

Changes in U.S. Payments Fraud from 2012 to 2016 Data Tables

Tables are numbered and ordered according to their reference in the report. Data in the report may differ from data in the tables because of rounding.

Definitions

ACH	Automated clearing house
ATM	Automated teller machine
DFIPS	Depository and Financial Institutions Payments Survey (or Depository Institution Survey)
NPIPS	Networks, Processors, and Issuers Payments Surveys (or Card Network Survey)
PIN	Personal identification number

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Table 2. Total, percentage, and rate of payments fraud from general-purpose transaction and credit card accounts, by payment type and value, 2012 and 2015	2012 Payments fraud value in billions	2015 Payments fraud value in billions	2012 Percentage of total payments fraud value	2015 Percentage of total payments fraud value	2012 Rate of fraud, by value, in basis points	2015 Rate of fraud, by value, in basis points
Total payments fraud	6.10	8.34	100.0	100.0	0.38	0.46
Card payments fraud ¹	3.95	6.46	64.6	77.5	7.99	10.80
ACH payments fraud	1.05	1.16	17.2	14.0	0.08	0.08
Check payments fraud	1.11	0.71	18.2	8.6	0.41	0.25

Note:

Figures may not sum because of rounding.

Data are from the depository institution survey (DFIPS).

¹Cards include card payments and ATM withdrawals.

Table 3. Total, percentage, and rate of ACH payments fraud from general-purpose transaction accounts, by ACH payment type and value, 2012 and 2015	2012 ACH payments fraud value in billions	2015 ACH payments fraud value in billions	2012 Percentage of total ACH payments fraud value	2015 Percentage of total ACH payments fraud value	2012 Rate of fraud, by value, in basis points	2015 Rate of fraud, by value, in basis points
Total ACH payments fraud	1.05	1.16	100.0	100.0	0.08	0.08
ACH credit transfer fraud	0.39	0.42	37.1	35.9	0.05	0.05
ACH debit transfer fraud	0.66	0.75	62.9	64.1	0.13	0.14

Note:

Figures may not sum because of rounding.

Data are from the depository institution survey (DFIPS).

Table 4. Total, percentage, and rate of card payments fraud from general-purpose transaction and credit card accounts, by card payment type and value, 2012 and 2015	2012 Card payments fraud value in billions	2015 Card payments fraud value in billions	2012 Percentage of total card payments fraud	2015 Percentage of total card payments fraud	2012 Rate of fraud, by value, in basis points	2015 Rate of fraud, by value, in basis points
Total card payments and ATM withdrawal fraud	3.95	6.46	100.0	100.0	7.99	10.80
Credit card payments fraud	2.26	3.89	57.4	60.2	9.97	13.88
Debit card payments fraud ¹	1.43	2.22	36.1	34.3	7.20	9.17
ATM withdrawal fraud	0.26	0.35	6.5	5.5	3.73	4.65

Note:

Data are from the depository institution survey (DFIPS).

¹Debit cards include non-prepaid and prepaid debit card payments.

Table 5. Total, percentage, and rate of payments fraud from general-purpose transaction and credit card accounts, by payment type and number, 2012 and 2015	2012 Number of payments fraud in millions	2015 Number of payments fraud in millions	2012 Percentage of total number of payments fraud	2015 Percentage of total number of payments fraud	2012 Rate of fraud, by number, in basis points	2015 Rate of fraud, by number, in basis points
Total payments fraud	31.4	61.7	100.0	100.0	2.60	4.38
Card payments fraud ¹	29.0	60.4	92.2	97.8	3.60	6.07
ACH payments fraud	1.6	0.8	5.0	1.3	0.77	0.33
Check payments fraud	0.9	0.6	2.8	0.9	0.44	0.32

Note:

Figures may not sum because of rounding.

Data are from the depository institution survey (DFIPS).

¹Cards include card payments and ATM withdrawals.

Table 6. Total, percentage, and rate of card payments fraud from general-purpose transaction and credit card accounts, by card payment type and number, 2012 and 2015	2012 Number of card payments fraud in millions	2015 Number of card payments fraud in millions	2012 Percentage of total number of card payments fraud	2015 Percentage of total number of card payments fraud	2012 Rate of fraud, by number, in basis points	2015 Rate of fraud, by number, in basis points
Total card payments and ATM withdrawal fraud	29.0	60.4	100.0	100.0	3.60	6.07
Credit card payments fraud	14.0	30.4	48.3	50.3	5.74	9.79
Debit card payments fraud ¹	13.7	28.7	47.3	47.5	2.72	4.53
ATM withdrawal fraud	1.3	1.4	4.4	2.2	2.21	2.58

Note:

Data are from the depository institution survey (DFIPS).

¹Debit cards include non-prepaid and prepaid debit card payments.

