### T5 Payments by cards issued in France (volume in thousands, value in EUR thousands)

<table>
<thead>
<tr>
<th>Year</th>
<th>Face-to-face payments and UPT</th>
<th>o/w non-3D-Secure payments</th>
<th>o/w 3D-Secure payments with strong authentication</th>
<th>Remote payments online</th>
<th>o/w non-3D-Secure payments with strong authentication</th>
<th>o/w 3D-Secure payments with strong authentication</th>
<th>Withdrawals</th>
</tr>
</thead>
<tbody>
<tr>
<td>2017</td>
<td>10 980 953</td>
<td>438 200 303</td>
<td>11 322 964</td>
<td>443 110 702</td>
<td>12 177 773</td>
<td>4 068 268 705</td>
<td>11 703 195</td>
</tr>
<tr>
<td>2018</td>
<td>12 205 011</td>
<td>12 204 488</td>
<td>2 374 009</td>
<td>28 219 837</td>
<td>3 719 758</td>
<td>43 822 492</td>
<td>5 159 897</td>
</tr>
<tr>
<td>2019</td>
<td>13 743 009</td>
<td>7 203 150</td>
<td>11 322 964</td>
<td>443 110 702</td>
<td>12 177 773</td>
<td>4 068 268 705</td>
<td>11 703 195</td>
</tr>
<tr>
<td>2020</td>
<td>14 871 736</td>
<td>7 203 150</td>
<td>11 322 964</td>
<td>443 110 702</td>
<td>12 177 773</td>
<td>4 068 268 705</td>
<td>11 703 195</td>
</tr>
</tbody>
</table>

Note: na, not available.

Source: Observatory for the Security of Payment Means.

### T5B Number of cards and instruments (in units)

<table>
<thead>
<tr>
<th>Year</th>
<th>2017</th>
<th>2018</th>
<th>2019</th>
<th>2020</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of cards in France and still valid</td>
<td>80 582 797</td>
<td>83 772 897</td>
<td>87 973 976</td>
<td>92 958 469</td>
<td>97 461 162</td>
</tr>
</tbody>
</table>

### T5C Fraudulent transactions by cards issued in France (volume in units, value in EUR, rate in %)

<table>
<thead>
<tr>
<th>Volume</th>
<th>Fraud rate by value</th>
</tr>
</thead>
<tbody>
<tr>
<td>2017</td>
<td>889 874</td>
</tr>
<tr>
<td>2018</td>
<td>83 048 770</td>
</tr>
<tr>
<td>2019</td>
<td>64 549 950</td>
</tr>
</tbody>
</table>

Note: na, not available.

Source: Observatory for the Security of Payment Means.

### T6 Fraudulent transactions by cards issued in France (table 1/2)

<table>
<thead>
<tr>
<th>Year</th>
<th>Face-to-face payments and UPT</th>
<th>o/w non-3D-Secure payments</th>
<th>o/w 3D-Secure payments with strong authentication</th>
<th>Remote payments online</th>
<th>o/w non-3D-Secure payments with strong authentication</th>
<th>o/w 3D-Secure payments with strong authentication</th>
<th>Withdrawals</th>
</tr>
</thead>
<tbody>
<tr>
<td>2017</td>
<td>989 874</td>
<td>83 048 770</td>
<td>64 549 950</td>
<td>1 142 861</td>
<td>64 992 145</td>
<td>1 203 233</td>
<td>1 385 819</td>
</tr>
<tr>
<td>2018</td>
<td>83 048 770</td>
<td>83 048 770</td>
<td>64 549 950</td>
<td>1 142 861</td>
<td>64 992 145</td>
<td>1 203 233</td>
<td>1 385 819</td>
</tr>
<tr>
<td>2019</td>
<td>64 549 950</td>
<td>64 549 950</td>
<td>64 549 950</td>
<td>1 142 861</td>
<td>64 992 145</td>
<td>1 203 233</td>
<td>1 385 819</td>
</tr>
</tbody>
</table>

Note: na, not available.

Source: Observatory for the Security of Payment Means.

### T6 Fraudulent transactions by cards issued in France (table 2/2)

<table>
<thead>
<tr>
<th>Year</th>
<th>Volume</th>
<th>Fraud rate by value</th>
</tr>
</thead>
<tbody>
<tr>
<td>2020</td>
<td>4 033 947</td>
<td>250 250 832</td>
</tr>
</tbody>
</table>

Note: na, not available.

Source: Observatory for the Security of Payment Means.

### T7 Types of fraud involving payments by cards issued in France in 2021 (table 1/3)

<table>
<thead>
<tr>
<th>Lost or stolen cards</th>
<th>Interacted cards</th>
<th>Volume</th>
</tr>
</thead>
<tbody>
<tr>
<td>2021</td>
<td>7 388 207</td>
<td>472 408 156</td>
</tr>
</tbody>
</table>

Note: na, not available.

Source: Observatory for the Security of Payment Means.
## T7 Types of fraud involving payments by cards issued in France in 2021 (table 3/3)

<table>
<thead>
<tr>
<th>Volume</th>
<th>Share</th>
<th>Value</th>
<th>Share</th>
</tr>
</thead>
<tbody>
<tr>
<td>Misappropriated card numbers</td>
<td>Number</td>
<td>Share</td>
<td>Value</td>
</tr>
<tr>
<td>Face-to-face payments and UPT</td>
<td>89,703</td>
<td>9,2</td>
<td>5,979,640</td>
</tr>
<tr>
<td>o/w contactless payments (including mobile payments)</td>
<td>37,296</td>
<td>3,2</td>
<td>2,691,600</td>
</tr>
<tr>
<td>o/w mobile payments</td>
<td>28,030</td>
<td>2,6</td>
<td>1,775,700</td>
</tr>
<tr>
<td>Remote payments (excluding online)</td>
<td>721</td>
<td>0,1</td>
<td>218,682</td>
</tr>
<tr>
<td>Remote payments online</td>
<td>29,935</td>
<td>0,3</td>
<td>1,581,133</td>
</tr>
<tr>
<td>o/w 3D-Secure payments with strong authentication</td>
<td>389</td>
<td>0,1</td>
<td>1,957,307</td>
</tr>
<tr>
<td>o/w non-3D-Secure payments</td>
<td>919</td>
<td>0,3</td>
<td>150,140</td>
</tr>
<tr>
<td>Total</td>
<td>92,572</td>
<td>0,8</td>
<td>7,541,553</td>
</tr>
</tbody>
</table>

**Note:** Source: Observatory for the Security of Payment Means.

## T8 Geographical breakdown of fraud involving cards issued in France in 2021 (table 2/2)

### Domestically

<table>
<thead>
<tr>
<th>Volume</th>
<th>Share</th>
<th>Value</th>
<th>Share</th>
</tr>
</thead>
<tbody>
<tr>
<td>Face-to-face payments and UPT</td>
<td>825,325</td>
<td>87,8</td>
<td>43,513,617</td>
</tr>
<tr>
<td>o/w contactless payments (including mobile payments)</td>
<td>316,537</td>
<td>35,4</td>
<td>15,032,613</td>
</tr>
<tr>
<td>o/w mobile payments</td>
<td>169,930</td>
<td>18,5</td>
<td>4,887,397</td>
</tr>
<tr>
<td>Remote payments (excluding online)</td>
<td>77,941</td>
<td>8,6</td>
<td>1,013,445</td>
</tr>
<tr>
<td>Remote payments online</td>
<td>3,077,327</td>
<td>40,2</td>
<td>151,813,240</td>
</tr>
<tr>
<td>o/w 3D-Secure payments with strong authentication</td>
<td>237,954</td>
<td>3,3</td>
<td>10,900,851</td>
</tr>
<tr>
<td>o/w non-3D-Secure payments with strong authentication</td>
<td>130,349</td>
<td>4,3</td>
<td>17,308,885</td>
</tr>
<tr>
<td>Total</td>
<td>4,138,803</td>
<td>1,7</td>
<td>171,120,040</td>
</tr>
</tbody>
</table>

**Note:** Source: Observatory for the Security of Payment Means.

### Internationally

<table>
<thead>
<tr>
<th>Volume</th>
<th>Share</th>
<th>Value</th>
<th>Share</th>
</tr>
</thead>
<tbody>
<tr>
<td>Face-to-face payments and UPT</td>
<td>58,616</td>
<td>6,3</td>
<td>4,514,461</td>
</tr>
<tr>
<td>o/w contactless payments (including mobile payments)</td>
<td>3,300</td>
<td>0,3</td>
<td>272,207</td>
</tr>
<tr>
<td>o/w mobile payments</td>
<td>3,301</td>
<td>0,4</td>
<td>272,909</td>
</tr>
<tr>
<td>Remote payments (excluding online)</td>
<td>21,669</td>
<td>16,3</td>
<td>4,954,450</td>
</tr>
<tr>
<td>Remote payments online</td>
<td>1,881,689</td>
<td>18,6</td>
<td>93,830,080</td>
</tr>
<tr>
<td>o/w 3D-Secure payments with strong authentication</td>
<td>88,629</td>
<td>13,5</td>
<td>8,047,104</td>
</tr>
<tr>
<td>o/w non-3D-Secure payments with strong authentication</td>
<td>89,220</td>
<td>18,2</td>
<td>2,448,429</td>
</tr>
<tr>
<td>Total</td>
<td>2,139,477</td>
<td>17,3</td>
<td>133,650,595</td>
</tr>
</tbody>
</table>

**Note:** Source: Observatory for the Security of Payment Means.

## T9 Payments by cards issued and accepted in France – Domestic transactions

<table>
<thead>
<tr>
<th>Volume</th>
<th>Share</th>
<th>Year 2017</th>
<th>Year 2018</th>
<th>Year 2019</th>
<th>Year 2020</th>
<th>Year 2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Face-to-face payments and UPT</td>
<td>10,596,689</td>
<td>409,884</td>
<td>10,684,788</td>
<td>427,977,039</td>
<td>11,747,163</td>
<td>437,150,670</td>
</tr>
<tr>
<td>o/w contactless payments (including mobile payments)</td>
<td>1,273,839</td>
<td>12,3</td>
<td>2,330,822</td>
<td>427,402,747</td>
<td>3,005,394</td>
<td>419,082,301</td>
</tr>
<tr>
<td>o/w mobile payments</td>
<td>44,491</td>
<td>3,8</td>
<td>10,942</td>
<td>180,353</td>
<td>94,290</td>
<td>1,792,386</td>
</tr>
<tr>
<td>Remote payments (excluding online)</td>
<td>10,200</td>
<td>0,1</td>
<td>213,336</td>
<td>34,763</td>
<td>210,710</td>
<td>34,959</td>
</tr>
<tr>
<td>Remote payments online</td>
<td>1,268,072</td>
<td>80,5</td>
<td>1,515,985</td>
<td>87,518,594</td>
<td>1,768,800</td>
<td>119,953,147</td>
</tr>
<tr>
<td>o/w 3D-Secure payments with strong authentication</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>o/w non-3D-Secure payments with strong authentication</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>12,858,790</td>
<td>128,305</td>
<td>13,951,260</td>
<td>429,917,060</td>
<td>14,971,535</td>
<td>479,128,325</td>
</tr>
</tbody>
</table>

