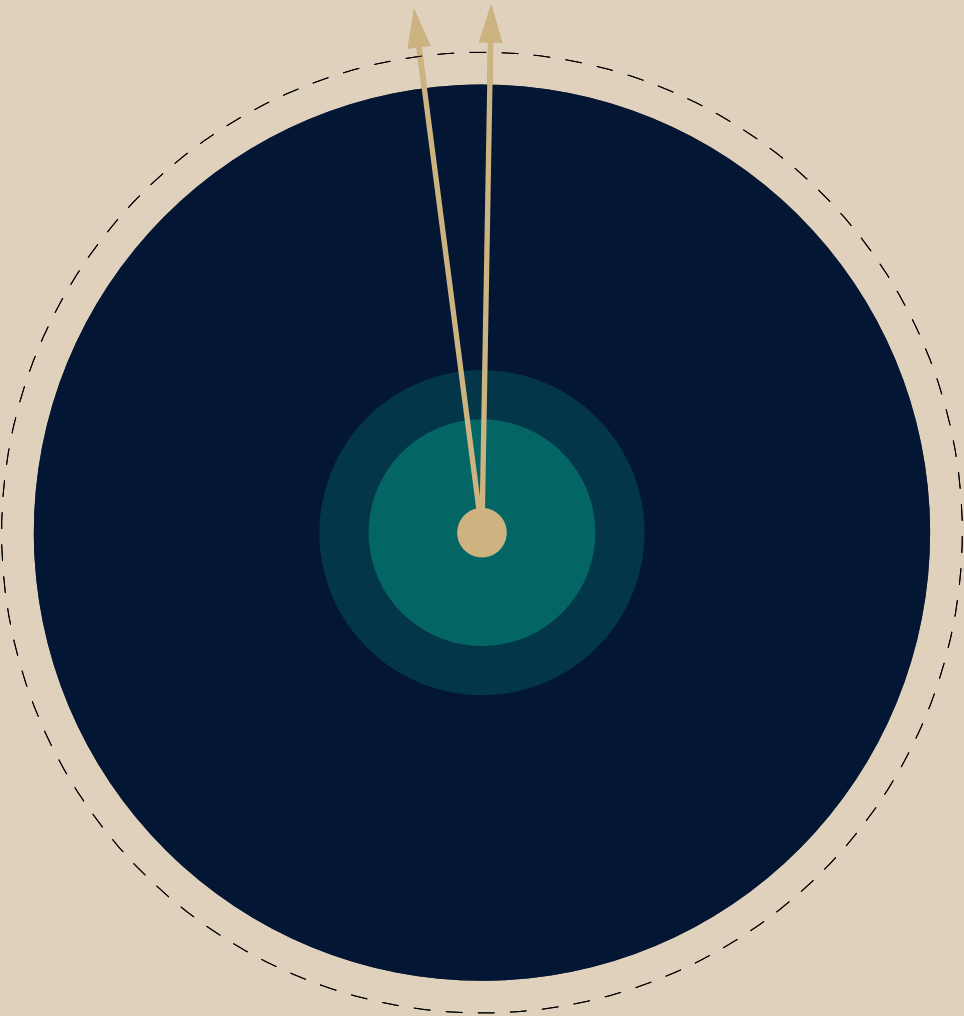
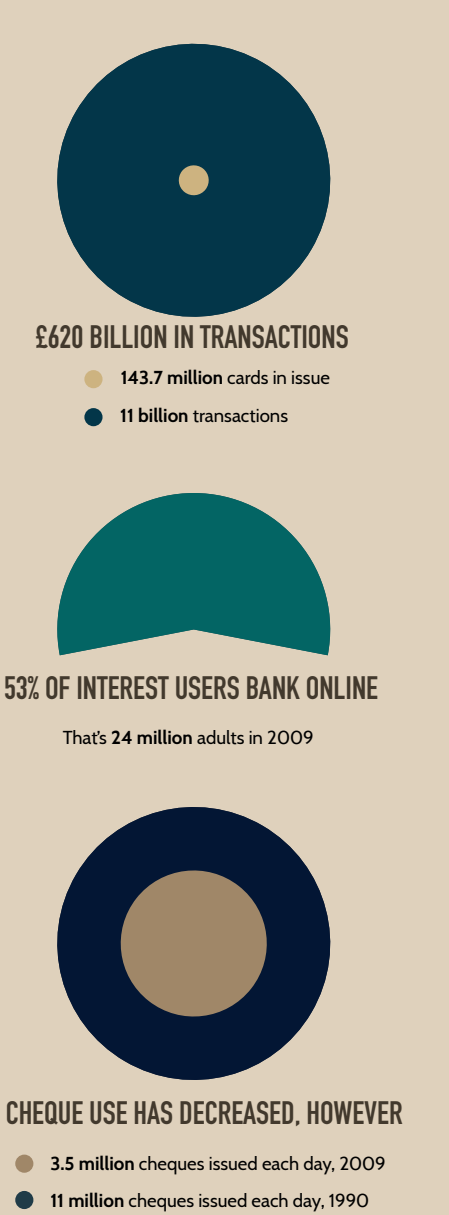


