REP017 Payments Fraud Report

1 Please select the period that the data in this return covers

A

Table 1 - Payment transactions and fraudulent payment transactions for payment services   *3*

Credit transfers

	A	B	C	D	E	F	G	H	I	J	K	L
	Geographical breakdown for payment transactions						Geographical breakdown for fraudulent payment transactions					
	Domestic		Cross-border within EEA		Cross-border outside EEA		Domestic		Cross-border within EEA		Cross-border outside EEA	
	By volume	By value	By volume	By value	By volume	By value	By volume	By value	By volume	By value	By volume	By value

		A	B	C	D	E	F	G	H	I	J	K	L
2	Total credit transfers *of which:*												
3	Initiated by payment initiation service providers												
4	Initiated non-electronically												
5	Initiated electronically *of which:*												
6	**Initiated via remote payment channel** *of which:*												
7	**Authenticated via strong customer authentication** *of which fraudulent credit transfers by fraud types:*												
8	Issuance of a payment order by the fraudster												
9	Modification of a payment order by the fraudster												
10	Manipulation of the payer by the fraudster to issue a payment order												
11	**Authenticated via non-strong customer authentication** *of which fraudulent credit transfers by fraud types:*												
12	Issuance of a payment order by the fraudster												
13	Modification of a payment order by the fraudster												
14	Manipulation of the payer by the fraudster to issue a payment order												
	of which broken down by reason for not applying strong customer authentication												
15	Low value												
16	Payment to self												
17	Trusted beneficiary												
18	Recurring transaction												
19	Use of secure corporate payment processes or protocols												
20	Transaction risk analysis												
21	**Initiated via non-remote payment channel** *of which:*												
22	**Authenticated via strong customer authentication** *of which fraudulent credit transfers by fraud types:*												
23	Issuance of a payment order by the fraudster												
24	Modification of a payment order by the fraudster												
25	Manipulation of the payer by the fraudster to issue a payment order												
26	**Authenticated via non-strong customer authentication** *of which fraudulent credit transfers by fraud types:*												
27	Issuance of a payment order by the fraudster												
28	Modification of a payment order by the fraudster												
29	Manipulation of the payer by the fraudster to issue a payment order												
	of which broken down by reason for not applying strong customer authentication												
30	Payment to self												
31	Trusted beneficiary												
32	Recurring transaction												
33	Contactless low value												
34	Unattended terminal for transport or parking fares												

Losses due to fraud per liability bearer:

A
Total losses

		A
35	The reporting payment service provider	
36	The Payment service user (payer)	
37	Others	

Direct debits

	A	B	C	D	E	F	G	H	I	J	K	L
	Geographical breakdown for payment transactions						Geographical breakdown for fraudulent payment transactions					
	Domestic		Cross-border within EEA		Cross-border outside EEA		Domestic		Cross-border within EEA		Cross-border outside EEA	
	By volume	By value	By volume	By value	By volume	By value	By volume	By value	By volume	By value	By volume	By value

		A	B	C	D	E	F	G	H	I	J	K	L
38	Total direct debits *of which:*												
39	**Consent given via an electronic mandate** *of which fraudulent direct debits by fraud type:*												
40	Unauthorised payment transactions												
41	Manipulation of the payer by the fraudster to consent to a direct debit												

		A	B	C	D	E	F	G	H	I	J	K	L

42   **Consent given in another form than an electronic mandate**
      of which fraudulent direct debits by fraud type:
43   Unauthorised payment transactions
44   Manipulation of the payer by the fraudster to consent to a direct debit

A
Total losses

Losses due to fraud per liability bearer:

45   The reporting payment service provider
46   The Payment service user (payee)
47   Others

Card payments (except cards with an e-money function only)

		A	B	C	D	E	F	G	H	I	J	K	L
		— Geographical breakdown for payment transactions						Geographical breakdown for fraudulent payment transactions					
		Domestic		Cross-border within EEA		Cross-border outside EEA		Domestic		Cross-border within EEA		Cross-border outside EEA	
		By volume	By value	By volume	By value	By volume	By value	By volume	By value	By volume	By value	By volume	By value

48 Total card payments (except cards with an e-money function only)
   of which:
49 Initiated non-electronically

50 Initiated electronically
   of which:
51   **Initiated via remote payment channel**
      of which broken down by card function:
52   Payments with cards with a debit function
53   Payments with cards with a credit or delayed debit function

      of which:
54   **Authenticated via strong customer authentication**
         of which fraudulent card payments by fraud types:
55   Issuance of a payment order by a fraudster
            of which:
56   Lost or stolen card
57   Card not received
58   Counterfeit card
59   Card details theft
60   Other
61   Modification of a payment order by the fraudster
62   Manipulation of the payer to make a card payment