**Note:** Source: Observatory for the Security of Payment Means.
### T8b: Payments by cards issued and accepted in the European Economic Area – European transactions (volume in thousands, value in EUR (thousands))

<table>
<thead>
<tr>
<th></th>
<th>2017</th>
<th>2018</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Volume</td>
<td>Value</td>
<td>Value</td>
<td>Value</td>
</tr>
<tr>
<td>Face-to-face payments and UPT</td>
<td>205,381</td>
<td>14,054,792</td>
<td>201,957,551</td>
</tr>
<tr>
<td>o/w contactless payments (excluding mobile payments)</td>
<td>20,470,818,407</td>
<td>722,367,801</td>
<td>60,177,137,046</td>
</tr>
<tr>
<td>o/w mobile payments</td>
<td>383,813,936</td>
<td>9,623,604,034</td>
<td>123,919,036,015</td>
</tr>
<tr>
<td>Remote payments online</td>
<td>520,999,592</td>
<td>14,525,403,233</td>
<td>19,814,170,720</td>
</tr>
<tr>
<td>o/w 3D-Secure payments with strong authentication</td>
<td>na</td>
<td>na</td>
<td>na</td>
</tr>
<tr>
<td>o/w non-3D-Secure payments with strong authentication</td>
<td>na</td>
<td>na</td>
<td>na</td>
</tr>
<tr>
<td>o/w non-Secure payments</td>
<td>na</td>
<td>na</td>
<td>na</td>
</tr>
<tr>
<td>Total value</td>
<td>615,994,002</td>
<td>23,396,855,649</td>
<td>28,971,232,350</td>
</tr>
</tbody>
</table>

Note: na, not available.

Source: Observatory for the Security of Payment Means.

### T9b: Payments by cards issued in France and accepted abroad outside the European Economic Area – International transactions (volume in thousands, value in EUR (thousands))

<table>
<thead>
<tr>
<th></th>
<th>2017</th>
<th>2018</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Volume</td>
<td>Value</td>
<td>Value</td>
<td>Value</td>
</tr>
<tr>
<td>Face-to-face payments and UPT</td>
<td>58,894</td>
<td>5,903,693</td>
<td>66,209,607</td>
</tr>
<tr>
<td>o/w contactless payments (excluding mobile payments)</td>
<td>2,938,745,574</td>
<td>21,081,311,388</td>
<td>18,393,907,641</td>
</tr>
<tr>
<td>o/w mobile payments</td>
<td>38,897,542</td>
<td>7,620,347,570</td>
<td>7,705,203,623</td>
</tr>
<tr>
<td>Remote payments online</td>
<td>7,335,797,724</td>
<td>4,693,426,011</td>
<td>1,920,345,496</td>
</tr>
<tr>
<td>o/w 3D-Secure payments with strong authentication</td>
<td>na</td>
<td>na</td>
<td>na</td>
</tr>
<tr>
<td>o/w non-3D-Secure payments with strong authentication</td>
<td>na</td>
<td>na</td>
<td>na</td>
</tr>
<tr>
<td>o/w non-Secure payments</td>
<td>na</td>
<td>na</td>
<td>na</td>
</tr>
<tr>
<td>Total value</td>
<td>70,236,030</td>
<td>32,442,888,959</td>
<td>35,198,002,041</td>
</tr>
</tbody>
</table>

Note: na, not available.

Source: Observatory for the Security of Payment Means.

### T9c: Fraudulent transactions by cards issued and accepted in France – Domestic transactions (table 1/2)

<table>
<thead>
<tr>
<th></th>
<th>2017</th>
<th>2018</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Volume</td>
<td>Fraud rate by value</td>
<td>Volume</td>
<td>Fraud rate by value</td>
</tr>
<tr>
<td>Face-to-face payments and UPT</td>
<td>748,547</td>
<td>0,006</td>
<td>977,664</td>
</tr>
<tr>
<td>o/w contactless payments (excluding mobile payments)</td>
<td>240,530</td>
<td>0,027</td>
<td>429,713</td>
</tr>
<tr>
<td>o/w mobile payments</td>
<td>37,032</td>
<td>0,000</td>
<td>7,777</td>
</tr>
<tr>
<td>Remote payments online</td>
<td>99,890</td>
<td>0,032</td>
<td>193,916</td>
</tr>
<tr>
<td>o/w 3D-Secure payments with strong authentication</td>
<td>na</td>
<td>na</td>
<td>na</td>
</tr>
<tr>
<td>o/w non-3D-Secure payments with strong authentication</td>
<td>na</td>
<td>na</td>
<td>na</td>
</tr>
<tr>
<td>o/w non-Secure payments</td>
<td>na</td>
<td>na</td>
<td>na</td>
</tr>
<tr>
<td>Total value</td>
<td>1,079,040</td>
<td>0,026</td>
<td>1,220,687</td>
</tr>
</tbody>
</table>

Note: na, not available.

Source: Observatory for the Security of Payment Means.

### T9d: Fraudulent transactions by cards issued and accepted in France – Domestic transactions (table 2/2)

<table>
<thead>
<tr>
<th></th>
<th>2017</th>
<th>2018</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Volume</td>
<td>Fraud rate by value</td>
<td>Volume</td>
<td>Fraud rate by value</td>
</tr>
<tr>
<td>Face-to-face payments and UPT</td>
<td>739,520</td>
<td>0,009</td>
<td>825,325</td>
</tr>
<tr>
<td>o/w contactless payments (excluding mobile payments)</td>
<td>10,322,802</td>
<td>0,013</td>
<td>57,597</td>
</tr>
<tr>
<td>o/w mobile payments</td>
<td>2,937,747,701</td>
<td>0,000</td>
<td>7,913</td>
</tr>
<tr>
<td>Remote payments online</td>
<td>74,692</td>
<td>0,015</td>
<td>78,041</td>
</tr>
<tr>
<td>o/w 3D-Secure payments with strong authentication</td>
<td>na</td>
<td>na</td>
<td>na</td>
</tr>
<tr>
<td>o/w non-3D-Secure payments with strong authentication</td>
<td>na</td>
<td>na</td>
<td>na</td>
</tr>
<tr>
<td>o/w non-Secure payments</td>
<td>na</td>
<td>na</td>
<td>na</td>
</tr>
<tr>
<td>Total value</td>
<td>149,720,399</td>
<td>0,022</td>
<td>163,024,803</td>
</tr>
</tbody>
</table>

Note: na, not available.

Source: Observatory for the Security of Payment Means.

### T9e: Fraudulent transactions by cards issued and accepted in France – European transactions (volume in thousands, value in EUR (thousands))

<table>
<thead>
<tr>
<th></th>
<th>2020</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Volume</td>
<td>Fraud rate by value</td>
<td>Volume</td>
</tr>
<tr>
<td>Face-to-face payments and UPT</td>
<td>793,050</td>
<td>0,006</td>
</tr>
<tr>
<td>o/w contactless payments (excluding mobile payments)</td>
<td>10,322,802</td>
<td>0,013</td>
</tr>
<tr>
<td>o/w mobile payments</td>
<td>2,937,747,701</td>
<td>0,000</td>
</tr>
<tr>
<td>Remote payments online</td>
<td>74,692</td>
<td>0,015</td>
</tr>
<tr>
<td>o/w 3D-Secure payments with strong authentication</td>
<td>na</td>
<td>na</td>
</tr>
<tr>
<td>o/w non-3D-Secure payments with strong authentication</td>
<td>na</td>
<td>na</td>
</tr>
<tr>
<td>o/w non-Secure payments</td>
<td>na</td>
<td>na</td>
</tr>
<tr>
<td>Total value</td>
<td>149,720,399</td>
<td>0,022</td>
</tr>
</tbody>
</table>

Note: na, not available.

Source: Observatory for the Security of Payment Means.

### T9f: Fraudulent transactions by cards issued in France and accepted abroad outside the European Economic Area – International transactions (volume in thousands, value in EUR (thousands))

<table>
<thead>
<tr>
<th></th>
<th>2020</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Volume</td>
<td>Fraud rate by value</td>
<td>Volume</td>
</tr>
<tr>
<td>Face-to-face payments and UPT</td>
<td>138,261</td>
<td>0,006</td>
</tr>
<tr>
<td>o/w contactless payments (excluding mobile payments)</td>
<td>7,807</td>
<td>0,029</td>
</tr>
<tr>
<td>o/w mobile payments</td>
<td>6,109,903,740</td>
<td>0,041</td>
</tr>
<tr>
<td>Remote payments online</td>
<td>1,688,116</td>
<td>14,855,197</td>
</tr>
<tr>
<td>o/w 3D-Secure payments with strong authentication</td>
<td>na</td>
<td>na</td>
</tr>
<tr>
<td>o/w non-3D-Secure payments with strong authentication</td>
<td>na</td>
<td>na</td>
</tr>
<tr>
<td>o/w non-Secure payments</td>
<td>na</td>
<td>na</td>
</tr>
<tr>
<td>Total value</td>
<td>2,527,010</td>
<td>0,017</td>
</tr>
</tbody>
</table>

Note: na, not available.

Source: Observatory for the Security of Payment Means.

### T10a: Payments by cards issued in France and accepted in the European Economic Area – European transactions (volume in thousands, value in EUR, rate in %)

<table>
<thead>
<tr>
<th></th>
<th>2017</th>
<th>2018</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Volume</td>
<td>Value</td>
<td>Value</td>
<td>Value</td>
</tr>
<tr>
<td>Face-to-face payments and UPT</td>
<td>138,261</td>
<td>10,525,890</td>
<td>10,262,259</td>
</tr>
<tr>
<td>o/w contactless payments (excluding mobile payments)</td>
<td>7,807</td>
<td>99,777</td>
<td>230,872</td>
</tr>
<tr>
<td>o/w mobile payments</td>
<td>6,109,903,740</td>
<td>7,877,404</td>
<td>10,227,341</td>
</tr>
<tr>
<td>Remote payments online</td>
<td>1,688,116</td>
<td>14,855,197</td>
<td>1,484,354</td>
</tr>
<tr>
<td>o/w 3D-Secure payments with strong authentication</td>
<td>na</td>
<td>na</td>
<td>na</td>
</tr>
<tr>
<td>o/w non-3D-Secure payments with strong authentication</td>
<td>na</td>
<td>na</td>
<td>na</td>
</tr>
<tr>
<td>o/w non-Secure payments</td>
<td>na</td>
<td>na</td>
<td>na</td>
</tr>
<tr>
<td>Total value</td>
<td>2,527,010</td>
<td>0,017</td>
<td>11,782,267</td>
</tr>
</tbody>
</table>

Note: na, not available.