Table 7. Total, percentage, and rate of card payments fraud, by card payment type and value, 2015 and 2016	2015 Card payments fraud value in billions	2016 Card payments fraud value in billions	2015 Percentage of total card payments fraud value	2016 Percentage of total card payments fraud value	2015 Rate of fraud, by value, in basis points	2016 Rate of fraud, by value, in basis points
Total card payments fraud	7.07	7.48	100.0	100.0	13.55	13.46
Credit card payments fraud	4.75	5.14	67.2	68.7	16.95	17.13
Debit card payments fraud ¹	2.32	2.34	32.8	31.3	9.61	9.15

Note:

ATM withdrawals are not included.

Data are from the card network survey (NPIPS).

¹Debit cards include non-prepaid and prepaid debit card payments.

Table 8. Total, percentage, and rate of in-person card payments fraud, by card payment type and value, 2015 and 2016	2015 In-person card payments fraud value in billions	2016 In-person card payments fraud value in billions	2015 Percentage of total in-person card payments fraud value	2016 Percentage of total in-person card payments fraud value	2015 Rate of fraud, by value, in basis points	2016 Rate of fraud, by value, in basis points
Total in-person card payments fraud	3.68	2.91	100.0	100.0	12.17	9.34
In-person credit card payments fraud	2.38	1.99	64.8	68.5	18.26	14.68
In-person debit card payments fraud ¹	1.29	0.92	35.2	31.5	7.54	5.22

Note:

ATM withdrawals are not included.

Data are from the card network survey (NPIPS).

¹Debit cards include non-prepaid and prepaid debit card payments.

Table 9. Total, percentage, and rate of remote card payments fraud, by card payment type and value, 2015 and 2016	2015 Remote card payments fraud value in billions	2016 Remote card payments fraud value in billions	2015 Percentage of total remote card payments fraud value	2016 Percentage of total remote card payments fraud value	2015 Rate of fraud, by value, in basis points	2016 Rate of fraud, by value, in basis points
Total remote card payments fraud	3.40	4.57	100.0	100.0	15.45	18.71
Remote credit card payments fraud	2.37	3.15	69.7	68.8	15.81	19.16
Remote debit card payments fraud ¹	1.03	1.42	30.3	31.2	14.67	17.78

Note:

ATM withdrawals are not included.

Data are from the card network survey (NPIPS).

¹Debit cards include non-prepaid and prepaid debit card payments.

Table 10. Total, percentage, and rate of card payments fraud, by card payment type and number, 2015 and 2016	2015 Number of fraudulent card payments in millions	2016 Number of fraudulent card payments in millions	2015 Percentage of total number of fraudulent card payments	2016 Percentage of total number of fraudulent card payments	2015 Rate of fraud, by number, in basis points	2016 Rate of fraud, by number, in basis points
Total card payments fraud	63.5	71.4	100.0	100.0	6.73	7.02
Credit card payments fraud	36.3	40.1	57.2	56.2	11.70	11.70
Debit card payments fraud ¹	27.2	31.3	42.8	43.8	4.30	4.64

Note:

ATM withdrawals are not included.

Data are from the card network survey (NPIPS).

¹Debit cards include non-prepaid and prepaid debit card payments.

Table A.1. Rate of card payments fraud, by card payment type and channel, 2015 (Rates in basis points)	DFIPS Number	NPIPS Number	DFIPS Value	NPIPS Value
Total card payments fraud	6.26	6.73	11.70	13.55
Total card-present/in-person card payments fraud	4.11	3.91	10.36	12.17
Total card-not-present/remote card payments fraud	16.33	17.71	14.23	15.45
Credit card payments fraud	9.79	11.70	13.88	16.95
Card-present/in-person credit card payments fraud	7.32	8.09	14.27	18.26
Card-not-present/remote credit card payments fraud	15.98	20.09	13.45	15.81
Debit card payments fraud¹	4.53	4.30	9.17	9.61
Card-present/in-person debit card payments fraud	2.83	2.21	7.35	7.54
Card-not-present/remote debit card payments fraud	16.73	15.48	16.31	14.67
Debit card payments fraud	4.53	4.30	9.17	9.61
Non-prepaid debit card payments fraud	4.73	4.38	9.50	9.87
Prepaid debit card payments fraud	1.77	3.18	4.07	5.61

Note:

ATM withdrawals are not included.

Data are from the depository institution survey (DFIPS) and the card network survey (NPIPS).

¹Debit cards include non-prepaid and prepaid debit card payments.