63   **Authenticated via non-strong customer authentication**
         of which fraudulent card payments by fraud types:
64   Issuance of a payment order by a fraudster
            of which:
65   Lost or stolen card
66   Card not received
67   Counterfeit card
68   Card details theft
69   Other
70   Modification of a payment order by the fraudster
71   Manipulation of the payer to make a card payment

         of which broken down by reason for not applying strong customer authentication
72   Low value
73   Trusted beneficiary
74   Recurring transaction
75   Use of secure corporate payment processes or protocols
76   Transaction risk analysis

77   **Initiated via non-remote payment channel**
      of which broken down by card function:
78   Payments with cards with a debit function
79   Payments with cards with a credit or delayed debit function

      of which:
80   **Authenticated via strong customer authentication**
         of which fraudulent card payments by fraud types:
81   Issuance of a payment order by a fraudster
            of which:
82   Lost or stolen card
83   Card not received
84   Counterfeit card
85   Other
86   Modification of a payment order by the fraudster
87   Manipulation of the payer to make a card payment

88   **Authenticated via non-strong customer authentication**
         of which fraudulent card payments by fraud types:
89   Issuance of a payment order by a fraudster
            of which:
90   Lost or stolen card

#		A	B	C	D	E	F		G	H	I	J	K	L
91	Card not received													
92	Counterfeit card													
93	Other													
94	Modification of a payment order by the fraudster													
95	Manipulation of the payer to make a card payment													

of which broken down by reason for not applying strong customer authentication

#														
96	Trusted beneficiary													
97	Recurring transaction													
98	Contactless low value													
99	Unattended terminal for transport or parking fares													

Losses due to fraud per liability bearer:

		A Total losses
100	The reporting payment service provider	
101	The Payment service user (payer)	
102	Others	

Card payments acquired (except cards with an e-money function only)

		A	B	C	D	E	F	G	H	I	J	K	L
		Geographical breakdown for payment transactions						Geographical breakdown for fraudulent payment transactions					
		Domestic		Cross-border within EEA		Cross-border outside EEA		Domestic		Cross-border within EEA		Cross-border outside EEA	
		By volume	By value	By volume	By value	By volume	By value	By volume	By value	By volume	By value	By volume	By value
103	Total card payments acquired (except cards with an e-money function only) *of which:*												
104	Initiated non-electronically												
105	Initiated electronically *of which:*												
106	**Acquired via a remote channel** *of which broken down by card function:*												
107	Payments with cards with a debit function												
108	Payments with cards with a credit or delayed debit function *of which:*												
109	**Authenticated via strong customer authentication** *of which fraudulent card payments by fraud types:*												
110	Issuance of a payment order by a fraudster *of which:*												
111	Lost or stolen card												
112	Card not received												
113	Counterfeit card												
114	Card details theft												
115	Other												
116	Modification of a payment order by the fraudster												
117	Manipulation of the payer to make a card payment												
118	**Authenticated via non-strong customer authentication** *of which fraudulent card payments by fraud types:*												
119	Issuance of a payment order by a fraudster *of which:*												
120	Lost or stolen card												
121	Card not received												
122	Counterfeit card												
123	Card details theft												
124	Other												
125	Modification of a payment order by the fraudster												
126	Manipulation of the payer to make a card payment												
	of which broken down by reason for not applying strong customer authentication												
127	Low value												
128	Recurring transaction												
129	Transaction risk analysis												
130	**Acquired via a non-remote channel** *of which broken down by card function:*												
131	Payments with cards with a debit function												
132	Payments with cards with a credit or delayed debit function *of which:*												
133	**Authenticated via strong customer authentication** *of which fraudulent card payments by fraud types:*												
134	Issuance of a payment order by a fraudster *of which:*												
135	Lost or stolen card												
136	Card not received												
137	Counterfeit card												

		A	B	C	D	E	F	G	H	I	J	K	L
138	Other												
139	Modification of a payment order by the fraudster												
140	Manipulation of the payer to make a card payment												
141	**Authenticated via non-strong customer authentication** *of which fraudulent card payments by fraud types:*												
142	Issuance of a payment order by a fraudster *of which:*												
143	Lost or stolen card												
144	Card not received												
145	Counterfeit card												
146	Other												
147	Modification of a payment order by the fraudster												
148	Manipulation of the payer to make a card payment												
	of which broken down by reason for not applying strong customer authentication												
149	Recurring transaction												
150	Contactless low value												
151	Unattended terminal for transport or parking fares												

Losses due to fraud per liability bearer:

		A Total losses
152	The reporting payment service provider	
153	The Payment service user (payee)	
154	Others	