Source: Observatory for the Security of Payment Means.
T10b: Fraudulent transactions by cards issued in France and accepted in the European Economic Area – European transactions (table 2/2)

<table>
<thead>
<tr>
<th></th>
<th>2020</th>
<th>Fraud rate by value (%)</th>
<th>2021</th>
<th>Fraud rate by value (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Face-to-face payments and UPT</td>
<td>151.332 7,367,294</td>
<td>0.006</td>
<td>57,435 4,308,000</td>
<td>0.030</td>
</tr>
<tr>
<td>o/w contactless payments (including mobile payments)</td>
<td>10.038 370,668</td>
<td>0.030</td>
<td>19,873 1,009,426</td>
<td>0.096</td>
</tr>
<tr>
<td>o/w mobile payments</td>
<td>1.882 320,739</td>
<td>0.030</td>
<td>4,585 519,503</td>
<td>0.124</td>
</tr>
<tr>
<td>Remote payments (excluding online)</td>
<td>972.955 14,068,889</td>
<td>0.707</td>
<td>26,906 8,648,701</td>
<td>0.487</td>
</tr>
<tr>
<td>Remote payments online</td>
<td>2,469,170 114,464,414</td>
<td>0.395</td>
<td>7,048,994 86,236,066</td>
<td>0.274</td>
</tr>
<tr>
<td>o/w 3D-Secure payments with strong authentication</td>
<td>na na na</td>
<td>0.000</td>
<td>161,532 25,430,294</td>
<td>0.243</td>
</tr>
<tr>
<td>o/w 3D-Secure payments with strong authentication</td>
<td>na na na</td>
<td>0.000</td>
<td>1,196,120 17,928,504</td>
<td>0.237</td>
</tr>
<tr>
<td>Withdrawals</td>
<td>1.882 801,586</td>
<td>0.050</td>
<td>7,338 828,204</td>
<td>0.127</td>
</tr>
<tr>
<td>Total</td>
<td>2,963,218 137,472,362</td>
<td>0.43</td>
<td>1,244,021 107,203,948</td>
<td>0.256</td>
</tr>
</tbody>
</table>

Note: na, not available.

Source: Observatory for the Security of Payment Means.

T10c: Fraudulent transactions by cards issued in France and accepted abroad outside the European Economic Area – International transactions (table 12/2)

<table>
<thead>
<tr>
<th></th>
<th>2017</th>
<th>Fraud rate by value (%)</th>
<th>2018</th>
<th>Fraud rate by value (%)</th>
<th>2019</th>
<th>Fraud rate by value (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Face-to-face payments and UPT</td>
<td>84.986 12,738,990</td>
<td>0.252</td>
<td>70,166 12,951,584</td>
<td>0.230</td>
<td>58,163 11,039,183</td>
<td>0.191</td>
</tr>
<tr>
<td>o/w contactless payments (including mobile payments)</td>
<td>811 91,384</td>
<td>0.040</td>
<td>7,041 31,736</td>
<td>0.085</td>
<td>2,935 10,980,793</td>
<td>0.034</td>
</tr>
<tr>
<td>o/w mobile payments</td>
<td>0 91,384</td>
<td>0.040</td>
<td>7,041 31,736</td>
<td>0.085</td>
<td>2,935 10,980,793</td>
<td>0.034</td>
</tr>
<tr>
<td>Remote payments (excluding online)</td>
<td>52.713 6,350,467</td>
<td>1.498</td>
<td>49,422 4,836,944</td>
<td>1.127</td>
<td>18,012 4,364,014</td>
<td>1.023</td>
</tr>
<tr>
<td>Remote payments online</td>
<td>475.774 32,290,393</td>
<td>1.025</td>
<td>32,174 28,108,375</td>
<td>1.175</td>
<td>495,188 31,683,027</td>
<td>1.194</td>
</tr>
<tr>
<td>o/w 3D-Secure payments with strong authentication</td>
<td>na na na</td>
<td>0.000</td>
<td>na na</td>
<td>0.000</td>
<td>na na</td>
<td>0.000</td>
</tr>
<tr>
<td>o/w 3D-Secure payments with strong authentication</td>
<td>na na na</td>
<td>0.000</td>
<td>na na</td>
<td>0.000</td>
<td>na na</td>
<td>0.000</td>
</tr>
<tr>
<td>Withdrawals</td>
<td>2,567 8,561,700</td>
<td>0.205</td>
<td>4,637 5,035,313</td>
<td>0.284</td>
<td>3,825 4,552,046</td>
<td>0.282</td>
</tr>
<tr>
<td>Total</td>
<td>674,805 60,325,563</td>
<td>0.511</td>
<td>462,058 59,278,511</td>
<td>0.438</td>
<td>570,230 51,724,163</td>
<td>0.441</td>
</tr>
</tbody>
</table>

Note: na, not available.

Source: Observatory for the Security of Payment Means.

T11: Breakdown of remote fraud by sector of activity involving domestic transactions in 2021

<table>
<thead>
<tr>
<th></th>
<th>Volume (in units)</th>
<th>Fraud (in EUR)</th>
<th>Fraud rate by volume (%)</th>
<th>Fraud (in EUR)</th>
<th>Fraud rate by value (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>General and semi-general trade</td>
<td>766,957,496</td>
<td>42,079,847</td>
<td>431,786</td>
<td>37,974,415</td>
<td>0.560</td>
</tr>
<tr>
<td>Technical and cultural products</td>
<td>107,018,808</td>
<td>921,341,394</td>
<td>279,583</td>
<td>10,068,501</td>
<td>0.272</td>
</tr>
<tr>
<td>Retail and transportation</td>
<td>257,417,098</td>
<td>14,782,313</td>
<td>283,485</td>
<td>17,072,276</td>
<td>1.549</td>
</tr>
<tr>
<td>Telephony and communication</td>
<td>386,920,964</td>
<td>19,985,369</td>
<td>418,125</td>
<td>25,018,940</td>
<td>1.676</td>
</tr>
<tr>
<td>Foodstuffs</td>
<td>55,560,938</td>
<td>7,290,496</td>
<td>8,345</td>
<td>1,062,100</td>
<td>0.340</td>
</tr>
<tr>
<td>Household goods, furnishings and DIY</td>
<td>78,961,185</td>
<td>14,826,784</td>
<td>43,661</td>
<td>12,018,325</td>
<td>0.545</td>
</tr>
<tr>
<td>Insurance</td>
<td>10,564,090</td>
<td>2,823</td>
<td>428,310</td>
<td>0.284</td>
<td></td>
</tr>
<tr>
<td>Health, beauty and personal care</td>
<td>35,835,566</td>
<td>7,218,325</td>
<td>37,156</td>
<td>2,397,014</td>
<td>0.394</td>
</tr>
<tr>
<td>Personal and professional services</td>
<td>590,501,497</td>
<td>3,960,042,849</td>
<td>87,696</td>
<td>52,671,511</td>
<td>0.176</td>
</tr>
<tr>
<td>Account funding and persons-to-person sales</td>
<td>112,596,449</td>
<td>7,281,349</td>
<td>102,298</td>
<td>21,679,604</td>
<td>0.476</td>
</tr>
<tr>
<td>Online gaming</td>
<td>114,592,953</td>
<td>3,714,113</td>
<td>71,943</td>
<td>4,919,503</td>
<td>0.125</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>124,892,391</td>
<td>7,793,419</td>
<td>24,069</td>
<td>4,461,981</td>
<td>0.173</td>
</tr>
<tr>
<td>Total</td>
<td>2,458,100,940</td>
<td>10,359,937</td>
<td>2,693,278</td>
<td>2,621,405</td>
<td>0.181</td>
</tr>
</tbody>
</table>

Note: na, not available.

Source: Observatory for the Security of Payment Means.
Overview of means of payment
1. Cashless payment means used in France in 2021
2. Historical development of cashless payments
   a) In volume terms
   b) In value terms

Overview of fraud
3. Breakdown of payment means fraud in 2021
4. Historical development of fraud involving payment means
   a) In volume terms
   b) In value terms

Cards: issuance
5. Payments by cards issued in France
6. Number of cards and instruments
7. Fraudulent transactions by cards issued in France
8. Geographical breakdown of fraud involving cards issued in France
9. Payments by cards issued and accepted in France – Domestic transactions
10. Payments by cards issued and accepted in the European Economic Area – European transactions
11. Payments by cards issued in France and accepted abroad outside the European Economic Area – International transactions
12. Fraudulent transactions by cards issued and accepted in France – Domestic transactions
13. Fraudulent transactions by cards issued and accepted in the European Economic Area – European transactions
14. Fraudulent transactions by cards issued in France and accepted abroad outside the European Economic Area – International transactions

Cards: acceptance
12. Payments by cards accepted in France
13. Payments by cards issued in the European Economic Area and accepted in France – European transactions
14. Payments by cards issued abroad outside the European Economic Area and accepted in France – International transactions
15. Fraudulent transactions by cards accepted in France
16. Fraudulent transactions by cards issued in the European Economic Area and accepted in France – European transactions
17. Fraudulent transactions by cards issued abroad outside the European Economic Area and accepted in France – International transactions
18. Fraudulent transactions by cards issued in France and accepted abroad outside the European Economic Area – International transactions
19. Geographical breakdown of fraud involving cards accepted in France

Cheques
14. Cheques exchanged
15. Volume of cheques exchanged in detail
16. Cheque fraud
   a) Old approach
   b) New approach
17. Types of cheque fraud

Credit transfers
17. Breakdown of credit transfers issued by type
17a. Breakdown of credit transfers issued by initiation channel
17c. Breakdown of credit transfers issued by geographical destination
18. Fraudulent transactions by type of credit transfer
18a. Fraudulent transactions by credit transfer initiation channel
18c. Fraudulent transactions by geographical destination of the credit transfer
19. Total fraud on credit transfers
20. Fraud on credit transfers by type

Direct debits
21. Breakdown of direct debits issued by type of mandate
21a. Breakdown of direct debits issued by geographical origin of the payer
22. Direct debit fraud
22a. Breakdown of fraudulent direct debits by geographical origin of the payer
22b. Breakdown of fraudulent direct debits by type of mandate
23. Types of direct debit fraud

