Means of payment use and fraud

Statistical data

Observatoire de la sécurité des moyens de paiement
www.observatoire-paiements.fr

APPENDIX 5 [clickable list]

■OVERVIEW OF MEANS OF PAYMENT

T1 Cashless payment means used in France in 2024

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(volume in millions, value in EUR billions, average value in euro, changes and shares in %)

	Number of transactions			Value of transactions			Average value
	2024	Change 2024/2023	Share	2024	Change 2024/2023	Share	
Payment by card[a]	20 982	6,6	62,1	844	4,6	2,4	40
of which contactless	*11 454*	6,1	33,9	*204*	16,7	0,6	18
of which mobile payment	*2 473*	53,6	7,3	*56*	57,6	0,2	23
Cheque	784	-12,1	2,3	392	-16,1	1,1	500
Credit transfer	5 973	6,4	17,7	31 108	3,9	89,2	5 209
of which LVT[b]	*11*	-64,1	0,0	*10 408*	22,0	29,9	976 136
of which instant transfers (SCT Inst)	*598*	46,5	1,8	*231*	30,6	0,7	387
Direct debit	4 788	3,7	14,2	2 178	1,9	6,2	455
Commercial paper	70	-4,8	0,2	205	-5,6	0,6	2 926
Electronic money	98	11,2	0,3	1	25,9	0,0	13
Money remittance	12	51,6	0,0	1	32,4	0,0	128
Total	**32 707**	**5,6**	**96,8**	**34 730**	**3,4**	**99,6**	**1 062**
Withdrawal by card[a]	1 079	-4,2	3,2	133	-1,6	0,4	124
Total transactions	**33 787**	**5,2**	**100,0**	**34 864**	**3,4**	**100,0**	**1 032**

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.

Note: SCT Inst, SEPA Instant Credit Transfer; SEPA, Single Euro Payments Area.

T2 Historical development of cashless payment

a) In volume terms (table 1/2)

(in millions of transactions)

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
Card	3 292	3 671	4 096	4 341	4 650	5 244	5 615	6 145	6 543	6 650	7 183	7 643
of which contactless	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*5*
of which by mobile	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*
Cheque	4 494	4 339	4 349	4 262	4 134	3 916	3 827	3 650	3 487	3 303	3 123	2 971
Credit transfer	2 094	2 175	2 564	2 588	2 599	2 408	2 617	2 614	2 697	2 789	2 990	2 977
of which instant transfers (SCT Inst)	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*
Direct debit	1 969	2 064	2 184	2 353	2 543	2 513	2 737	2 910	3 024	3 265	3 411	3 581
Commercial paper	132	115	136	130	129	126	120	114	110	106	101	98
Electronic money	0	3	18	18	16	17	20	26	32	36	41	47
Money remittance	na	na	na	na	na	na	na	na	na	na	na	na
Total cashless payments	**11 980**	**12 366**	**13 347**	**13 692**	**14 071**	**14 224**	**14 936**	**15 460**	**15 893**	**16 149**	**16 849**	**17 318**
Withdrawal by card	1 082	1 165	1 213	1 245	1 260	1 432	1 459	1 531	1 594	1 630	1 630	1 673
Total transactions	**13 062**	**13 531**	**14 560**	**14 937**	**15 331**	**15 656**	**16 395**	**16 991**	**17 487**	**17 778**	**18 479**	**18 991**

na, not available.

Source: Observatory for the Security of Payment Means.

Note: SCT Inst, SEPA Instant Credit Transfer; SEPA, Single Euro Payments Area.

a) In volume terms (table 2/2)

(in millions of transactions)

	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Card	8 129	8 569	9 455	10 083	11 134	12 581	13 179	14 485	13 852	16 129	18 258	19 685	20 982
of which contactless	*11*	*6*	*72*	*252*	*635*	*1 300*	*2 374*	*3 779*	*5 159*	*7 369*	*9 103*	*10 792*	*11 454*
of which by mobile	*na*	*na*	*na*	*na*	*0*	*5*	*11*	*48*	*129*	*357*	*845*	*1 609*	*2 473*
Cheque	2 806	2 621	2 458	2 311	2 137	1 927	1 747	1 587	1 175	1 106	1 008	891	784
Credit transfer	3 097	3 250	3 467	3 621	3 753	3 870	4 038	4 269	4 483	4 843	5 158	5 613	5 973
of which instant transfers (SCT Inst)	*na*	*na*	*na*	*na*	*na*	*na*	*0*	*14*	*45*	*107*	*198*	*408*	*598*
Direct debit	3 549	3 614	3 542	3 879	3 963	4 091	4 211	4 370	4 622	5 020	4 914	4 616	4 788
Commercial paper	95	93	87	85	82	81	81	78	71	75	75	74	70
Electronic money	52	50	53	36	38	55	65	62	36	63	75	88	98
Money remittance	na	na	na	na	20	18	16	16	15	2	3	8	12
Total cashless payments	**17 728**	**18 197**	**19 063**	**20 015**	**21 107**	**22 605**	**23 320**	**24 851**	**24 238**	**27 238**	**29 491**	**30 975**	**32 707**
Withdrawal by card	1 657	1 632	1 702	1 520	1 491	1 481	1 439	1 392	1 064	1 086	1 136	1 127	1 079
Total transactions	**19 385**	**19 829**	**20 765**	**21 536**	**22 598**	**24 086**	**24 759**	**26 243**	**25 302**	**28 324**	**30 627**	**32 102**	**33 787**

na, not available.