Table B.1.A. Total payments fraud from general-purpose transaction and credit card accounts, by payment type, 2012 and 2015	Number Units	Value Units	2012 Number	2012 Value	2012 Average Value	2015 Number	2015 Value	2015 Average Value
Total payments fraud	MN	BN	31.4	6.10	194	61.7	8.34	135
Card payments and ATM withdrawal fraud	MN	BN	29.0	3.95	136	60.4	6.46	107
Card payments fraud	MN	BN	27.7	3.69	133	59.0	6.11	103
Credit card payments fraud	MN	BN	14.0	2.26	162	30.4	3.89	128
Debit card payments fraud ¹	MN	BN	13.7	1.43	104	28.7	2.22	77
Non-prepaid debit card payments fraud	MN	BN	*	*	*	27.9	2.16	77
Prepaid debit card payments fraud	MN	BN	*	*	*	0.8	0.06	80
ATM withdrawal fraud	MN	BN	1.3	0.26	199	1.4	0.35	263
ACH payments fraud	MN	BN	1.6	1.05	670	0.8	1.16	1,498
ACH credit transfer fraud	MN	BN	0.5	0.39	767	0.1	0.42	3,582
ACH debit transfer fraud	MN	BN	1.1	0.66	624	0.7	0.75	1,130
Check payments fraud	MN	BN	0.9	1.11	1,267	0.6	0.71	1,255

Note:

Figures may not sum because of rounding.

Data are from the depository institution survey (DFIPS).

¹The non-prepaid and prepaid allocation is not available for debit card payments fraud in 2012.

Table B.1.B. Card payments fraud from general-purpose transaction and credit card accounts, by card payment type and channel, 2012 and 2015	Number Units	Value Units	2012 Number	2012 Value	2012 Average Value	2015 Number	2015 Value	2015 Average Value
Total card payments fraud	MN	BN	29.0	3.95	136	60.4	6.46	107
Total card-present payments fraud	MN	BN	16.7	2.39	143	33.3	3.89	117
Total card-not-present payments fraud	MN	BN	12.3	1.56	127	27.1	2.57	95
Credit card payments fraud	MN	BN	14.0	2.26	162	30.4	3.89	128
Card-present credit card payments fraud	MN	BN	7.2	1.13	156	16.3	2.12	131
Card-not-present credit card payments fraud	MN	BN	6.8	1.14	168	14.1	1.77	125
Debit card payments fraud¹	MN	BN	13.7	1.43	104	28.7	2.22	77
Card-present debit card payments fraud	MN	BN	8.2	1.01	123	15.7	1.41	90
Card-not-present debit card payments fraud	MN	BN	5.5	0.42	76	13.0	0.80	62
ATM withdrawal frauds (card-present)	MN	BN	1.3	0.26	199	1.4	0.35	263

Note:

Figures may not sum because of rounding.

Data are from the depository institution survey (DFIPS).

¹Debit cards include non-prepaid and prepaid debit card payments.

Table B.1.C. Card-present payments fraud from general-purpose transaction and credit card accounts, by card payment type and use of personal identification number (PIN) for authentication, 2012 and 2015	Number Units	Value Units	2012 Number	2012 Value	2012 Average Value	2015 Number	2015 Value	2015 Average Value
Total card-present payments fraud	MN	BN	16.7	2.39	143	33.3	3.89	117
Total card-present PIN-authenticated payments fraud	MN	BN	2.0	0.37	180	4.0	0.66	162
Total card-present non-PIN-authenticated payments fraud	MN	BN	14.7	2.02	138	29.3	3.24	111
Card-present credit card payments fraud¹	MN	BN	7.2	1.13	156	16.3	2.12	131
Card-present PIN-authenticated credit card payments fraud	MN	BN	0.0	0.00	0	0.0	0.02	607
Card-present non-PIN-authenticated credit card payments fraud	MN	BN	7.2	1.13	156	16.2	2.10	130
Card-present debit card payments fraud²	MN	BN	8.2	1.01	123	15.7	1.41	90
Card-present PIN-authenticated debit card payments fraud	MN	BN	0.8	0.11	148	2.7	0.28	105
Card-present non-PIN-authenticated debit card payments fraud	MN	BN	7.4	0.89	120	13.0	1.13	87
ATM withdrawal fraud (PIN-authenticated)	MN	BN	1.3	0.26	199	1.4	0.35	263

Note:

Figures may not sum because of rounding.

Data are from the depository institution survey (DFIPS).

¹The PIN and no-PIN allocation is not available for credit cards in 2012. The value and number of card-present PIN payments fraud for credit cards were negligible and are assumed to have been zero.

²Debit cards include non-prepaid and prepaid debit card payments.