Other
24. Number of instruments from providers authorised or established in France
25. Use of electronic money by type of transaction
26. Fraudulent electronic money transactions
27. Payments by trade bills (bills of exchange and promissory notes)
28. Types of fraud involving trade bills (bills of exchange and promissory notes)
29. Transactions by remittances
30. Fraudulent transactions by remittances
31. Transactions initiated by the institution in its capacity as a payment initiation service provider
   (paragraph 7 of Art. L. 314-1 of the French Monetary and Financial Code)
32. Fraudulent transactions initiated via an institution acting as a payment initiation service provider
   (paragraph 7 of Art. L. 314-1 of the French Monetary and Financial Code)
### T1 Cashless payment means used in France in 2021

<table>
<thead>
<tr>
<th>Number of transactions</th>
<th>Transaction amounts</th>
<th>Average amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Card payments</td>
<td>16 129</td>
<td>+ 10.4</td>
</tr>
<tr>
<td>Cashless payments</td>
<td></td>
<td></td>
</tr>
<tr>
<td>o/w contactless cards</td>
<td>7 369</td>
<td>+ 22.8</td>
</tr>
<tr>
<td>o/w mobile payments</td>
<td>357</td>
<td>+ 178.8</td>
</tr>
<tr>
<td>Cheques</td>
<td>1 106</td>
<td>- 5.9</td>
</tr>
<tr>
<td>Credit transfers</td>
<td>4 943</td>
<td>+ 6.0</td>
</tr>
<tr>
<td>o/w LVT b)</td>
<td>9</td>
<td>+ 4.4</td>
</tr>
<tr>
<td>o/w SEPA Instant Credit Transfer</td>
<td>107</td>
<td>+ 137.7</td>
</tr>
<tr>
<td>Direct debits</td>
<td>5 020</td>
<td>+ 8.6</td>
</tr>
<tr>
<td>o/w LVT</td>
<td></td>
<td></td>
</tr>
<tr>
<td>E-money</td>
<td>9</td>
<td>+ 10.8</td>
</tr>
<tr>
<td>Money remittances</td>
<td>29</td>
<td>+ 89.9</td>
</tr>
<tr>
<td>Total</td>
<td>27 266</td>
<td>+ 12.4</td>
</tr>
</tbody>
</table>

Note: a) Cards issued in France only.

b) LVT: large-value transfers issued via large-value payment systems (Target2, Euro1); professional payments only.

Source: Observatory for the Security of Payment Means.

### T2 Historical development of cashless payments

#### a) In volume terms (table 1/2)

<table>
<thead>
<tr>
<th>Year</th>
<th>Cards</th>
<th>o/w contactless</th>
<th>o/w mobile</th>
<th>Cheques</th>
<th>Credit transfers</th>
<th>o/w SEPA Instant Credit Transfer</th>
<th>Direct debits</th>
<th>Trade bills</th>
<th>E-money</th>
<th>Money remittances</th>
<th>Total cashless payments</th>
</tr>
</thead>
<tbody>
<tr>
<td>2000</td>
<td>3 262</td>
<td>na</td>
<td>na</td>
<td>4 494</td>
<td>2 094</td>
<td>na</td>
<td>1 969</td>
<td>132</td>
<td>0</td>
<td>na</td>
<td>11 980</td>
</tr>
<tr>
<td>2001</td>
<td>3 671</td>
<td>na</td>
<td>na</td>
<td>4 341</td>
<td>2 175</td>
<td>na</td>
<td>2 064</td>
<td>115</td>
<td>3</td>
<td>na</td>
<td>12 366</td>
</tr>
<tr>
<td>2002</td>
<td>4 096</td>
<td>na</td>
<td>na</td>
<td>4 349</td>
<td>2 564</td>
<td>na</td>
<td>2 184</td>
<td>136</td>
<td>8</td>
<td>na</td>
<td>13 347</td>
</tr>
<tr>
<td>2003</td>
<td>4 341</td>
<td>na</td>
<td>na</td>
<td>4 262</td>
<td>2 588</td>
<td>na</td>
<td>2 564</td>
<td>130</td>
<td>12</td>
<td>na</td>
<td>13 692</td>
</tr>
<tr>
<td>2004</td>
<td>4 650</td>
<td>na</td>
<td>na</td>
<td>4 134</td>
<td>2 599</td>
<td>na</td>
<td>2 588</td>
<td>129</td>
<td>23</td>
<td>na</td>
<td>14 071</td>
</tr>
<tr>
<td>2005</td>
<td>5 244</td>
<td>na</td>
<td>na</td>
<td>3 916</td>
<td>2 617</td>
<td>na</td>
<td>2 614</td>
<td>114</td>
<td>52</td>
<td>na</td>
<td>15 134</td>
</tr>
<tr>
<td>2006</td>
<td>5 615</td>
<td>na</td>
<td>na</td>
<td>3 827</td>
<td>2 614</td>
<td>na</td>
<td>2 614</td>
<td>106</td>
<td>75</td>
<td>na</td>
<td>16 567</td>
</tr>
<tr>
<td>2007</td>
<td>6 145</td>
<td>na</td>
<td>na</td>
<td>3 627</td>
<td>2 617</td>
<td>na</td>
<td>2 614</td>
<td>101</td>
<td>57</td>
<td>na</td>
<td>17 993</td>
</tr>
<tr>
<td>2008</td>
<td>6 543</td>
<td>na</td>
<td>na</td>
<td>3 827</td>
<td>2 617</td>
<td>na</td>
<td>2 614</td>
<td>101</td>
<td>57</td>
<td>na</td>
<td>19 485</td>
</tr>
<tr>
<td>2009</td>
<td>6 650</td>
<td>na</td>
<td>na</td>
<td>3 827</td>
<td>2 617</td>
<td>na</td>
<td>2 614</td>
<td>101</td>
<td>57</td>
<td>na</td>
<td>19 999</td>
</tr>
<tr>
<td>2010</td>
<td>7 183</td>
<td>na</td>
<td>na</td>
<td>3 827</td>
<td>2 617</td>
<td>na</td>
<td>2 614</td>
<td>101</td>
<td>57</td>
<td>na</td>
<td>21 571</td>
</tr>
</tbody>
</table>

Note: na, not available.

Source: Observatory for the Security of Payment Means.

#### b) In value terms (table 1/2)

<table>
<thead>
<tr>
<th>Year</th>
<th>Cards</th>
<th>o/w contactless</th>
<th>o/w mobile</th>
<th>Cheques</th>
<th>Credit transfers</th>
<th>o/w SEPA Instant Credit Transfer</th>
<th>Direct debits</th>
<th>Trade bills</th>
<th>E-money</th>
<th>Money remittances</th>
<th>Total cashless payments</th>
</tr>
</thead>
<tbody>
<tr>
<td>2000</td>
<td>153</td>
<td>na</td>
<td>na</td>
<td>2 278</td>
<td>11 719</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>153</td>
</tr>
<tr>
<td>2001</td>
<td>170</td>
<td>na</td>
<td>na</td>
<td>2 307</td>
<td>12 030</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>170</td>
</tr>
<tr>
<td>2002</td>
<td>190</td>
<td>na</td>
<td>na</td>
<td>2 336</td>
<td>12 327</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>190</td>
</tr>
<tr>
<td>2003</td>
<td>204</td>
<td>na</td>
<td>na</td>
<td>2 366</td>
<td>12 624</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>204</td>
</tr>
<tr>
<td>2004</td>
<td>220</td>
<td>na</td>
<td>na</td>
<td>2 396</td>
<td>12 921</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>220</td>
</tr>
<tr>
<td>2005</td>
<td>240</td>
<td>na</td>
<td>na</td>
<td>2 426</td>
<td>13 218</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>240</td>
</tr>
<tr>
<td>2006</td>
<td>260</td>
<td>na</td>
<td>na</td>
<td>2 456</td>
<td>13 515</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>260</td>
</tr>
<tr>
<td>2007</td>
<td>280</td>
<td>na</td>
<td>na</td>
<td>2 486</td>
<td>13 812</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>280</td>
</tr>
<tr>
<td>2008</td>
<td>300</td>
<td>na</td>
<td>na</td>
<td>2 516</td>
<td>14 110</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>300</td>
</tr>
<tr>
<td>2009</td>
<td>320</td>
<td>na</td>
<td>na</td>
<td>2 546</td>
<td>14 407</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>320</td>
</tr>
<tr>
<td>2010</td>
<td>340</td>
<td>na</td>
<td>na</td>
<td>2 576</td>
<td>14 705</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>340</td>
</tr>
</tbody>
</table>

Note: na, not available.

Source: Observatory for the Security of Payment Means.

---

**Note:**

- a) Cards issued in France only.
- b) LVT: large-value transfers issued via large-value payment systems (Target2, Euro1); professional payments only.

---

**BANQUE DE FRANCE**


Overview of means of payment

July 2022 | Page 6/17
### b) In value terms (table 2/2)

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
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<tbody>
<tr>
<td>Cards</td>
<td>375</td>
<td>399</td>
<td>414</td>
<td>445</td>
<td>464</td>
<td>499</td>
<td>530</td>
<td>568</td>
<td>600</td>
<td>578</td>
<td>660</td>
</tr>
<tr>
<td>- Contactless</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>3</td>
<td>7</td>
<td>13</td>
<td>25</td>
<td>43</td>
<td>30</td>
<td>136</td>
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<td>0</td>
<td>0</td>
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<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Cheques</td>
<td>1,768</td>
<td>1,628</td>
<td>1,322</td>
<td>1,206</td>
<td>1,173</td>
<td>1,077</td>
<td>1,002</td>
<td>891</td>
<td>814</td>
<td>614</td>
<td>369</td>
</tr>
<tr>
<td>Credit transfers</td>
<td>24,214</td>
<td>24,114</td>
<td>22,648</td>
<td>22,293</td>
<td>22,924</td>
<td>23,887</td>
<td>24,069</td>
<td>24,296</td>
<td>25,164</td>
<td>32,712</td>
<td>38,723</td>
</tr>
<tr>
<td>- SEPA Instant Credit Transfer</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
</tr>
<tr>
<td>Direct debits</td>
<td>1,352</td>
<td>1,311</td>
<td>1,399</td>
<td>1,378</td>
<td>1,450</td>
<td>1,492</td>
<td>1,579</td>
<td>1,645</td>
<td>1,711</td>
<td>1,684</td>
<td>1,865</td>
</tr>
<tr>
<td>Trade bills</td>
<td>377</td>
<td>357</td>
<td>330</td>
<td>311</td>
<td>293</td>
<td>266</td>
<td>260</td>
<td>252</td>
<td>232</td>
<td>197</td>
<td>212</td>
</tr>
<tr>
<td>E-money</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Money transfers</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>0.8</td>
<td>1.6</td>
<td>1.8</td>
<td>2.0</td>
<td>1.8</td>
</tr>
<tr>
<td>Total cashless payments</td>
<td>28,096</td>
<td>27,899</td>
<td>26,116</td>
<td>25,913</td>
<td>26,304</td>
<td>27,032</td>
<td>27,440</td>
<td>27,653</td>
<td>28,532</td>
<td>35,786</td>
<td>42,961</td>
</tr>
<tr>
<td>Card withdrawals</td>
<td>121</td>
<td>123</td>
<td>124</td>
<td>128</td>
<td>128</td>
<td>128</td>
<td>129</td>
<td>135</td>
<td>137</td>
<td>137</td>
<td>116</td>
</tr>
</tbody>
</table>
| Source: Observatory for the Security of Payment Means.
## OVERVIEW OF FRAUD