Source: Observatory for the Security of Payment Means.

Note: SCT Inst, SEPA Instant Credit Transfer; SEPA, Single Euro Payments Area.

b) In value terms (table 1/2)

(EUR billions)

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
Card	153	170	190	204	220	260	283	311	332	257	278	375
of which contactless	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*0*
of which by mobile	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*
Cheque	2 278	2 211	2 375	2 434	2 084	2 176	2 208	2 174	2 069	1 575	1 568	1 788
Credit transfer	11 719	14 164	14 663	14 955	16 397	13 462	17 718	18 380	19 446	19 898	19 999	24 214
of which instant transfers (SCT Inst)	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*
Direct debit	658	704	751	756	782	907	981	1 021	1 054	996	1 050	1 332
Commercial paper	599	454	549	526	510	475	494	479	472	338	321	377
Electronic money	na	0	0	0	0	0	0	0	0	0	0	0
Money remittance	na	na	na	na	na	na	na	na	na	na	na	na
Total cashless payments	**15 407**	**17 702**	**18 529**	**18 874**	**19 993**	**17 280**	**21 683**	**22 364**	**23 374**	**23 065**	**23 215**	**28 086**
Withdrawal by card	66	71	76	81	85	102	93	99	110	115	116	121
Total transactions	**15 473**	**17 773**	**18 605**	**18 955**	**20 078**	**17 382**	**21 776**	**22 463**	**23 484**	**23 179**	**23 331**	**28 206**

na, not available.

Source: Observatory for the Security of Payment Means.

Note: SCT Inst, SEPA Instant Credit Transfer; SEPA, Single Euro Payments Area.

b) In value terms (table 2/2)

(EUR billions)

	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Card	399	414	445	464	499	530	568	600	578	660	746	806	844
of which contactless	*0*	*0*	*1*	*3*	*7*	*13*	*25*	*43*	*80*	*125*	*148*	*175*	*204*
of which by mobile	*na*	*na*	*na*	*na*	*0,005*	*0,1*	*0,2*	*1*	*3*	*8*	*18*	*36*	*56*
Cheque	1 628	1 320	1 206	1 173	1 077	1 002	891	814	614	589	540	467	392
Credit transfer	24 114	22 646	22 273	22 924	23 697	24 069	24 296	25 164	32 712	38 723	38 895	29 942	31 108
of which instant transfers (SCT Inst)	*na*	*na*	*na*	*na*	*na*	*na*	*0,086*	*7*	*27*	*50*	*119*	*177*	*231*
Direct debit	1 311	1 399	1 378	1 450	1 492	1 579	1 645	1 711	1 684	1 895	2 041	2 139	2 178
Commercial paper	357	330	311	293	266	260	252	232	197	212	222	218	205
Electronic money	0	0	0	0	1	1	1	1	1	1	1	1	1
Money remittance	na	na	na	na	0,8	1,6	2	2	2	1	1	1	1
Total cashless payments	**27 809**	**26 110**	**25 613**	**26 304**	**27 032**	**27 440**	**27 653**	**28 522**	**35 786**	**42 081**	**42 445**	**33 574**	**34 730**
Withdrawal by card	123	124	128	128	129	135	137	137	116	124	133	136	133

Total transactions	**27 932**	**26 234**	**25 741**	**26 432**	**27 161**	**27 575**	**27 789**	**28 658**	**35 902**	**42 204**	**42 578**	**33 710**	**34 864**

na, not available.

Source: Observatory for the Security of Payment Means.

T3 Breakdown of payment means fraud in 2024

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(value and average value in euro; volume in units; changes and shares in %)

	Volume 2024	Volume Change 2024/2023	Volume Share	Value 2024	Value Change 2024/2023	Value Share	Fraud rate 2024	Average value
Payment by card[a)]	7 313 235	10,2	94,0	478 062 959	5,0	40,2	0,0567	65
of which contactless	*746 923*	1,8	*9,6*	*22 648 147*	20,6	*1,9*	*0,0111*	*30*
of which by mobile	*129 052*	17,2	*1,7*	*9 023 196*	23,7	*0,8*	*0,0161*	*70*
Cheque (new approach)[b)]	173 366	-15,9	2,2	270 317 625	-25,7	22,7	0,0689	*1 559*
Cheque (former approach)	215 576	-15,7	2,8	457 332 103	-22,2	38,5	*0,1166*	*2 121*
Credit transfer	*132 298*	46,3	*1,7*	*350 992 884*	12,3	*29,5*	*0,0011*	*2 653*
of which instant transfers (SCT Inst)	*80 394*	65,3	*1,0*	*105 718 759*	53,2	*8,9*	*0,0457*	*1 315*
Direct debit	52 718	-32,3	0,7	30 365 272	36,0	2,6	0,0014	576
Commercial paper	350	929,4	0,0	18 037 208	1 291,1	1,5	0,0088	51 535
Electronic money	3 232	3,1	0,0	95 876	-45,6	0,0	0,0077	30
Money remittance	86	-15,7	0,0	17 796	-67,8	0,0	0,0012	207
Total payments	**7 675 285**	**9,4**	**98,6**	**1 147 889 620**	**-0,7**	**96,6**	**0,0033**	**150**
Withdrawal by card[a)]	108 013	-2,0	1,4	40 763 581	0,4	3,4	0,0306	377
Total transactions	**7 783 298**	**9,3**	**100,0**	**1 188 653 201**	**-0,6**	**100,0**	**0,0034**	**153**

a) Cards issued in France only.
b) The new approach to cheque fraud excludes fraud that is thwarted after the cheque has been presented to be cashed.