Cash withdrawals

		A	B	C	D	E	F	G	H	I	J	K	L
		Geographical breakdown for payment transactions						Geographical breakdown for fraudulent payment transactions					
		Domestic		Cross-border within EEA		Cross-border outside EEA		Domestic		Cross-border within EEA		Cross-border outside EEA	
		By volume	By value	By volume	By value	By volume	By value	By volume	By value	By volume	By value	By volume	By value
155	Total cash withdrawals *of which broken down by card function:*												
156	Payments with cards with a debit function												
157	Payments with cards with a credit or delayed debit function *of which fraudulent card payments by fraud types:*												
158	Issuance of a payment order (cash withdrawal) by the fraudster *of which:*												
159	Lost or stolen card												
160	Card not received												
161	Counterfeit card												
162	Other												
163	Manipulation of the payer to make a cash withdrawal												

Losses due to fraud per liability bearer:

		A Total losses
164	The reporting payment service provider	
165	The Payment service user (account holder)	
166	Others	

E-money payment transactions

		A	B	C	D	E	F	G	H	I	J	K	L
		Geographical breakdown for payment transactions						Geographical breakdown for fraudulent payment transactions					
		Domestic		Cross-border within EEA		Cross-border outside EEA		Domestic		Cross-border within EEA		Cross-border outside EEA	
		By volume	By value	By volume	By value	By volume	By value	By volume	By value	By volume	By value	By volume	By value
167	Total e-money payment transactions *of which:*												
168	**Via remote payment initiation channel** *of which:*												
169	**Authenticated via strong customer authentication** *of which fraudulent e-money payment transactions by fraud types:*												
170	Issuance of a payment order by the fraudster												
171	Modification of a payment order by the fraudster												
172	Manipulation of the payer by the fraudster to issue a payment order												
173	**Authenticated via non-strong customer authentication** *of which fraudulent e-money payment transactions by fraud types:*												
174	Issuance of a payment order by the fraudster												
175	Modification of a payment order by the fraudster												
176	Manipulation of the payer by the fraudster to issue a payment order												
	of which broken down by reason for not applying strong customer authentication												

177	Low value												
178	Trusted beneficiary												
179	Recurring transaction												
180	Payment to self												
181	Use of secure corporate payment processes or protocols												
182	Transaction risk analysis												

183 **Via non-remote payment initiation channel**
of which:

184 **Authenticated via strong customer authentication** *of which*
fraudulent e-money payment transactions by fraud types:
185 Issuance of a payment order by the fraudster
186 Modification of a payment order by the fraudster
187 Manipulation of the payer by the fraudster to issue a payment order

188 **Authenticated via non-strong customer authentication** *of which fraudulent e-money payment transactions by fraud types:*
189 Issuance of a payment order by the fraudster
190 Modification of a payment order by the fraudster
191 Manipulation of the payer by the fraudster to issue a payment order

of which broken down by reason for not applying strong customer authentication
192 Trusted beneficiary
193 Recurring transaction
194 Contactless low value
195 Unattended terminal for transport or parking fares

Losses due to fraud per liability bearer:

A
Total losses

196 The reporting payment service provider
197 The Payment service user
198 Others

Money remittances

	A	B	C	D	E	F	G	H	I	J	K	L
			Geographical breakdown for payment transactions						Geographical breakdown for fraudulent payment transactions			
	Domestic		Cross-border within EEA		Cross-border outside EEA		Domestic		Cross-border within EEA		Cross-border outside EEA	
	By volume	By value	By volume	By value	By volume	By value	By volume	By value	By volume	By value	By volume	By value
199 Total money remittances												

Payment transactions initiated by payment initiation service providers

	A	B	C	D	E	F	G	H	I	J	K	L
			Geographical breakdown for payment transactions						Geographical breakdown for fraudulent payment transactions			
	Domestic		Cross-border within EEA		Cross-border outside EEA		Domestic		Cross-border within EEA		Cross-border outside EEA	
	By volume	By value	By volume	By value	By volume	By value	By volume	By value	By volume	By value	By volume	By value
200 Total payment transactions initiated by payment initiation service providers												

of which:
201 **Initiated via remote payment channel**
of which:
202 Authenticated via Strong Customer Authentication
203 Authenticated via non-Strong Customer Authentication

204 **Initiated via non-remote payment channel**
of which:
205 Authenticated via Strong Customer Authentication
206 Authenticated via non-Strong Customer Authentication

of which broken down by payment instrument
207 Credit transfers
208 Other

Table 2 - Fraud relating to account information services

	A	B	C
	Number of incidents of fraud	Total value of fraud across all incidents (or an estimation of the loss to the persons defrauded (£)	Please provide a brief description of how fraud was commonly committed - descriptions of up to three different fraud types, in order of those with the highest loss
209 In respect of account information services only, please indicate			