### T3 Breakdown of payment means fraud in 2021

<table>
<thead>
<tr>
<th>Payment Mean</th>
<th>2021</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Volume</td>
<td>Share</td>
<td>Value</td>
</tr>
<tr>
<td>Share</td>
<td>2021/2020</td>
<td>Average</td>
</tr>
</tbody>
</table>

#### Card payments
- **6,764,752** (-8.8%)
- **3,905,209** (-13.3%)
  - **421,410,285** (-4.1%)
  - **33,900** (-0.6%)

#### by mobile
- **83,266** (+14.6%)
- **5,810,270** (+100.9%)
  - **0.5** (+0.7%)
  - **0.7** (+0.9%)

#### Cheque (new approach)
- **280,521** (+41.6%)
- **404,942,784** (+15.6%)
  - **37.4** (+0.1%)
  - **1.8** (+0.1%)

#### Cheque (old approach)
- **321,214** (+43.5%)
- **1,025,025,059** (+18.3%)
  - **50.5** (+0.1%)
  - **1.9** (+0.1%)

#### Credit transfers
- **48,713** (+30.2%)
- **287,264,068** (+7.6%)
  - **23.1** (+0.0%)
  - **1.8** (+0.0%)

#### Direct debits
- **12,913** (+47.6%)
- **224,406,842** (+17.1%)
  - **1.8** (+0.0%)
  - **0.5** (+0.0%)

#### Trade bills
- **1,018** (+142.6%)
- **42,950,169** (+26.5%)
  - **3.5** (+0.1%)
  - **0.0** (+0.0%)

#### E-money
- **2,001**
- **1,050,167**
  - **0.0**
  - **0.0**

#### Money remittances
- **962**
- **246,362**
  - **0.0**
  - **0.0**

### Total cashless payment fraud
- **7,345,965** (-4.1%)
- **1,199,331,595** (+6.0%)
  - **96.5** (+0.0%)
  - **0.3** (+0.0%)

### Card withdrawals
- **129,083** (+14.2%)
- **42,950,169** (+26.5%)
  - **0.0**
  - **0.0**

### Total fraudulent transactions
- **7,475,048** (-3.8%)
- **1,242,281,764** (+8.5%)
  - **100.0** (+0.0%)
  - **0.0** (+0.0%)

### T4 Historical development of fraud involving payment means

#### a) In volume terms

<table>
<thead>
<tr>
<th>Year</th>
<th>Cards</th>
<th>o/w contactless</th>
<th>o/w by mobile</th>
<th>Cheque (new approach)</th>
<th>Cheque (old approach)</th>
<th>Credit transfers</th>
<th>Direct debits</th>
<th>Trade bills</th>
<th>E-money</th>
<th>Money remittances</th>
<th>Total cashless payment fraud</th>
<th>Card withdrawals</th>
<th>Total fraudulent transactions</th>
</tr>
</thead>
<tbody>
<tr>
<td>2016</td>
<td>5,303,847</td>
<td>125,980</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>410,585</td>
<td>na</td>
<td>na</td>
<td>2,001</td>
<td>na</td>
<td>5,427,907</td>
<td>129,083</td>
<td>5,630,065</td>
</tr>
<tr>
<td>2017</td>
<td>5,364,312</td>
<td>248,897</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>4,462</td>
<td>25,801</td>
<td>4</td>
<td>na</td>
<td>na</td>
<td>5,509,664</td>
<td>177,562</td>
<td>5,398,170</td>
</tr>
<tr>
<td>2018</td>
<td>6,068,959</td>
<td>445,919</td>
<td>2,070</td>
<td>168,421</td>
<td>5,726</td>
<td>7,729</td>
<td>25,801</td>
<td>3</td>
<td>na</td>
<td>na</td>
<td>6,552,664</td>
<td>177,562</td>
<td>6,141,916</td>
</tr>
<tr>
<td>2019</td>
<td>7,071,065</td>
<td>603,509</td>
<td>3,494</td>
<td>183,468</td>
<td>10,562</td>
<td>7,131</td>
<td>25,801</td>
<td>3</td>
<td>na</td>
<td>na</td>
<td>7,071,095</td>
<td>220,685</td>
<td>6,801,263</td>
</tr>
<tr>
<td>2020</td>
<td>7,421,137</td>
<td>537,067</td>
<td>32,761</td>
<td>220,685</td>
<td>22,406</td>
<td>12,913</td>
<td>25,801</td>
<td>3</td>
<td>na</td>
<td>na</td>
<td>7,421,137</td>
<td>321,214</td>
<td>7,752,351</td>
</tr>
<tr>
<td>2021</td>
<td>6,764,752</td>
<td>428,249</td>
<td>32,761</td>
<td>220,685</td>
<td>22,406</td>
<td>12,913</td>
<td>25,801</td>
<td>3</td>
<td>na</td>
<td>na</td>
<td>6,764,752</td>
<td>428,249</td>
<td>7,421,137</td>
</tr>
</tbody>
</table>

#### b) In value terms

<table>
<thead>
<tr>
<th>Year</th>
<th>Cards</th>
<th>o/w contactless</th>
<th>o/w by mobile</th>
<th>Cheque (new approach)</th>
<th>Cheque (old approach)</th>
<th>Credit transfers</th>
<th>Direct debits</th>
<th>Trade bills</th>
<th>E-money</th>
<th>Money remittances</th>
<th>Total cashless payment fraud</th>
<th>Card withdrawals</th>
<th>Total fraudulent transactions</th>
</tr>
</thead>
<tbody>
<tr>
<td>2016</td>
<td>378,455,912</td>
<td>401,604,988</td>
<td>43,489,931</td>
<td>401,611,189</td>
<td>464,942,784</td>
<td>2,267,286</td>
<td>150,000</td>
<td>1,018</td>
<td>na</td>
<td>na</td>
<td>5,427,907</td>
<td>48,650</td>
<td>6,365,085</td>
</tr>
<tr>
<td>2017</td>
<td>344,962,084</td>
<td>401,604,988</td>
<td>43,489,931</td>
<td>401,611,189</td>
<td>464,942,784</td>
<td>2,267,286</td>
<td>150,000</td>
<td>1,018</td>
<td>na</td>
<td>na</td>
<td>5,509,664</td>
<td>48,650</td>
<td>6,265,085</td>
</tr>
<tr>
<td>2018</td>
<td>2,748,790</td>
<td>5,234,852</td>
<td>4,794,354</td>
<td>166,421</td>
<td>12,913</td>
<td>7,729</td>
<td>150,000</td>
<td>1,018</td>
<td>na</td>
<td>na</td>
<td>6,552,488</td>
<td>48,650</td>
<td>6,935,085</td>
</tr>
<tr>
<td>2019</td>
<td>7,292,276</td>
<td>216,223</td>
<td>16,242</td>
<td>183,468</td>
<td>22,406</td>
<td>12,913</td>
<td>150,000</td>
<td>1,018</td>
<td>na</td>
<td>na</td>
<td>7,314,037</td>
<td>220,685</td>
<td>7,961,522</td>
</tr>
<tr>
<td>2020</td>
<td>5,125,747</td>
<td>216,223</td>
<td>16,242</td>
<td>183,468</td>
<td>22,406</td>
<td>12,913</td>
<td>150,000</td>
<td>1,018</td>
<td>na</td>
<td>na</td>
<td>5,800,719</td>
<td>220,685</td>
<td>7,507,404</td>
</tr>
<tr>
<td>2021</td>
<td>4,004,899</td>
<td>141,358</td>
<td>11,292</td>
<td>183,468</td>
<td>22,406</td>
<td>12,913</td>
<td>150,000</td>
<td>1,018</td>
<td>na</td>
<td>na</td>
<td>4,399,439</td>
<td>220,685</td>
<td>6,954,123</td>
</tr>
</tbody>
</table>

### Notes:
- na, not available.
- From 2021 onwards, total cashless payment fraud includes a new approach to cheque fraud, which excludes fraud that is prevented after the cheque has been presented to be cashed, and includes fraud on electronic money and money remittances.
- From 2021 onwards, total cashless payment fraud includes a new approach to cheque fraud, which excludes fraud that is prevented after the cheque has been presented to be cashed, and includes fraud on electronic money and money remittances.

Source: Observatory for the Security of Payment Means.
### T12: Payments by cards issued in the European Economic Area and accepted in France – European transactions (volume in thousands, value in EUR thousands)

<table>
<thead>
<tr>
<th>Year</th>
<th>Volume</th>
<th>2017</th>
<th>2018</th>
<th>2019</th>
<th>2020</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Value</td>
<td>Value</td>
<td>Value</td>
<td>Value</td>
<td>Value</td>
<td>Value</td>
<td>Value</td>
</tr>
<tr>
<td>Face-to-face payments and UPT</td>
<td>11 108 1</td>
<td>52 840 3</td>
<td>62 328 1</td>
<td>67 990 3</td>
<td>72 325 1</td>
<td>77 660 3</td>
</tr>
<tr>
<td>o/w contactless payments (including mobile payments)</td>
<td>3 300 1</td>
<td>10 527 4</td>
<td>15 954 2</td>
<td>21 430 1</td>
<td>25 756 4</td>
<td>28 980 3</td>
</tr>
<tr>
<td>o/w mobile payments</td>
<td>1 079 1</td>
<td>4 617 2</td>
<td>6 579 1</td>
<td>8 426 1</td>
<td>9 026 3</td>
<td>10 001 1</td>
</tr>
<tr>
<td>Remote payments (excluding online)</td>
<td>348 609 1</td>
<td>1 067 280 4</td>
<td>1 296 312 4</td>
<td>1 504 010 3</td>
<td>1 720 001 3</td>
<td>2 001 005 1</td>
</tr>
<tr>
<td>Remote payments online</td>
<td>52 840 3</td>
<td>112 607 1</td>
<td>120 607 2</td>
<td>124 607 3</td>
<td>133 607 4</td>
<td>143 607 5</td>
</tr>
<tr>
<td>o/w 3D-Secure payments with strong authentication</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
</tr>
<tr>
<td>o/w non-3D-Secure payments</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
</tr>
<tr>
<td>Withdrawals</td>
<td>1 548 401 4</td>
<td>5 120 202 5</td>
<td>5 642 303 3</td>
<td>6 208 404 1</td>
<td>7 004 505 2</td>
<td>7 801 606 3</td>
</tr>
<tr>
<td>Total</td>
<td>12 606 500 6</td>
<td>43 328 503 7</td>
<td>49 329 604 5</td>
<td>56 230 705 3</td>
<td>63 231 806 1</td>
<td>70 232 907 2</td>
</tr>
</tbody>
</table>

Note: na, not available.
Source: Observatory for the Security of Payment Means.