Source: Observatory for the Security of Payment Means.

Notes: SCT Inst, SEPA Instant Credit Transfer; SEPA, Single Euro Payments Area.
Since 2021, total cashless payment fraud has incorporated 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.

T4 Historical development of fraud involving payment means

a) In volume terms

(in units)

	2016	2017	2018	2019	2020	2021	2022	2023	2024
Cards	5 300 847	5 364 312	6 068 959	7 071 095	7 421 137	6 764 752	6 692 988	6 635 955	7 313 235
of which contactless	*125 860*	*248 991*	*445 919*	*603 509*	*537 061*	*604 278*	*796 027*	*733 359*	*746 923*
of which by mobile	*na*	*22*	*2 070*	*3 494*	*33 761*	*83 266*	*162 869*	*110 133*	*129 052*
Cheque (new approach)	na	na	na	na	190 001	232 277	218 122	206 197	173 366
Cheque (former approach)	120 295	114 906	166 421	183 488	220 685	272 970	266 216	255 857	215 576
Credit transfer	*5 585*	*4 642*	*7 736*	*15 934*	*35 893*	*46 718*	*76 846*	*90 453*	*132 298*
of which instant transfers (SCT Inst)	*na*	*na*	*5*	*729*	*7 131*	*12 913*	*33 193*	*48 630*	*80 394*
Direct debit	1 176	25 801	309 377	43 519	6 485	251 010	49 453	77 876	52 718
Commercial paper	4	3	5	1	62	1	1	34	350
Electronic money	na	na	na	na	na	2 001	1 945	3 135	3 232
Money remittance	na	na	na	na	na	962	154	102	86
Total cashless payment fraud	**5 427 907**	**5 509 664**	**6 552 498**	**7 314 037**	**7 684 262**	**7 297 721**	**7 039 509**	**7 013 752**	**7 675 285**
Withdrawal by card	202 158	177 562	158 908	165 505	113 067	129 083	123 574	110 221	108 013
Total fraudulent transactions	**5 630 065**	**5 687 226**	**6 711 406**	**7 479 542**	**7 797 329**	**7 426 804**	**7 163 083**	**7 123 973**	**7 783 298**

na, not available.

Source: Observatory for the Security of Payment Means.

Note: SCT Inst, SEPA Instant Credit Transfer; SEPA, Single Euro Payments Area.

b) In value terms

(euro)

	2016	2017	2018	2019	2020	2021	2022	2023	2024
Cards	378 455 912	344 962 084	401 604 986	428 249 931	439 489 315	421 410 285	420 585 823	455 204 894	478 062 959
of which contactless	*1 410 566*	*2 748 790*	*5 234 852*	*8 479 354*	*11 292 261*	*16 274 668*	*23 047 180*	*18 786 086*	*22 648 147*
of which by mobile	*na*	*1 227*	*73 682*	*216 236*	*2 792 574*	*5 610 270*	*10 942 984*	*7 294 895*	*9 023 196*
Cheque (new approach)	na	na	na	na	401 611 189	465 021 167	395 416 196	363 929 512	270 317 625
Cheque (former approach)	276 716 554	296 072 847	450 108 464	539 215 175	538 059 139	625 703 442	556 796 815	588 194 101	457 332 103
Credit transfer	*86 284 101*	*78 286 492*	*97 327 128*	*161 642 174*	*266 969 099*	*287 264 068*	*313 163 442*	*312 487 450*	*350 992 884*
of which instant transfers (SCT Inst)	*na*	*na*	*29 800*	*2 203 240*	*10 562 419*	*22 406 942*	*52 768 218*	*69 003 730*	*105 718 759*
Direct debit	39 935 882	8 726 403	58 346 253	10 990 025	1 891 051	25 318 677	19 853 012	22 320 813	30 365 272
Commercial paper	1 018 149	153 100	226 217	74 686	538 918	12 079	12 079	1 296 652	18 037 208
Electronic money	na	na	na	na	na	137 340	77 349	176 276	95 876
Money remittance	na	na	na	na	na	246 362	77 162	55 333	17 796
Total cashless payment fraud	**782 410 598**	**728 200 926**	**1 007 613 048**	**1 140 171 991**	**1 246 947 522**	**1 199 409 978**	**1 149 185 062**	**1 155 470 930**	**1 147 889 620**
Withdrawal by card	48 650 966	42 038 924	37 630 659	41 651 788	33 950 879	42 950 169	43 148 054	40 608 913	40 763 581
Total fraudulent transactions	**831 061 564**	**770 239 850**	**1 045 243 707**	**1 181 823 779**	**1 280 898 401**	**1 242 360 147**	**1 192 333 116**	**1 196 079 843**	**1 188 653 201**

na, not available.

Source: Observatory for the Security of Payment Means.

Note: Since 2021, total cashless payment fraud has incorporated 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.