Table B.2.A. Total payments from general-purpose transaction and credit card accounts, by payment type, 2012 and 2015	Number Units	Value Units	2012 Number	2012 Value	2012 Average Value	2015 Number	2015 Value	2015 Average Value
Total payments	BN	TR	120.7	161.16	1,335	141.0	180.25	1,278
Card payments and ATM withdrawals	BN	TR	80.6	4.94	61	99.5	5.98	60
Card payments	BN	TR	74.8	4.25	57	94.3	5.22	55
Credit card payments	BN	TR	24.4	2.27	93	31.0	2.80	90
Debit card payments	BN	TR	50.4	1.98	39	63.3	2.42	38
Non-prepaid debit card payments	BN	TR	47.3	1.87	40	59.0	2.27	38
Prepaid debit card payments	BN	TR	3.1	0.11	35	4.3	0.15	35
ATM withdrawals	BN	TR	5.8	0.69	118	5.2	0.76	146
ACH payments	BN	TR	20.4	129.02	6,322	23.5	145.30	6,176
ACH credit transfers	BN	TR	8.6	76.56	8,944	9.9	90.54	9,145
ACH debit transfers	BN	TR	11.8	52.45	4,427	13.6	54.76	4,018
Check payments	BN	TR	19.7	27.21	1,378	17.9	28.97	1,614

Note:

Figures may not sum because of rounding.

Data are from the depository institution survey (DFIPS).

Table B.2.B. Card payments from general-purpose transaction and credit card accounts, by card payment type and channel, 2012 and 2015	Number Unit	Value Units	2012 Number	2012 Value	2012 Average Value	2015 Number	2015 Value	2015 Average Value
Total card payments	BN	TR	80.6	4.94	61	99.5	5.98	60
Total card-present payments	BN	TR	68.8	3.51	51	83.0	4.18	50
Total card-not-present payments	BN	TR	11.8	1.43	121	16.6	1.81	109
Credit card payments	BN	TR	24.4	2.27	93	31.0	2.80	90
Card-present credit card payments	BN	TR	18.5	1.26	68	22.2	1.49	67
Card-not-present credit card payments	BN	TR	5.9	1.01	170	8.8	1.32	149
Debit card payments¹	BN	TR	50.4	1.98	39	63.3	2.42	38
Card-present debit card payments	BN	TR	44.5	1.56	35	55.5	1.93	35
Card-not-present debit card payments	BN	TR	5.9	0.43	72	7.7	0.49	63
ATM withdrawals (card-present)	BN	TR	5.8	0.69	118	5.2	0.76	146

Note:

Figures may not sum because of rounding.

Data are from the depository institution survey (DFIPS).

¹Debit cards include non-prepaid and prepaid debit card payments.

Table B.2.C. Card-present payments from general-purpose transaction and credit card accounts, by card payment type and use of personal identification number (PIN) for authentication, 2012 and 2015	Number Unit	Value Units	2012 Number	2012 Value	2012 Average Value	2015 Number	2015 Value	2015 Average Value
Total card-present payments	BN	TR	68.8	3.51	51	83.0	4.18	50
Total card-present PIN-authenticated payments	BN	TR	24.1	1.44	60	27.4	1.64	60
Total card-present non-PIN-authenticated payments	BN	TR	44.7	2.06	46	55.6	2.53	46
Card-present credit card payments¹	BN	TR	18.5	1.26	68	22.2	1.49	67
Card-present PIN-authenticated credit card payments	BN	TR	0.0	0.00	0	0.0	0.01	138
Card-present non-PIN-authenticated credit card payments	BN	TR	18.5	1.26	68	22.1	1.48	67
Card-present debit card payments²	BN	TR	44.5	1.56	35	55.5	1.93	35
Card-present PIN-authenticated debit card payments	BN	TR	18.3	0.76	41	22.1	0.87	40
Card-present non-PIN-authenticated debit card payments	BN	TR	26.2	0.80	30	33.4	1.05	31
ATM withdrawals (PIN-authenticated)	BN	TR	5.8	0.69	118	5.2	0.76	146

Note:

Figures may not sum because of rounding.

Data are from the depository institution survey (DFIPS).

¹The PIN and no-PIN allocation is not available for credit cards in 2012. The value and number of card-present PIN payments for credit cards were negligible and are assumed to have been zero.

²Debit cards include non-prepaid and prepaid debit card payments.

Table B.3.A. Rate of payments fraud from general-purpose transaction and credit card accounts, by payment type, 2012 and 2015 (Rates in basis points)	2012 Number	2012 Value	2015 Number	2015 Value
Total payments fraud	2.60	0.38	4.38	0.46
Card payments and ATM withdrawal fraud	3.60	7.99	6.07	10.80
Card payments fraud	3.70	8.68	6.26	11.70
Credit card payments fraud	5.74	9.97	9.79	13.88
Debit card payments fraud ¹	2.72	7.20	4.53	9.17
Non-prepaid debit card payments fraud	*	*	4.73	9.50
Prepaid debit card payments fraud	*	*	1.77	4.07
ATM withdrawal fraud	2.21	3.73	2.58	4.65
ACH payments fraud	0.77	0.08	0.33	0.08
ACH credit transfer fraud	0.59	0.05	0.12	0.05
ACH debit transfer fraud	0.89	0.13	0.48	0.14
Check payments fraud	0.44	0.41	0.32	0.25

Note:

Data are from the depository institution survey (DFIPS).