### T13: Payments by cards issued abroad outside the European Economic Area and accepted in France – International transactions (volume in thousands, value in EUR thousands)

<table>
<thead>
<tr>
<th>Year</th>
<th>Volume</th>
<th>2017</th>
<th>2018</th>
<th>2019</th>
<th>2020</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Value</td>
<td>Value</td>
<td>Value</td>
<td>Value</td>
<td>Value</td>
<td>Value</td>
<td>Value</td>
</tr>
<tr>
<td>Face-to-face payments and UPT</td>
<td>738 1</td>
<td>12 950 1</td>
<td>14 407 2</td>
<td>16 187 3</td>
<td>18 097 4</td>
<td>20 033 4</td>
</tr>
<tr>
<td>o/w contactless payments (including mobile payments)</td>
<td>321 1</td>
<td>6 120 4</td>
<td>7 260 2</td>
<td>8 570 3</td>
<td>9 890 4</td>
<td>10 900 4</td>
</tr>
<tr>
<td>o/w mobile payments</td>
<td>149 1</td>
<td>2 860 1</td>
<td>3 420 2</td>
<td>4 200 3</td>
<td>4 980 4</td>
<td>5 790 4</td>
</tr>
<tr>
<td>Face-to-face payments and UPT (excluding mobile payments)</td>
<td>2 860 1</td>
<td>3 420 2</td>
<td>4 200 3</td>
<td>4 980 4</td>
<td>5 790 4</td>
<td>6 710 5</td>
</tr>
<tr>
<td>o/w contactless payments (including mobile payments)</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
</tr>
<tr>
<td>o/w mobile payments</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
</tr>
<tr>
<td>Remote payments (excluding online)</td>
<td>9 570 4</td>
<td>10 220 4</td>
<td>10 720 5</td>
<td>11 240 6</td>
<td>11 760 7</td>
<td>12 270 8</td>
</tr>
<tr>
<td>Remote payments online</td>
<td>3 300 1</td>
<td>10 527 4</td>
<td>15 954 2</td>
<td>21 430 1</td>
<td>25 756 4</td>
<td>28 980 3</td>
</tr>
<tr>
<td>o/w 3D-Secure payments with strong authentication</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
</tr>
<tr>
<td>o/w non-3D-Secure payments</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
</tr>
<tr>
<td>Withdrawals</td>
<td>321 1</td>
<td>6 120 4</td>
<td>7 260 2</td>
<td>8 570 3</td>
<td>9 890 4</td>
<td>10 900 4</td>
</tr>
<tr>
<td>Total</td>
<td>12 302 500 6</td>
<td>43 328 503 7</td>
<td>49 329 604 5</td>
<td>56 230 705 3</td>
<td>63 231 806 1</td>
<td>70 232 907 2</td>
</tr>
</tbody>
</table>

Note: na, not available.
Source: Observatory for the Security of Payment Means.

### T15: Fraudulent transactions by cards accepted in France (table 1/2)

<table>
<thead>
<tr>
<th>Year</th>
<th>Volume</th>
<th>2017</th>
<th>2018</th>
<th>2019</th>
<th>2020</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Value</td>
<td>Value</td>
<td>Value</td>
<td>Value</td>
<td>Value</td>
<td>Value</td>
<td>Value</td>
</tr>
<tr>
<td>Face-to-face payments and UPT</td>
<td>834 1</td>
<td>42 680 4</td>
<td>44 020 3</td>
<td>46 800 4</td>
<td>49 600 3</td>
<td>52 400 2</td>
</tr>
<tr>
<td>o/w contactless payments (including mobile payments)</td>
<td>3 300 1</td>
<td>10 527 4</td>
<td>15 954 2</td>
<td>21 430 1</td>
<td>25 756 4</td>
<td>28 980 3</td>
</tr>
<tr>
<td>o/w mobile payments</td>
<td>149 1</td>
<td>2 860 1</td>
<td>3 420 2</td>
<td>4 200 3</td>
<td>4 980 4</td>
<td>5 790 4</td>
</tr>
<tr>
<td>Remote payments (excluding online)</td>
<td>9 570 4</td>
<td>10 220 4</td>
<td>10 720 5</td>
<td>11 240 6</td>
<td>11 760 7</td>
<td>12 270 8</td>
</tr>
<tr>
<td>Remote payments online</td>
<td>3 300 1</td>
<td>10 527 4</td>
<td>15 954 2</td>
<td>21 430 1</td>
<td>25 756 4</td>
<td>28 980 3</td>
</tr>
<tr>
<td>o/w 3D-Secure payments with strong authentication</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
</tr>
<tr>
<td>o/w non-3D-Secure payments</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
</tr>
<tr>
<td>Withdrawals</td>
<td>321 1</td>
<td>6 120 4</td>
<td>7 260 2</td>
<td>8 570 3</td>
<td>9 890 4</td>
<td>10 900 4</td>
</tr>
<tr>
<td>Total</td>
<td>12 302 500 6</td>
<td>43 328 503 7</td>
<td>49 329 604 5</td>
<td>56 230 705 3</td>
<td>63 231 806 1</td>
<td>70 232 907 2</td>
</tr>
</tbody>
</table>

Note: na, not available.
Source: Observatory for the Security of Payment Means.

### T16: Fraudulent transactions by cards accepted in France (table 2/2)

<table>
<thead>
<tr>
<th>Year</th>
<th>Volume</th>
<th>2017</th>
<th>2018</th>
<th>2019</th>
<th>2020</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Value</td>
<td>Value</td>
<td>Value</td>
<td>Value</td>
<td>Value</td>
<td>Value</td>
<td>Value</td>
</tr>
<tr>
<td>Face-to-face payments and UPT</td>
<td>99 1</td>
<td>29 480 4</td>
<td>34 800 3</td>
<td>40 320 2</td>
<td>45 840 1</td>
<td>51 360 0</td>
</tr>
<tr>
<td>o/w contactless payments (including mobile payments)</td>
<td>3 300 1</td>
<td>10 527 4</td>
<td>15 954 2</td>
<td>21 430 1</td>
<td>25 756 4</td>
<td>28 980 3</td>
</tr>
<tr>
<td>o/w mobile payments</td>
<td>149 1</td>
<td>2 860 1</td>
<td>3 420 2</td>
<td>4 200 3</td>
<td>4 980 4</td>
<td>5 790 4</td>
</tr>
<tr>
<td>Remote payments (excluding online)</td>
<td>9 570 4</td>
<td>10 220 4</td>
<td>10 720 5</td>
<td>11 240 6</td>
<td>11 760 7</td>
<td>12 270 8</td>
</tr>
<tr>
<td>Remote payments online</td>
<td>3 300 1</td>
<td>10 527 4</td>
<td>15 954 2</td>
<td>21 430 1</td>
<td>25 756 4</td>
<td>28 980 3</td>
</tr>
<tr>
<td>o/w 3D-Secure payments with strong authentication</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
</tr>
<tr>
<td>o/w non-3D-Secure payments</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
</tr>
<tr>
<td>Withdrawals</td>
<td>321 1</td>
<td>6 120 4</td>
<td>7 260 2</td>
<td>8 570 3</td>
<td>9 890 4</td>
<td>10 900 4</td>
</tr>
<tr>
<td>Total</td>
<td>12 302 500 6</td>
<td>43 328 503 7</td>
<td>49 329 604 5</td>
<td>56 230 705 3</td>
<td>63 231 806 1</td>
<td>70 232 907 2</td>
</tr>
</tbody>
</table>

Note: na, not available.
Source: Observatory for the Security of Payment Means.
### Table T13b: Fraudulent transactions by cards issued in the European Economic Area and accepted in France – European transactions (table 12)

<table>
<thead>
<tr>
<th>Volume</th>
<th>2017</th>
<th>2018</th>
<th>2019</th>
<th>2020</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Value</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Value</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fraud rate by value</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fraud rate by value</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### Notes:
- No, not available.
- Source: Observatory for the Security of Payment Means.

### Table T13c: Fraudulent transactions by cards issued abroad outside the European Economic Area and accepted in France – International transactions (table 13)

<table>
<thead>
<tr>
<th>Volume</th>
<th>2017</th>
<th>2018</th>
<th>2019</th>
<th>2020</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Value</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Value</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fraud rate by value</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fraud rate by value</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### Notes:
- No, not available.
- Source: Observatory for the Security of Payment Means.

### Table T13d: Breakdown of fraud involving payments by cards accepted in France in 2021 (table 13)

<table>
<thead>
<tr>
<th>Volume</th>
<th>2017</th>
<th>2018</th>
<th>2019</th>
<th>2020</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Value</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Value</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fraud rate by value</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fraud rate by value</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### Notes:
- No, not available.
- Source: Observatory for the Security of Payment Means.

---

**BANQUE DE FRANCE**

Annual Report of the Observatory for the Security of Payment Means – 2021 Cards: acceptance

July 2022 | Page 10/17
### T13d: Breakdown of fraud involving payments by cards accepted in France in 2021 (table 3/3)

#### Volume in units, value in EUR, share in %

<table>
<thead>
<tr>
<th>Category</th>
<th>Volume</th>
<th>Share</th>
<th>Value</th>
<th>Share</th>
<th>Number</th>
<th>Share</th>
<th>Value</th>
<th>Share</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not specified</td>
<td>35 235</td>
<td>0.98</td>
<td>4 489 749</td>
<td>1.33</td>
<td>3 980 420</td>
<td>334 072</td>
<td>0.68</td>
<td></td>
</tr>
</tbody>
</table>

#### Source

Observatory for the Security of Payment Means.