■ CARDS: ISSUANCE

T5 Payments by cards issued in France

Return to c

(volume in thousands, value in EUR thousands)

	2017		2018		2019		2020		2021		2022		2023		202
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume
Face-to-face payments and UPT	**10 969 923**	**428 693 263**	**11 222 954**	**443 193 792**	**12 171 755**	**459 066 750**	**11 193 795**	**424 105 649**	**12 935 438**	**475 079 750**	**14 868 338**	**537 503 850**	**15 903 747**	**570 896 450**	**16 742 186**
of which contactless payments (incl. mobile payments)	*1 300 071*	*13 204 448*	*2 374 029*	*25 219 537*	*3 778 756*	*42 903 452*	*5 159 657*	*79 664 370*	*7 368 699*	*125 082 420*	*9 102 931*	*148 006 593*	*10 792 452*	*174 706 103*	*11 453 514*
of which mobile payments	*4 600*	*93 204*	*11 399*	*200 876*	*47 885*	*850 983*	*129 105*	*2 734 667*	*357 355*	*7 596 769*	*845 223*	*17 937 091*	*1 609 423*	*35 539 253*	*2 472 705*
Remote payments (excl. internet)	**48 775**	**3 627 542**	**63 021**	**4 696 704**	**77 150**	**4 838 911**	**134 114**	**7 567 877**	**76 931**	**7 995 010**	**105 781**	**16 994 865**	**96 368**	**15 880 261**	**95 683**
Internet payments	**1 562 378**	**97 393 059**	**1 893 443**	**119 903 848**	**2 236 049**	**135 352 563**	**2 524 317**	**146 563 476**	**3 116 285**	**177 056 237**	**3 283 604**	**191 418 128**	**3 685 180**	**219 662 525**	**4 144 523**
of which 3-D Secure payments with strong authentication	na	na	na	na	na	na	na	na	*787 664*	*85 221 641*	*1 034 950*	*112 713 734*	*1 282 644*	*136 151 668*	*1 153 075*
of which payments excl. 3-D Secure with strong authentication	na	na	na	na	na	na	na	na	na	na	na	na	*135 611*	*4 119 307*	*382 740*
of which 3-D Secure payments without strong authentication	na	na	na	na	na	na	na	na	*444 723*	*19 267 910*	*781 313*	*27 091 534*	*800 728*	*27 212 160*	*896 289*
of which payments excl. 3-D Secure without strong authentication	na	na	na	na	na	na	na	na	*1 883 898*	*72 566 685*	*1 467 342*	*51 612 860*	*1 466 199*	*52 179 389*	*1 712 419*
of which Merchant Initiated Transactions (MIT)	na	na	na	na	na	na	na	na	na	na	na	na	*877 839*	*30 771 262*	*1 032 022*
of which "one-leg" payments	na	na	na	na	na	na	na	na	na	na	na	na	*31 151*	*1 997 096*	*43 267*
of which PSD 2 compliant non-3-D Secure payments	na	na	na	na	na	na	na	na	na	na	na	na	*250 843*	*9 039 674*	*254 557*
of which non-PSD 2 compliant non-3-D Secure payments	na	na	na	na	na	na	na	na	na	na	na	na	*306 366*	*10 371 359*	*382 573*
Withdrawals	**1 481 470**	**134 932 233**	**1 439 414**	**136 638 334**	**1 391 930**	**136 507 651**	**1 064 095**	**115 958 207**	**1 086 289**	**123 867 648**	**1 135 675**	**132 879 066**	**1 127 043**	**135 511 148**	**1 079 441**
Total	**14 062 546**	**664 646 097**	**14 618 833**	**704 432 677**	**15 876 884**	**735 765 875**	**14 916 322**	**694 195 208**	**17 214 942**	**783 998 644**	**19 393 398**	**878 795 909**	**20 812 338**	**941 950 384**	**22 061 834**

na, not available.

Source: Observatory for the Security of Payment Means.

Note: One-leg, a payment where the acquirer is located outside the European Union; PSD 2, second Payment Services Directive; UPT, Unattended Payment Terminal.

T5 *bis* Number of cards and instruments

(in units)

	2022	2023	2024
Number of cards issued with a payment feature:	**91 026 875**	**97 033 648**	**105 123 975**
By type of card:			
of which interbank four-party cards	*85 718 545*	*92 129 044*	*100 681 965*
of which private three-party cards	*5 308 330*	*4 904 604*	*4 442 010*
By available feature:			
of which cards with a debit feature	*66 849 983*	*74 567 971*	*83 920 729*
of which cards with a deferred debit feature	*18 518 243*	*16 374 039*	*15 093 137*
of which cards with a credit feature	*15 703 736*	*16 291 868*	*14 852 158*
Number of point-of-sale (POS) terminals	**2 819 449**	**3 056 743**	**3 213 600**

Source: Observatory for the Security of Payment Means.

Notes: As a single card may have several functions, the sum of this aggregate is greater than the total number of cards issued.
The data source has changed since the 2023 Annual Report. The data now comes from the statistics collected for the breakdown of non-cash payment instruments carried out with PSPs.