FRAUD: THE REAL SECURITY ISSUE

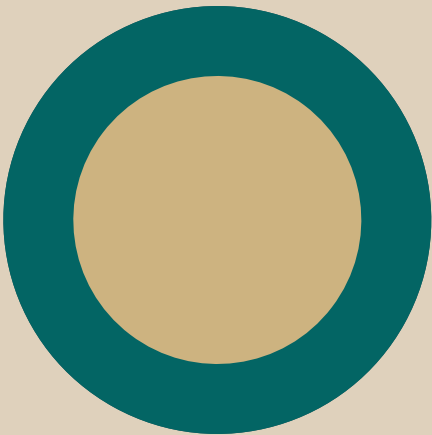
A new report released this week revealed that more than 15,000 people in the UK have become victims of fraud in the first months of 2010. Recent figures also state that in 2009 total fraud losses on plastic cards was over £440 million, fraud losses on cheques reached almost £30 million and online banking fraud losses increased by 14% to £59.7 million.



EVERY 60 SECONDS IN 2009...

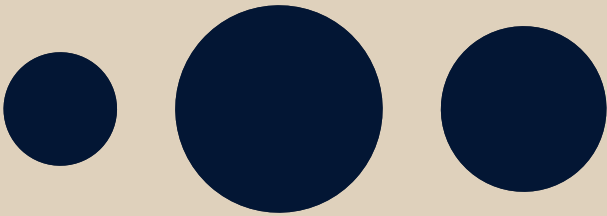
- £56 was lost in cheque fraud
- £113 was lost in online banking fraud
- £837 was lost in plastic card fraud

CARD FRAUD BY LOSSES BY TYPE

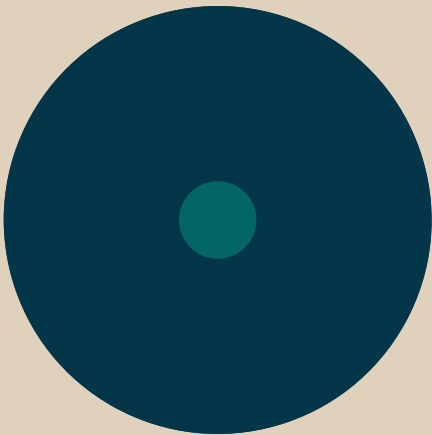


UK CARD FRAUD ABROAD

- £54.2 million in 1999
- £122.7 million in 2009



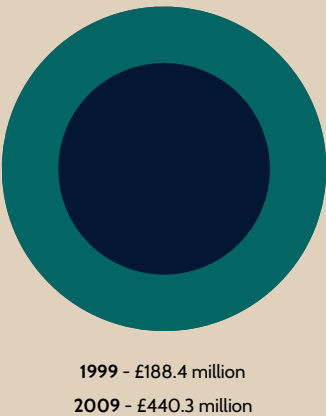
FORMS OF CHEQUE FRAUD



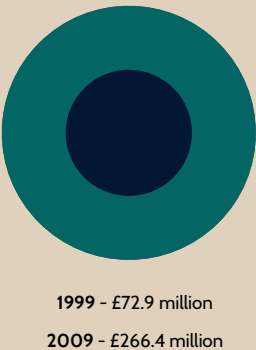
PHISHING WEBSITES TARGETING UK BANKS

- 1,700 in 2005
- 51,161 in 2009

Plastic Card Fraud



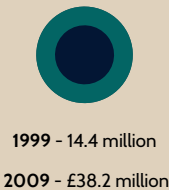
Card-not-present Fraud



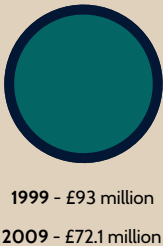
Lost and Stolen Fraud



ID Theft



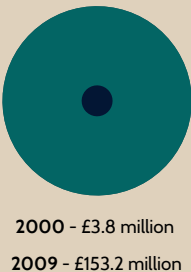
At UK Retailers



At Cash Machines



Internet / E-Commerce Fraud



THE RISE OF FRAUD IN THE UK

- 1999
- 2009