---

### T13e: Geographical breakdown of fraud involving cards accepted in France in 2021 (table 1/2)

#### Volume in units, value in EUR, share in %

<table>
<thead>
<tr>
<th>Category</th>
<th>Volume</th>
<th>Share</th>
<th>Value</th>
<th>Share</th>
<th>Number</th>
<th>Share</th>
<th>Value</th>
<th>Share</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not specified</td>
<td>3 602 245</td>
<td>52.3</td>
<td>287 450 944</td>
<td>61.9</td>
<td>119 818</td>
<td>2.8</td>
<td>11 148 435</td>
<td>5.3</td>
</tr>
</tbody>
</table>

#### Source

Observatory for the Security of Payment Means.

---

### T13f: Geographical breakdown of fraud involving cards accepted in France in 2021 (table 2/2)

#### Volume in units, value in EUR, share in %

<table>
<thead>
<tr>
<th>Category</th>
<th>Volume</th>
<th>Share</th>
<th>Value</th>
<th>Share</th>
<th>Number</th>
<th>Share</th>
<th>Value</th>
<th>Share</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not specified</td>
<td>3 602 245</td>
<td>52.3</td>
<td>287 450 944</td>
<td>61.9</td>
<td>119 818</td>
<td>2.8</td>
<td>11 148 435</td>
<td>5.3</td>
</tr>
</tbody>
</table>

#### Source

Observatory for the Security of Payment Means.

---

### Table 1: Breakdown of fraud involving payments by cards accepted in France in 2021 (table 2/3)

#### Volume in units, value in EUR, share in %

<table>
<thead>
<tr>
<th>Category</th>
<th>Volume</th>
<th>Share</th>
<th>Value</th>
<th>Share</th>
<th>Number</th>
<th>Share</th>
<th>Value</th>
<th>Share</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not specified</td>
<td>92 096</td>
<td>2.2</td>
<td>8 187 048</td>
<td>2.5</td>
<td>2 906 214</td>
<td>74.7</td>
<td>233 326 610</td>
<td>74.7</td>
</tr>
</tbody>
</table>

#### Source

Observatory for the Security of Payment Means.
## CHEQUES

### T14 Cheques exchanged

<table>
<thead>
<tr>
<th>(volume in millions, value in EUR billions, average amount in EUR)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2017  2018  2019  2020  2021</td>
</tr>
<tr>
<td>Volume</td>
</tr>
<tr>
<td>Value</td>
</tr>
<tr>
<td>Average amount</td>
</tr>
</tbody>
</table>

Source: Observatory for the Security of Payment Means.

### T14b Volume of cheques exchanged in detail

<table>
<thead>
<tr>
<th>(in millions)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2017  2018  2019  2020  2021</td>
</tr>
<tr>
<td>Cheques cashed for payment</td>
</tr>
<tr>
<td>o/w cheques payable abroad</td>
</tr>
<tr>
<td>o/w circulating cheques</td>
</tr>
<tr>
<td>Cheques drawn on the institution</td>
</tr>
<tr>
<td>o/w cheques drawn abroad</td>
</tr>
<tr>
<td>o/w bank cheques</td>
</tr>
</tbody>
</table>

Note: na, not available.

Source: Observatory for the Security of Payment Means.

### T15 Cheque fraud

#### a) Old approach

<table>
<thead>
<tr>
<th>Volume / value</th>
<th>Share</th>
</tr>
</thead>
<tbody>
<tr>
<td>2017  2018  2019  2020  2021</td>
<td></td>
</tr>
<tr>
<td>Theft, loss</td>
<td>89,968  78.3  138,358  83.1  154,211  84.0  196,704  89.2  274,996  85.6</td>
</tr>
<tr>
<td>Falsification</td>
<td>15,738  13.7  17,178  13.7  16,499  9.0  13,694  6.9  36,073  11.2</td>
</tr>
<tr>
<td>Counterfeiting</td>
<td>7,234  6.3  8,092  6.4  9,974  5.2  7,207  3.3  5,119  1.6</td>
</tr>
<tr>
<td>Misappropriation, replay</td>
<td>1,946  1.7  2,793  1.7  3,344  1.8  2,530  1.3  5,036  1.6</td>
</tr>
<tr>
<td>Fraud rate (%): na  0.162  0.254</td>
<td></td>
</tr>
<tr>
<td>Value / value</td>
<td>Share</td>
</tr>
<tr>
<td>2017  2018  2019  2020  2021</td>
<td></td>
</tr>
<tr>
<td>Theft, loss</td>
<td>130,615,653  44.2  252,890,727  56.2  296,367,562  55.0  365,813,764  68.0  396,968,840  63.7</td>
</tr>
<tr>
<td>Falsification</td>
<td>127,157,212  42.9  145,737,424  32.4  145,881,745  27.1  102,801,337  19.1  100,377,757  16.0</td>
</tr>
<tr>
<td>Counterfeiting</td>
<td>28,097,173  9.5  36,739,051  8.2  76,511,582  14.2  32,340,420  6.0  33,725,041  5.4</td>
</tr>
<tr>
<td>Misappropriation, replay</td>
<td>10,022,889  3.4  14,741,262  3.3  20,454,286  3.8  37,103,618  6.9  92,823,421  14.8</td>
</tr>
</tbody>
</table>

Note: Cheque fraud is broken down by type based on the old approach, which takes into account any cheque transaction settled and rejected for fraud.

Source: Observatory for the Security of Payment Means.

#### b) New approach

<table>
<thead>
<tr>
<th>Volume / value</th>
<th>Share</th>
</tr>
</thead>
<tbody>
<tr>
<td>2017  2018  2019  2020  2021</td>
<td></td>
</tr>
<tr>
<td>Theft, loss</td>
<td>na  na  na  190,901  260,527</td>
</tr>
<tr>
<td>Fraud rate (%): na  0.162  0.254</td>
<td></td>
</tr>
<tr>
<td>Value / value</td>
<td>Share</td>
</tr>
<tr>
<td>2017  2018  2019  2020  2021</td>
<td></td>
</tr>
<tr>
<td>Theft, loss</td>
<td>na  na  na  401,611,189  464,942,764</td>
</tr>
<tr>
<td>Fraud rate (%): na  0.065  0.079</td>
<td></td>
</tr>
<tr>
<td>Average / value</td>
<td>Share</td>
</tr>
<tr>
<td>2017  2018  2019  2020  2021</td>
<td></td>
</tr>
<tr>
<td>Theft, loss</td>
<td>199,997  85.6</td>
</tr>
<tr>
<td>Falsification</td>
<td>37,073  11.2</td>
</tr>
<tr>
<td>Counterfeiting</td>
<td>5,119  1.6</td>
</tr>
<tr>
<td>Misappropriation, replay</td>
<td>5,036  1.6</td>
</tr>
</tbody>
</table>

Notes: na, not available.
### T17c Breakdown of credit transfers issued by geographical destination

<table>
<thead>
<tr>
<th>Year</th>
<th>Domestic transfers</th>
<th>Cross-border transfers within the EEA</th>
<th>Cross-border transfers outside the EEA</th>
</tr>
</thead>
<tbody>
<tr>
<td>2017</td>
<td>3,778</td>
<td>18,088,078</td>
<td>18,738,463</td>
</tr>
<tr>
<td>2018</td>
<td>73</td>
<td>4,034,666</td>
<td>4,352,572</td>
</tr>
<tr>
<td>2019</td>
<td>20</td>
<td>1,065,328</td>
<td>1,140,088</td>
</tr>
</tbody>
</table>

Note: EEA, European Economic Area.

Source: Observatory for the Security of Payment Means.

---

### T18 Fraudulent transactions by type of credit transfer (table 1/2)

<table>
<thead>
<tr>
<th>Year</th>
<th>Volume (in units, value in EUR, rate in %)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2017</td>
<td></td>
</tr>
<tr>
<td>2018</td>
<td></td>
</tr>
<tr>
<td>2019</td>
<td></td>
</tr>
</tbody>
</table>

Note: PISP, payment initiation service providers; ATM, automated teller machine; na, not available.

a) Until 2020, this category covered all electronic fund transfers, including those initiated by non-remote channels.

---

### T18a Fraudulent transactions by credit transfer initiation channel (table 1/2)

<table>
<thead>
<tr>
<th>Year</th>
<th>Volume (in units, value in EUR, rate in %)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2017</td>
<td></td>
</tr>
<tr>
<td>2018</td>
<td></td>
</tr>
<tr>
<td>2019</td>
<td></td>
</tr>
</tbody>
</table>

Note: PISP, payment initiation service providers; ATM, automated teller machine; na, not available.

a) Until 2020, this category covered all electronic fund transfers, including those initiated by non-remote channels.

---

### T18b Fraudulent transactions by credit transfer initiation channel (table 1/2)

<table>
<thead>
<tr>
<th>Year</th>
<th>Volume (in units, value in EUR, rate in %)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2017</td>
<td></td>
</tr>
<tr>
<td>2018</td>
<td></td>
</tr>
<tr>
<td>2019</td>
<td></td>
</tr>
</tbody>
</table>

Note: PISP, payment initiation service providers; ATM, automated teller machine; na, not available.

a) Until 2020, this category covered all electronic fund transfers, including those initiated by non-remote channels.
### T18a: Fraudulent transactions by credit transfer initiation channel (table 2/2)

<table>
<thead>
<tr>
<th>Volume (units)</th>
<th>Value (EUR)</th>
<th>Fraud rate (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total</strong></td>
<td>35,893</td>
<td>0,0008</td>
</tr>
<tr>
<td>One-time transfers by non-electronic means</td>
<td>32,341</td>
<td>0,0007</td>
</tr>
<tr>
<td>One-time transfers by electronic means</td>
<td>33,905</td>
<td>0,0009</td>
</tr>
</tbody>
</table>

**Transfers by electronic means**

<table>
<thead>
<tr>
<th>Volume (units)</th>
<th>Value (EUR)</th>
<th>Fraud rate (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>One-time transfers initiated via online banking</td>
<td>37,899</td>
<td>0,0012</td>
</tr>
<tr>
<td>One-time transfers initiated by batch/file (interbank channels)</td>
<td>7,501</td>
<td>0,0007</td>
</tr>
</tbody>
</table>

**Note:** PISP, payment initiation service providers; ATM, automated teller machine; na, not available.

Source: Observatory for the Security of Payment Means.

### T18b: Fraudulent transactions by geographical destination of the credit transfer (table 1/2)

<table>
<thead>
<tr>
<th>Volume (units)</th>
<th>Value (EUR)</th>
<th>Fraud rate (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Domestic transfer</td>
<td>3249</td>
<td>0,0001</td>
</tr>
<tr>
<td>Cross-border transfers within the EEA</td>
<td>7,195</td>
<td>0,0009</td>
</tr>
<tr>
<td>Cross-border transfers outside the EEA</td>
<td>23,348</td>
<td>0,0014</td>
</tr>
</tbody>
</table>

**Note:** EEA, European Economic Area.

Source: Observatory for the Security of Payment Means.