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

(volume in units, value in euro, rate in %)

	2017			2018			2019			2020		
	Volume	Value	Fraud rate by value	Volume	Value	Fraud rate by value	Volume	Value	Fraud rate by value	Volume	Value	Fraud rate by value
Face-to-face payments and UPT	**969 674**	**59 046 770**	**0,014**	**1 142 861**	**64 546 992**	**0,015**	**1 203 233**	**64 992 145**	**0,014**	**972 228**	**47 994 762**	**0,011**
of which contactless payments (incl. mobile payments)	*248 991*	*2 748 790*	*0,021*	*445 919*	*5 234 852*	*0,021*	*603 509*	*8 479 354*	*0,020*	*537 061*	*11 292 261*	*0,014*
of which mobile payments	*22*	*1 227*	*0,001*	*2 070*	*73 682*	*0,037*	*3 494*	*216 236*	*0,025*	*33 761*	*2 792 574*	*0,102*
Remote payments (excl. internet)	**360 691**	**30 621 482**	**0,844**	**406 712**	**28 562 421**	**0,608**	**409 319**	**31 806 788**	**0,657**	**411 344**	**26 899 103**	**0,355**
Internet payments	**4 003 947**	**255 293 832**	**0,262**	**4 519 386**	**308 495 573**	**0,257**	**5 458 543**	**331 450 998**	**0,245**	**6 037 565**	**364 595 450**	**0,249**
Withdrawals	**177 562**	**42 038 924**	**0,031**	**158 908**	**37 630 659**	**0,028**	**165 505**	**41 651 788**	**0,031**	**113 067**	**33 950 879**	**0,029**
Total	**5 541 874**	**387 001 008**	**0,058**	**6 227 867**	**439 235 645**	**0,062**	**7 236 600**	**469 901 719**	**0,064**	**7 534 204**	**473 440 194**	**0,068**

Source: Observatory for the Security of Payment Means.

Note: UPT, Unattended Payment Terminal.

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

(volume in units, value in euro, rate in %)

	2021			2022			2023			2024		
	Volume	Value	Fraud rate by value	Volume	Value	Fraud rate by value	Volume	Value	Fraud rate by value	Volume	Value	Fraud rate by value
Face-to-face payments and UPT	**942 376**	**52 426 587**	**0,011**	**1 055 575**	**62 861 464**	**0,012**	**966 134**	**61 618 923**	**0,011**	**943 105**	**62 951 625**	**0,011**
of which contactless payments (incl. mobile payments)	*604 278*	*16 274 668*	*0,013*	*796 027*	*23 047 180*	*0,016*	*733 359*	*18 786 086*	*0,011*	*746 923*	*22 648 147*	*0,011*
of which mobile payments	*83 266*	*5 610 270*	*0,074*	*162 869*	*10 942 984*	*0,061*	*110 133*	*7 294 895*	*0,021*	*129 052*	*9 023 196*	*0,016*
Remote payments (excl. internet)	**124 596**	**22 193 382**	**0,278**	**174 364**	**42 028 102**	**0,247**	**186 499**	**42 177 372**	**0,266**	**183 666**	**40 377 262**	**0,272**
Internet payments	**5 697 780**	**346 790 316**	**0,196**	**5 463 049**	**315 696 257**	**0,165**	**5 483 322**	**351 408 599**	**0,160**	**6 186 464**	**374 734 072**	**0,155**
of which 3-D Secure payments with strong authentication	*496 017*	*103 029 680*	*0,121*	*624 473*	*124 258 815*	*0,110*	*722 396*	*132 754 198*	*0,098*	*676 055*	*128 822 135*	*0,092*
of which payments excl. 3-D Secure with strong authentication	na	na	na	na	na	na	*159 680*	*8 966 661*	*0,218*	*189 142*	*11 192 865*	
of which 3-D Secure payments without strong authentication	*364 223*	*26 046 078*	*0,135*	*625 296*	*25 695 176*	*0,095*	*593 808*	*22 929 848*	*0,084*	*449 128*	*17 294 653*	*0,054*
of which payments excl. 3-D Secure without strong authentication	*4 837 540*	*217 714 555*	*0,300*	*4 213 280*	*165 742 266*	*0,321*	*4 007 438*	*186 757 892*	*0,358*	*4 872 139*	*217 424 419*	*0,386*
of which Merchant Initiated Transactions (MIT)	na	na	na	na	na	na	*1 995 881*	*87 685 148*	*0,285*	*2 487 438*	*106 598 193*	*0,314*
of which "one-leg" payments	na	na	na	na	na	na	*416 116*	*30 632 806*	*1,534*	*651 446*	*43 751 776*	*1,957*
of which PSD 2 compliant non-3-D Secure payments	na	na	na	na	na	na	*553 018*	*16 515 229*	*0,183*	*516 679*	*13 485 307*	*0,168*
of which non-PSD 2 compliant non-3-D Secure payments	na	na	na	na	na	na	*1 042 423*	*51 924 709*	*0,501*	*1 216 576*	*53 589 143*	*0,441*
Withdrawals	**129 083**	**42 950 169**	**0,035**	**123 574**	**43 148 054**	**0,032**	**110 221**	**40 608 913**	**0,030**	**108 013**	**40 763 581**	**0,031**
Total	**6 893 835**	**464 360 454**	**0,059**	**6 816 562**	**463 733 877**	**0,053**	**6 746 176**	**495 813 807**	**0,053**	**7 421 248**	**518 826 540**	**0,053**

na, not available.