¹The fraud rate estimates for non-prepaid and prepaid debit card payments in 2012 are not available.

Table B.3.B. Rate of card payments fraud from general-purpose transaction and credit card accounts, by card payment type and channel, 2012 and 2015 (Rates in basis points)	2012 Number	2012 Value	2015 Number	2015 Value
Total card payments fraud	3.60	7.99	6.07	10.80
Total card-present payments fraud	2.43	6.82	4.02	9.32
Total card-not-present payments fraud	10.41	10.87	16.33	14.23
Credit card payments fraud	5.74	9.97	9.79	13.88
Card-present credit card payments fraud	3.92	8.92	7.32	14.27
Card-not-present credit card payments fraud	11.44	11.29	15.98	13.45
Debit card payments fraud¹	2.72	7.20	4.53	9.17
Card-present debit card payments fraud	1.84	6.47	2.83	7.35
Card-not-present debit card payments fraud	9.37	9.87	16.73	16.31
ATM withdrawal fraud (card-present)	2.21	3.73	2.58	4.65

Note:

Data are from the depository institution survey (DFIPS).

¹Debit cards include non-prepaid and prepaid debit card payments.

Table B.3.C. Rate of card-present payments fraud from general-purpose transaction and credit card accounts, by card payment type and use of personal identification number (PIN) for authentication, 2012 and 2015 (Rates in basis points)	2012 Number	2012 Value	2015 Number	2015 Value
Total card-present payments fraud	2.43	6.82	4.02	9.32
Total card-present PIN-authenticated payments fraud	0.85	2.56	1.48	3.99
Total card-present non-PIN-authenticated payments fraud	3.28	9.80	5.27	12.78
Card-present credit card payments fraud¹	3.92	8.92	7.32	14.27
Card-present PIN-authenticated credit card payments fraud	0.00	0.00	8.95	39.30
Card-present non-PIN-authenticated credit card payments fraud	3.92	8.92	7.32	14.18
Card-present debit card payments fraud²	1.84	6.47	2.83	7.35
Card-present PIN-authenticated debit card payments fraud	0.42	1.49	1.20	3.20
Card-present non-PIN-authenticated debit card payments fraud	2.83	11.18	3.91	10.80
ATM withdrawal fraud (PIN-authenticated)	2.21	3.73	2.58	4.65

Note:

Data are from the depository institution survey (DFIPS).

¹The PIN and no-PIN allocation is not available for credit cards in 2012. The rates of card-present PIN payments fraud for credit cards were negligible and are assumed to have been zero.

²Debit cards include non-prepaid and prepaid debit card payments.

Table B.4. Card payments fraud, by card industry fraud category, 2015 and 2016	Number Units	Value Units	2015 Number	2015 Value	2015 Average Value	2016 Number	2016 Value	2016 Average Value
Total card payments fraud	MN	BN	63.5	7.07	111	71.4	7.48	105
Total counterfeit card payments fraud	MN	BN	25.0	3.05	122	23.8	2.62	110
Total lost or stolen card payments fraud	MN	BN	7.5	0.73	97	8.2	0.81	99
Total card issued but not received payments fraud	MN	BN	0.4	0.05	113	0.5	0.06	117
Total fraudulent application card payments fraud	MN	BN	1.5	0.21	143	2.1	0.36	174
Total fraudulent use of account number card payments fraud	MN	BN	28.5	2.88	101	36.0	3.46	96
Total other card payments fraud	MN	BN	0.6	0.15	252	0.8	0.18	212
Credit card payments fraud	MN	BN	36.3	4.75	131	40.1	5.14	128
Counterfeit credit card payments fraud	MN	BN	14.3	1.88	131	13.2	1.66	126
Lost or stolen credit card payments fraud	MN	BN	4.1	0.50	121	4.9	0.58	119
Credit card issued but not received payments fraud	MN	BN	0.3	0.04	120	0.4	0.05	127
Fraudulent application credit card payments fraud	MN	BN	1.4	0.21	144	2.0	0.36	175
Fraudulent use of account number credit card payments fraud	MN	BN	15.6	1.99	127	19.0	2.34	123
Other credit card payments fraud	MN	BN	0.5	0.14	312	0.7	0.16	243
Debit card payments fraud	MN	BN	27.2	2.32	85	31.3	2.34	75
Counterfeit debit card payments fraud	MN	BN	10.6	1.17	110	10.7	0.96	90
Lost or stolen debit card payments fraud	MN	BN	3.4	0.24	69	3.3	0.23	69
Debit card issued but not received payments fraud	MN	BN	0.1	0.01	86	0.1	0.01	87
Fraudulent application debit card payments fraud	MN	BN	0.0	0.00	84	0.0	0.00	116
Fraudulent use of account number debit card payments fraud	MN	BN	12.9	0.90	69	17.0	1.12	66
Other debit card payments fraud	MN	BN	0.2	0.01	83	0.2	0.02	100
Non-prepaid debit card payments fraud	MN	BN	25.8	2.24	87	29.7	2.25	76
Counterfeit non-prepaid debit card payments fraud	MN	BN	10.3	1.15	111	10.3	0.93	91
Lost or stolen non-prepaid debit card payments fraud	MN	BN	3.1	0.21	70	3.0	0.21	70
Non-prepaid debit card issued but not received payments fraud	MN	BN	0.1	0.01	86	0.1	0.01	88
Fraudulent application non-prepaid debit card payments fraud	MN	BN	0.0	0.00	83	0.0	0.00	91
Fraudulent use of account number non-prepaid debit card payments fraud	MN	BN	12.3	0.86	70	16.3	1.09	67
Other non-prepaid debit card payments fraud	MN	BN	0.1	0.01	143	0.1	0.01	125