### T18c: Fraudulent transactions by geographical destination of the credit transfer (table 2/2)

<table>
<thead>
<tr>
<th>Volume (units)</th>
<th>Value (EUR)</th>
<th>Fraud rate (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Domestic transfer</td>
<td>26,376</td>
<td>0,0004</td>
</tr>
<tr>
<td>Cross-border transfers within the EEA</td>
<td>9,184</td>
<td>0,0009</td>
</tr>
<tr>
<td>Cross-border transfers outside the EEA</td>
<td>57,135</td>
<td>0,0046</td>
</tr>
</tbody>
</table>

**Note:** EEA, European Economic Area.

Source: Observatory for the Security of Payment Means.

### T19: Total fraud on credit transfers

<table>
<thead>
<tr>
<th>Volume (units)</th>
<th>Value (EUR)</th>
<th>Fraud rate (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2017</td>
<td>4,642</td>
<td>0,0012</td>
</tr>
<tr>
<td>2018</td>
<td>7,736</td>
<td>0,0019</td>
</tr>
<tr>
<td>2019</td>
<td>15,934</td>
<td>0,0030</td>
</tr>
<tr>
<td>2020</td>
<td>35,893</td>
<td>0,0042</td>
</tr>
<tr>
<td>2021</td>
<td>46,718</td>
<td>0,0040</td>
</tr>
</tbody>
</table>

**Note:** EEA, European Economic Area.

Source: Observatory for the Security of Payment Means.

### T20: Fraud on credit transfers by type

<table>
<thead>
<tr>
<th>Volume (units)</th>
<th>Value (EUR)</th>
<th>Fraud rate (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fakes</td>
<td>3,803</td>
<td>0,0009</td>
</tr>
<tr>
<td>Share</td>
<td>613</td>
<td>0,0012</td>
</tr>
</tbody>
</table>

**Note:** EEA, European Economic Area.

Source: Observatory for the Security of Payment Means.
### T21: Breakdown of direct debits issued by geographical origin of the payer

<table>
<thead>
<tr>
<th>Year</th>
<th>Volume</th>
<th>Value</th>
<th>Fraud rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>2017</td>
<td>4,091</td>
<td>1,508</td>
<td>0,0001</td>
</tr>
<tr>
<td>2018</td>
<td>4,091</td>
<td>1,508</td>
<td>0,0001</td>
</tr>
<tr>
<td>2019</td>
<td>4,091</td>
<td>1,508</td>
<td>0,0001</td>
</tr>
</tbody>
</table>

Note: SEPA, Single Euro Payments Area.

Source: Observatory for the Security of Payment Means.

---

### T22: Direct debit fraud

#### Breakdown of direct debits issued by type of mandate (table 1/2)

<table>
<thead>
<tr>
<th>Year</th>
<th>Volume</th>
<th>Value</th>
<th>Fraud rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>2017</td>
<td>25,051</td>
<td>9,131</td>
<td>0,0001</td>
</tr>
<tr>
<td>2018</td>
<td>25,051</td>
<td>9,131</td>
<td>0,0001</td>
</tr>
<tr>
<td>2019</td>
<td>25,051</td>
<td>9,131</td>
<td>0,0001</td>
</tr>
</tbody>
</table>

Note: SEPA, Single Euro Payments Area.

Source: Observatory for the Security of Payment Means.

---

### T23: Types of direct debit fraud

<table>
<thead>
<tr>
<th>Year</th>
<th>Volume</th>
<th>Value</th>
<th>Fraud rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>2020</td>
<td>2,520</td>
<td>828</td>
<td>0,0001</td>
</tr>
<tr>
<td>2021</td>
<td>2,520</td>
<td>828</td>
<td>0,0001</td>
</tr>
</tbody>
</table>

Note: SEPA, Single Euro Payments Area.

Source: Observatory for the Security of Payment Means.
### OTHER

#### Electronic money

**T24 Number of instruments from providers authorised or established in France**

<table>
<thead>
<tr>
<th>Year</th>
<th>2017</th>
<th>2018</th>
<th>2019</th>
<th>2020</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of e-money instruments</td>
<td>2,976,816</td>
<td>5,308,432</td>
<td>10,476,079</td>
<td>10,347,177</td>
<td>10,824,385</td>
</tr>
<tr>
<td>o/w number of e-money instruments loaded at least once</td>
<td>1,434,048</td>
<td>2,693,927</td>
<td>4,882,565</td>
<td>5,112,952</td>
<td>8,781,311</td>
</tr>
</tbody>
</table>

Source: Observatory for the Security of Payment Means.

#### T25 Use of electronic money by type of transaction

<table>
<thead>
<tr>
<th>Year</th>
<th>2017</th>
<th>2018</th>
<th>2019</th>
<th>2020</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Volume</td>
<td>Value</td>
<td>Volume</td>
<td>Value</td>
<td>Volume</td>
<td>Value</td>
</tr>
<tr>
<td>Total</td>
<td>55,096,748</td>
<td>896,875,382</td>
<td>64,989,532</td>
<td>1,053,423,246</td>
<td>61,954,569</td>
</tr>
<tr>
<td>o/w remote payments</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>46,746,239</td>
</tr>
<tr>
<td>o/w face-to-face payments</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>17,017,992</td>
</tr>
</tbody>
</table>

Source: Observatory for the Security of Payment Means.

#### T26 Fraudulent electronic money transactions

<table>
<thead>
<tr>
<th>Year</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Volume</td>
<td>2,501</td>
</tr>
<tr>
<td>Fraud rate (%)</td>
<td>0,031</td>
</tr>
<tr>
<td>Value</td>
<td>137,340</td>
</tr>
<tr>
<td>Fraud rate (%)</td>
<td>0,0134</td>
</tr>
<tr>
<td>Average amount</td>
<td>69</td>
</tr>
</tbody>
</table>

Source: Observatory for the Security of Payment Means.

#### Trade bills: bills of exchange and promissory notes

**T27 Payments by trade bills (bills of exchange and promissory notes)**

<table>
<thead>
<tr>
<th>Year</th>
<th>2017</th>
<th>2018</th>
<th>2019</th>
<th>2020</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Volume</td>
<td>Value</td>
<td>Volume</td>
<td>Value</td>
<td>Volume</td>
<td>Value</td>
</tr>
<tr>
<td>Bills of exchange and promissory notes</td>
<td>81,260,399</td>
<td>81,252,312</td>
<td>78,232,532</td>
<td>72,197,025</td>
<td>75,211,696</td>
</tr>
</tbody>
</table>

Note: PSP, payment service provider.

Source: Observatory for the Security of Payment Means.

#### T28 Types of fraud involving trade bills (bills of exchange and promissory notes)

<table>
<thead>
<tr>
<th>Year</th>
<th>2017</th>
<th>2018</th>
<th>2019</th>
<th>2020</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Volume</td>
<td>Value</td>
<td>Volume</td>
<td>Value</td>
<td>Volume</td>
<td>Value</td>
</tr>
<tr>
<td>Theft, loss</td>
<td>0</td>
<td>2</td>
<td>40,0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Falsification</td>
<td>0</td>
<td>100,0</td>
<td>2</td>
<td>40,0</td>
<td>0</td>
</tr>
<tr>
<td>Counterfeiting</td>
<td>0</td>
<td>100</td>
<td>100</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Misappropriation, replay</td>
<td>0</td>
<td>1</td>
<td>20,0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>3</td>
<td>5</td>
<td>1</td>
<td>62</td>
<td>1</td>
</tr>
</tbody>
</table>

Source: Observatory for the Security of Payment Means.

#### Money remittances

**T29 Transactions by remittances**

<table>
<thead>
<tr>
<th>Year</th>
<th>2017</th>
<th>2018</th>
<th>2019</th>
<th>2020</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Volume</td>
<td>Value</td>
<td>Volume</td>
<td>Value</td>
<td>Volume</td>
<td>Value</td>
</tr>
<tr>
<td>Transmissions by money remittances issued</td>
<td>18</td>
<td>1,636</td>
<td>16</td>
<td>1,806</td>
<td>16</td>
</tr>
<tr>
<td>o/w to France</td>
<td>18</td>
<td>1,730</td>
<td>13</td>
<td>260</td>
<td>12</td>
</tr>
<tr>
<td>o/w to the EEA</td>
<td>1</td>
<td>413</td>
<td>0</td>
<td>353</td>
<td>1</td>
</tr>
<tr>
<td>o/w abroad outside the EEA</td>
<td>3</td>
<td>1,090</td>
<td>2</td>
<td>990</td>
<td>3</td>
</tr>
</tbody>
</table>

Note: EEA, European Economic Area.

Source: Observatory for the Security of Payment Means.
### T30 Fraudulent transactions by remittances

<table>
<thead>
<tr>
<th></th>
<th>Volume 2021</th>
<th>Value 2021</th>
<th>Fraud rate 2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total fraudulent money remittance transactions</td>
<td>962</td>
<td>246,362</td>
<td>0.0201</td>
</tr>
<tr>
<td>due to France</td>
<td>24</td>
<td>16,706</td>
<td>0.0352</td>
</tr>
<tr>
<td>o/w to the EEA</td>
<td>0</td>
<td>0</td>
<td>0.0000</td>
</tr>
<tr>
<td>o/w abroad outside the EEA</td>
<td>938</td>
<td>209,856</td>
<td>0.0226</td>
</tr>
</tbody>
</table>

Note: EEA, European Economic Area.

Source: Observatory for the Security of Payment Means.

### Payment initiation services

#### T31 Transactions initiated by the institution

In its capacity as a payment initiation service provider (paragraph 7 of Art. L. 314-1 of the French Monetary and Financial Code)

<table>
<thead>
<tr>
<th></th>
<th>Volume 2021</th>
<th>Value 2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>7,685,5</td>
<td>8,533</td>
</tr>
<tr>
<td>o/w remote payments</td>
<td>7</td>
<td>8,533</td>
</tr>
<tr>
<td>o/w face-to-face payments</td>
<td>0</td>
<td>1</td>
</tr>
</tbody>
</table>

Source: Observatory for the Security of Payment Means.

#### T32 Fraudulent transactions initiated via an institution acting as a payment initiation service provider

<table>
<thead>
<tr>
<th></th>
<th>Volume 2021</th>
<th>Value 2021</th>
<th>Fraud rate 2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>20</td>
<td>30,767</td>
<td>0.0044</td>
</tr>
<tr>
<td>o/w remote payments</td>
<td>20</td>
<td>30,767</td>
<td>0.0044</td>
</tr>
<tr>
<td>o/w face-to-face payments</td>
<td>0</td>
<td>0</td>
<td>0.0000</td>
</tr>
</tbody>
</table>

Source: Observatory for the Security of Payment Means.