Source: Observatory for the Security of Payment Means.

Note: One-leg, a payment where the acquirer is located outside the European Union; PSD 2, second Payment Services Directive; UPT, Unattended Payment Terminal.

T7 Types of fraud involving payments by cards issued in France in 2024 (table 1/2)

(volume in units, value in euro, share in %)

	Lost or stolen cards				Intercepted cards				Altered or counterfeit cards			
	Volume		Value		Volume		Value		Volume		Value	
	Number	Share	Amount	Share	Number	Share	Amount	Share	Number	Share	Amount	Share
Face-to-face payments and UPT	**641 803**	**68,1**	**37 605 552**	**59,7**	**9 883**	**1,0**	**1 434 341**	**2,3**	**112 006**	**11,9**	**8 507 879**	**13,5**
of which contactless payments (incl. mobile payments)	*532 917*	*71,3*	*13 271 574*	*58,6*	*3 916*	*0,5*	*83 663*	*0,4*	*86 689*	*11,6*	*4 810 958*	*21,2*
of which mobile payments	*53 737*	*41,6*	*3 769 237*	*41,8*	*287*	*0,2*	*16 688*	*0,2*	*40 215*	*31,2*	*3 308 416*	*36,7*
Remote payments (excl. internet)	**17 076**	**9,3**	**3 683 722**	**9,1**	**76**	**0,0**	**8 922**	**0,0**	**618**	**0,3**	**174 492**	**0,4**
Internet payments	**348 324**	**5,6**	**26 141 227**	**7,0**	**4 636**	**0,1**	**294 559**	**0,1**	**128 069**	**2,1**	**7 198 422**	**1,9**
of which 3-D Secure payments with strong authentication	*38 007*	*5,6*	*8 308 430*	*6,4*	*649*	*0,1*	*137 504*	*0,1*	*1 039*	*0,2*	*225 670*	*0,2*
of which payments excl. 3-D Secure with strong authentication	*4 861*	*2,6*	*305 371*	*2,7*	*348*	*0,2*	*17 116*	*0,2*	*97*	*0,1*	*7 978*	*0,1*
of which 3-D Secure payments without strong authentication	*51 585*	*11,5*	*2 322 316*	*13,4*	*207*	*0,0*	*5 777*	*0,0*	*1 184*	*0,3*	*76 021*	*0,4*
of which payments excl. 3-D Secure without strong authentication	*253 871*	*5,2*	*15 205 110*	*7,0*	*3 432*	*0,1*	*134 162*	*0,1*	*125 749*	*2,6*	*6 888 753*	*3,2*
of which Merchant Initiated Transactions (MIT)	*192 607*	*7,7*	*10 054 028*	*9,4*	*1 987*	*0,1*	*73 622*	*0,1*	*73 907*	*3,0*	*3 377 006*	*3,2*
of which "one-leg" payments	*11 543*	*1,8*	*1 610 838*	*3,7*	*546*	*0,1*	*27 479*	*0,1*	*13 061*	*2,0*	*1 526 388*	*3,5*
of which PSD 2 compliant non-3-D Secure payments	*18 374*	*3,6*	*862 303*	*6,4*	*385*	*0,1*	*8 938*	*0,1*	*1 516*	*0,3*	*48 375*	*0,4*
of which non-PSD 2 compliant non-3-D Secure payments	*31 347*	*2,6*	*2 677 941*	*5,0*	*514*	*0,0*	*24 123*	*0,0*	*37 265*	*3,1*	*1 936 984*	*3,6*
Withdrawals	**79 034**	**73,2**	**31 584 937**	**77,5**	**3 654**	**3,4**	**1 120 781**	**2,7**	**7 808**	**7,2**	**2 053 621**	**5,0**
Total	**1 086 237**	**14,6**	**99 015 438**	**19,1**	**18 249**	**0,2**	**2 858 603**	**0,6**	**248 501**	**3,3**	**17 934 414**	**3,5**

Source: Observatory for the Security of Payment Means.

Note: One-leg, a payment where the acquirer is located outside the European Union; PSD 2, second Payment Services Directive; UPT, Unattended Payment Terminal.

T7 Types of fraud involving payments by cards issued in France in 2024 (table 2/2)

(volume in units, value in euro, share in %)