Table B.4. Card payments fraud, by card industry fraud category, 2015 and 2016	Number Units	Value Units	2015 Number	2015 Value	2015 Average Value	2016 Number	2016 Value	2016 Average Value
Prepaid debit card payments fraud	MN	BN	1.4	0.08	61	1.6	0.09	58
Counterfeit prepaid debit card payments fraud	MN	BN	0.3	0.02	73	0.4	0.03	72
Lost or stolen prepaid debit card payments fraud	MN	BN	0.4	0.02	64	0.3	0.02	56
Prepaid debit card issued but not received payments fraud	MN	BN	0.0	0.00	97	0.0	0.00	86
Fraudulent application prepaid debit card payments fraud	MN	BN	0.0	0.00	116	0.0	0.00	235
Fraudulent use of account number prepaid debit card payments fraud	MN	BN	0.6	0.03	57	0.7	0.03	47
Other prepaid debit card payments fraud	MN	BN	0.1	0.00	31	0.1	0.01	76

Note:

ATM withdrawals are not included.

Data are from the card network survey (NPIPS).

Table B.5.A. Card payments fraud, by card payment type, 2015 and 2016	Number Units	Value Units	2015 Number	2015 Value	2015 Average Value	2016 Number	2016 Value	2016 Average Value
Total card payments fraud	MN	BN	63.5	7.07	111	71.4	7.48	105
Credit card payments fraud	MN	BN	36.3	4.75	131	40.1	5.14	128
Debit card payments fraud	MN	BN	27.2	2.32	85	31.3	2.34	75
Non-prepaid debit card payments fraud	MN	BN	25.8	2.24	87	29.7	2.25	76
Prepaid debit card payments fraud	MN	BN	1.4	0.08	61	1.6	0.09	58

Note:

ATM withdrawals are not included.

Data are from the card network survey (NPIPS).

Table B.5.B. Card payments fraud, by card payment type and channel, 2015 and 2016	Number Units	Value Units	2015 Number	2015 Value	2015 Average Value	2016 Number	2016 Value	2016 Average Value
Total card payments fraud	MN	BN	63.5	7.07	111	71.4	7.48	105
Total in-person card payments fraud	MN	BN	29.4	3.68	125	26.4	2.91	110
Total remote card payments fraud	MN	BN	34.1	3.40	100	45.0	4.57	102
Credit card payments fraud	MN	BN	36.3	4.75	131	40.1	5.14	128
In-person credit card payments fraud	MN	BN	17.6	2.38	136	16.0	1.99	125
Remote credit card payments fraud	MN	BN	18.7	2.37	127	24.1	3.15	130
Debit card payments fraud	MN	BN	27.2	2.32	85	31.3	2.34	75
In-person debit card payments fraud	MN	BN	11.8	1.29	110	10.4	0.92	88
Remote debit card payments fraud	MN	BN	15.4	1.03	67	20.9	1.42	68
Non-prepaid debit card payments fraud	MN	BN	25.8	2.24	87	29.7	2.25	76
In-person non-prepaid debit card payments fraud	MN	BN	11.2	1.25	111	9.8	0.88	89
Remote non-prepaid debit card payments fraud	MN	BN	14.6	0.99	68	19.9	1.37	69
Prepaid debit card payments fraud	MN	BN	1.4	0.08	61	1.6	0.09	58
In-person prepaid debit card payments fraud	MN	BN	0.6	0.04	73	0.5	0.04	75
Remote prepaid debit card payments fraud	MN	BN	0.8	0.04	52	1.0	0.05	49

Note:

ATM withdrawals are not included.

Data are from the card network survey (NPIPS).