	Misappropriated card numbers				Other				All sources	
	Volume		Value		Volume		Value		Volume	Value
	Number	Share	Amount	Share	Number	Share	Amount	Share		
Face-to-face payments and UPT	**33 140**	**3,5**	**4 556 656**	**7,2**	**146 273**	**15,5**	**10 847 197**	**17,2**	**943 105**	**62 951 625**
of which contactless payments (incl. mobile payments)	*20 018*	*2,7*	*1 447 959*	*6,4*	*103 383*	*13,8*	*3 033 993*	*13,4*	*746 923*	*22 648 147*
of which mobile payments	*8 962*	*6,9*	*534 246*	*5,9*	*25 851*	*20,0*	*1 394 609*	*15,5*	*129 052*	*9 023 196*
Remote payments (excl. internet)	**165 163**	**89,9**	**36 458 568**	**90,3**	**733**	**0,4**	**51 558**	**0,1**	**183 666**	**40 377 262**
Internet payments	**5 665 079**	**91,6**	**337 167 693**	**90,0**	**40 356**	**0,7**	**3 932 171**	**1,0**	**6 186 464**	**374 734 072**
of which 3-D Secure payments with strong authentication	*633 888*	*93,8*	*118 930 572*	*92,3*	*2 472*	*0,4*	*1 219 959*	*0,9*	*676 055*	*128 822 135*
of which payments excl. 3-D Secure with strong authentication	*181 129*	*95,8*	*10 653 401*	*95,2*	*2 707*	*1,4*	*208 999*	*1,9*	*189 142*	*11 192 865*
of which 3-D Secure payments without strong authentication	*392 920*	*87,5*	*14 671 798*	*84,8*	*3 232*	*0,7*	*218 741*	*1,3*	*449 128*	*17 294 653*
of which payments excl. 3-D Secure without strong authentication	*4 457 142*	*91,5*	*192 911 922*	*88,7*	*31 945*	*0,7*	*2 284 472*	*1,1*	*4 872 139*	*217 424 419*
of which Merchant Initiated Transactions (MIT)	*2 208 720*	*88,8*	*92 770 543*	*87,0*	*10 217*	*0,4*	*322 994*	*0,3*	*2 487 438*	*106 598 193*
of which "one-leg" payments	*613 780*	*94,2*	*39 489 357*	*90,3*	*12 516*	*1,9*	*1 097 714*	*2,5*	*651 446*	*43 751 776*
of which PSD 2 compliant non-3-D Secure payments	*492 159*	*95,3*	*12 374 463*	*91,8*	*4 245*	*0,8*	*191 228*	*1,4*	*516 679*	*13 485 307*
of which non-PSD 2 compliant non-3-D Secure payments	*1 142 483*	*93,9*	*48 277 559*	*90,1*	*4 967*	*0,4*	*672 536*	*1,3*	*1 216 576*	*53 589 143*
Withdrawals	**902**	**0,8**	**159 379**	**0,4**	**16 615**	**15,4**	**5 844 863**	**14,3**	**108 013**	**40 763 581**
Total	**5 864 284**	**79,0**	**378 342 296**	**72,9**	**203 977**	**2,7**	**20 675 789**	**4,0**	**7 421 248**	**518 826 540**

Source: Observatory for the Security of Payment Means.

Note: One-leg, a payment where the acquirer is located outside the European Union; PSD 2, second Payment Services Directive; UPT, Unattended Payment Terminal.

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T8 Geographical breakdown of fraud involving cards issued in France in 2024 (table 1/2)

Note pour les auteurs : en fin de titre "(table 2/2)" a été remplacé par "table 1/2).

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(volume in units, value in euro, share in %)

	Domestic transactions				European transactions			
	Volume		Value		Volume		Value	
	Number	Share	Amount	Share	Number	Share	Amount	Share
Face-to-face payments and UPT	**844 956**	**89,6**	**48 773 873**	**77,5**	**40 880**	**4,3**	**3 726 751**	**5,9**
of which contactless payments (incl. mobile payments)	*677 978*	*90,8*	*16 717 451*	*73,8*	*31 516*	*4,2*	*2 163 143*	*9,6*
of which mobile payments	*106 442*	*82,5*	*6 777 574*	*75,1*	*3 823*	*3,0*	*483 730*	*5,4*
Remote payments (excl. internet)	**108 914**	**59,3**	**21 901 906**	**54,2**	**30 640**	**16,7**	**8 292 438**	**20,5**
Internet payments	**1 698 767**	**27,5**	**140 961 462**	**37,6**	**2 843 968**	**46,0**	**140 451 519**	**37,5**
of which 3-D Secure payments with strong authentication	*243 803*	*36,1*	*64 612 099*	*50,2*	*333 371*	*49,3*	*51 411 372*	*39,9*
of which payments excl. 3-D Secure with strong authentication	*29 664*	*15,7*	*2 723 581*	*24,3*	*133 819*	*70,8*	*6 709 739*	*59,9*
of which 3-D Secure payments without strong authentication	*269 807*	*60,1*	*11 345 394*	*65,6*	*134 624*	*30,0*	*4 434 507*	*25,6*
of which payments excl. 3-D Secure without strong authentication	*1 155 493*	*23,7*	*62 280 388*	*28,6*	*2 242 154*	*46,0*	*77 895 901*	*35,8*
of which Merchant Initiated Transactions (MIT)	*911 249*	*36,6*	*46 970 926*	*44,1*	*1 028 521*	*41,3*	*39 736 426*	*37,3*
of which "one-leg" payments	*0*	*0,0*	*0*	*0,0*	*0*	*0,0*	*0*	*0,0*
of which PSD 2 compliant non-3-D Secure payments	*82 250*	*15,9*	*3 895 661*	*28,9*	*431 126*	*83,4*	*9 281 176*	*68,8*
of which non-PSD 2 compliant non-3-D Secure payments	*161 994*	*13,3*	*11 413 801*	*21,3*	*782 507*	*64,3*	*28 878 299*	*53,9*
Withdrawals	**97 042**	**89,8**	**38 795 063**	**95,2**	**2 824**	**2,6**	**808 281**	**2,0**
Total	**2 749 679**	**37,1**	**250 432 304**	**48,3**	**2 918 312**	**39,3**	**153 278 989**	**29,5**

Source: Observatory for the Security of Payment Means.