Table B.5.C. In-person card payments fraud, by card payment type and use of chip-based payment information encryption for authentication, 2015 and 2016	Number Units	Value Units	2015 Number	2015 Value	2015 Average Value	2016 Number	2016 Value	2016 Average Value
Total in-person card payments fraud	MN	BN	29.4	3.68	125	26.4	2.91	110
Total in-person chip-authenticated card payments fraud	MN	BN	0.5	0.15	295	3.1	0.66	216
Total in-person non-chip-authenticated card payments fraud	MN	BN	28.9	3.53	122	23.3	2.25	96
In-person credit card payments fraud	MN	BN	17.6	2.38	136	16.0	1.99	125
In-person chip-authenticated credit card payments fraud	MN	BN	0.4	0.13	304	2.3	0.57	248
In-person non-chip-authenticated credit card payments fraud	MN	BN	17.1	2.25	131	13.7	1.43	104
In-person debit card payments fraud	MN	BN	11.8	1.29	110	10.4	0.92	88
In-person chip-authenticated debit card payments fraud	MN	BN	0.1	0.02	240	0.8	0.10	123
In-person non-chip-authenticated debit card payments fraud	MN	BN	11.7	1.28	109	9.6	0.82	86
In-person non-prepaid debit card payments fraud	MN	BN	11.2	1.25	111	9.8	0.88	89
In-person chip-authenticated non-prepaid debit card payments fraud	MN	BN	0.1	0.02	240	0.8	0.10	124
In-person non-chip-authenticated non-prepaid debit card payments fraud	MN	BN	11.1	1.23	111	9.1	0.78	86
In-person prepaid debit card payments fraud	MN	BN	0.6	0.04	73	0.5	0.04	75
In-person chip-authenticated prepaid debit card payments fraud	MN	BN	0.0	0.00	156	0.0	0.00	82
In-person non-chip-authenticated prepaid debit card payments fraud	MN	BN	0.6	0.04	73	0.5	0.04	75

Note:

ATM withdrawals are not included.

Figures may not sum because of rounding.

Data are from the card network survey (NPIPS).

Table B.6.A. Card payments, by card payment type, 2015 and 2016	Number Units	Value Units	2015 Number	2015 Value	2015 Average Value	2016 Number	2016 Value	2016 Average Value
Total card payments	BN	TR	94.3	5.22	55	101.7	5.56	55
Credit card payments	BN	TR	31.0	2.80	90	34.3	3.00	88
Debit card payments	BN	TR	63.3	2.42	38	67.5	2.56	38
Non-prepaid debit card payments	BN	TR	59.0	2.27	38	63.0	2.41	38
Prepaid debit card payments	BN	TR	4.3	0.15	35	4.4	0.15	34

Note:

ATM withdrawals are not included.

Figures may not sum because of rounding.

Data are from the card network survey (NPIPS).

Table B.6.B. Card payments, by card payment type and channel, 2015 and 2016	Number Units	Value Units	2015 Number	2015 Value	2015 Average Value	2016 Number	2016 Value	2016 Average Value
Total card payments	BN	TR	94.3	5.22	55	101.7	5.56	55
Total in-person card payments	BN	TR	75.0	3.02	40	79.1	3.12	39
Total remote card payments	BN	TR	19.3	2.20	114	22.6	2.44	108
Credit card payments	BN	TR	31.0	2.80	90	34.3	3.00	88
In-person credit card payments	BN	TR	21.7	1.30	60	23.4	1.36	58
Remote credit card payments	BN	TR	9.3	1.50	161	10.9	1.64	151
Debit card payments	BN	TR	63.3	2.42	38	67.5	2.56	38
In-person debit card payments	BN	TR	53.4	1.72	32	55.7	1.76	32
Remote debit card payments	BN	TR	9.9	0.70	70	11.8	0.80	68
Non-prepaid debit card payments	BN	TR	59.0	2.27	38	63.0	2.41	38
In-person non-prepaid debit card payments	BN	TR	49.8	1.61	32	52.1	1.66	32
Remote non-prepaid debit card payments	BN	TR	9.2	0.66	71	10.9	0.75	69
Prepaid debit card payments	BN	TR	4.3	0.15	35	4.4	0.15	34
In-person prepaid debit card payments	BN	TR	3.5	0.10	29	3.6	0.10	28
Remote prepaid debit card payments	BN	TR	0.8	0.05	61	0.8	0.05	59

Note:

ATM withdrawals are not included.

Figures may not sum because of rounding.

Data are from the card network survey (NPIPS).

Table B.6.C. In-person card payments, by card payment type and use of chip-based payment information encryption for authentication, 2015 and 2016	Number Units	Value Units	2015 Number	2015 Value	2015 Average Value	2016 Number	2016 Value	2016 Average Value
Total in-person card payments	BN	TR	75.0	3.02	40	79.1	3.12	39
Total in-person chip-authenticated card payments	BN	TR	1.4	0.10	68	15.0	0.82	55
Total in-person non-chip-authenticated card payments	BN	TR	73.6	2.92	40	64.1	2.29	36
In-person credit card payments	BN	TR	21.7	1.30	60	23.4	1.36	58
In-person chip-authenticated credit card payments	BN	TR	1.0	0.08	77	6.6	0.47	71
In-person non-chip-authenticated credit card payments	BN	TR	20.7	1.22	59	16.8	0.89	53
In-person debit card payments	BN	TR	53.4	1.72	32	55.7	1.76	32
In-person chip-authenticated debit card payments	BN	TR	0.4	0.02	44	8.5	0.36	42
In-person debit card non-chip-authenticated debit card payments	BN	TR	52.9	1.70	32	47.2	1.40	30
In-person non-prepaid debit card payments	BN	TR	49.8	1.61	32	52.1	1.66	32
In-person chip-authenticated non-prepaid debit card payments	BN	TR	0.4	0.02	44	8.3	0.35	42
In-person non-chip-authenticated non-prepaid debit card payments	BN	TR	49.4	1.60	32	43.8	1.30	30
In-person prepaid debit card payments	BN	TR	3.5	0.10	29	3.6	0.10	28
In-person chip-authenticated prepaid debit card payments	BN	TR	0.0	0.00	37	0.1	0.01	39
In-person non-chip-authenticated prepaid debit card payments	BN	TR	3.5	0.10	29	3.5	0.10	28

Note:

ATM withdrawals are not included.

Figures may not sum because of rounding.

Data are from the card network survey (NPIPS).

Table B.7.A. Rate of card payments fraud, by card payment type, 2015 and 2016 (Rates in basis points)	2015 Number	2015 Value	2016 Number	2016 Value
Total card payments fraud	6.73	13.55	7.02	13.46
Credit card payments fraud	11.70	16.95	11.70	17.13
Debit card payments fraud	4.30	9.61	4.64	9.15
Non-prepaid debit card payments fraud	4.38	9.87	4.72	9.35
Prepaid debit card payments fraud	3.18	5.61	3.49	5.91

Note:

ATM withdrawals are not included.

Data are from the card network survey (NPIPS).

Table B.7.B. Rate of card payments fraud, by card payment type and channel, 2015 and 2016 (Rates in basis points)	2015 Number	2015 Value	2016 Number	2016 Value
Total card payments fraud	6.73	13.55	7.02	13.46
Total in-person card payments fraud	3.91	12.17	3.33	9.34
Total remote card payments fraud	17.71	15.45	19.89	18.71
Credit card payments fraud	11.70	16.95	11.70	17.13
In-person credit card payments fraud	8.09	18.26	6.83	14.68
Remote credit card payments fraud	20.09	15.81	22.20	19.16
Debit card payments fraud	4.30	9.61	4.64	9.15
In-person debit card payments fraud	2.21	7.54	1.86	5.22
Remote debit card payments fraud	15.48	14.67	17.76	17.78
Non-prepaid debit card payments fraud	4.38	9.87	4.72	9.35
In-person non-prepaid debit card payments fraud	2.25	7.75	1.89	5.30
Remote non-prepaid debit card payments fraud	15.92	15.10	18.21	18.29
Prepaid debit card payments fraud	3.18	5.61	3.49	5.91
In-person prepaid debit card payments fraud	1.71	4.28	1.47	3.91
Remote prepaid debit card payments fraud	10.02	8.60	12.04	9.99

Note:

ATM withdrawals are not included.

Data are from the card network survey (NPIPS).

Table B.7.C. Rate of in-person card payments fraud, by card payment type and use of chip-based payment information encryption for authentication, 2015 and 2016 (Rates in basis points)	2015 Number	2015 Value	2016 Number	2016 Value
Total in-person card payments fraud	3.91	12.17	3.33	9.34
Total in-person chip-authenticated card payments fraud	3.52	15.28	2.04	8.07
Total in-person non-chip-authenticated card payments fraud	3.92	12.07	3.63	9.80
In-person credit card payments fraud	8.09	18.26	6.83	14.68
In-person chip-authenticated credit card payments fraud	4.22	16.57	3.47	12.20
In-person non-chip-authenticated credit card payments fraud	8.28	18.37	8.14	15.97
In-person debit card payments fraud	2.21	7.54	1.86	5.22
In-person chip-authenticated debit card payments fraud	1.77	9.63	0.93	2.71
In-person non-chip-authenticated debit card payments fraud	2.22	7.52	2.03	5.86
In-person non-prepaid debit card payments fraud	2.25	7.75	1.89	5.30
In-person chip-authenticated non-prepaid debit card payments fraud	1.78	9.70	0.93	2.71
In-person non-chip-authenticated non-prepaid debit card payments fraud	2.25	7.73	2.07	6.00
In-person prepaid debit card payments fraud	1.71	4.28	1.47	3.91
In-person chip-authenticated prepaid debit card payments fraud	0.34	1.40	1.11	2.33
In-person non-chip-authenticated prepaid debit card payments fraud	1.71	4.29	1.49	4.00

Note:

ATM withdrawals are not included.

Data are from the card network survey (NPIPS).