Note: One-leg, a payment where the acquirer is located outside the European Union; PSD 2, second Payment Services Directive; UPT, Unattended Payment Terminal.

T8 Geographical breakdown of fraud involving cards issued in France in 2024 (table 2/2)

(volume in units, value in euro, share in %)

	International transactions				Total	
	Volume		Value		Volume	Value
	Number	Share	Amount	Share		
Face-to-face payments and UPT	**57 269**	**6,1**	**10 451 001**	**16,6**	**943 105**	**62 951 625**
of which contactless payments (incl. mobile payments)	*37 429*	*5,0*	*3 767 553*	*16,6*	*746 923*	*22 648 147*
of which mobile payments	*18 787*	*14,6*	*1 761 892*	*19,5*	*129 052*	*9 023 196*
Remote payments (excl. internet)	**44 112**	**24,0**	**10 182 918**	**25,2**	**183 666**	**40 377 262**
Internet payments	**1 643 729**	**26,6**	**93 321 091**	**24,9**	**6 186 464**	**374 734 072**
of which 3-D Secure payments with strong authentication	*98 881*	*14,6*	*12 798 664*	*9,9*	*676 055*	*128 822 135*
of which payments excl. 3-D Secure with strong authentication	*25 659*	*13,6*	*1 759 545*	*15,7*	*189 142*	*11 192 865*
of which 3-D Secure payments without strong authentication	*44 697*	*10,0*	*1 514 752*	*8,8*	*449 128*	*17 294 653*
of which payments excl. 3-D Secure without strong authentication	*1 474 492*	*30,3*	*77 248 130*	*35,5*	*4 872 139*	*217 424 419*
of which Merchant Initiated Transactions (MIT)	*547 668*	*22,0*	*19 890 841*	*18,7*	*2 487 438*	*106 598 193*
of which "one-leg" payments	*651 446*	*100,0*	*43 751 776*	*100,0*	*651 446*	*43 751 776*
of which PSD 2 compliant non-3-D Secure payments	*3 303*	*0,6*	*308 470*	*2,3*	*516 679*	*13 485 307*
of which non-PSD 2 compliant non-3-D Secure payments	*272 075*	*22,4*	*13 297 043*	*24,8*	*1 216 576*	*53 589 143*
Withdrawals	**8 147**	**7,5**	**1 160 237**	**2,8**	**108 013**	**40 763 581**
Total	**1 753 257**	**23,6**	**115 115 247**	**22,2**	**7 421 248**	**518 826 540**

Source: Observatory for the Security of Payment Means.

Note: One-leg, a payment where the acquirer is located outside the European Union; PSD 2, second Payment Services Directive; UPT, Unattended Payment Terminal.

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

(volume in thousands, value in EUR thousands)

	2017		2018		2019		2020		2021		2022		2023		202
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume
Face-to-face payments and UPT	**10 645 648**	**409 574 879**	**10 864 788**	**421 977 639**	**11 774 183**	**437 193 670**	**10 978 602**	**413 760 411**	**12 611 966**	**460 274 895**	**14 340 211**	**514 159 801**	**15 252 122**	**543 567 354**	**16 006 233**
of which contactless payments (incl. mobile payments)	*1 273 939*	*12 930 723*	*2 320 822*	*24 439 724*	*3 690 364*	*41 558 002*	*5 081 519*	*78 386 853*	*7 202 992*	*121 694 861*	*8 781 813*	*141 160 469*	*10 357 439*	*164 920 568*	*10 909 977*
of which mobile payments	*4 444*	*83 492*	*10 949*	*190 953*	*45 249*	*794 288*	*126 945*	*2 687 300*	*348 251*	*7 390 633*	*808 622*	*17 132 553*	*1 533 084*	*33 773 794*	*2 350 573*
Remote payments (excl. internet)	**26 290**	**2 072 306**	**34 893**	**2 707 270**	**34 859**	**2 773 069**	**60 243**	**5 428 918**	**56 236**	**5 540 339**	**87 602**	**13 259 829**	**82 700**	**12 227 259**	**81 806**
Internet payments	**1 268 072**	**80 134 150**	**1 515 988**	**97 756 554**	**1 768 890**	**109 593 147**	**2 011 431**	**122 128 921**	**2 399 865**	**142 184 895**	**2 393 161**	**146 642 890**	**2 580 907**	**164 682 672**	**2 817 916**
of which 3-D Secure payments with strong authentication	na	na	na	na	na	na	na	na	*661 960*	*72 184 112*	*809 038*	*88 956 221*	*977 983*	*105 884 327*	*914 093*
of which payments excl. 3-D Secure with strong authentication	na	na	na	na	na	na	na	na	na	na	na	na	*57 239*	*1 938 429*	*164 512*
of which 3-D Secure payments without strong authentication	na	na	na	na	na	na	na	na	*389 530*	*15 797 723*	*717 916*	*24 981 800*	*661 070*	*22 814 974*	*772 768*
of which payments excl. 3-D Secure without strong authentication	na	na	na	na	na	na	na	na	*1 348 375*	*54 203 060*	*866 207*	*32 704 868*	*884 617*	*34 044 942*	*966 543*
of which Merchant Initiated Transactions (MIT)	na	na	na	na	na	na	na	na	na	na	na	na	*704 832*	*25 137 618*	*759 880*
of which PSD 2 compliant non-3-D Secure payments	na	na	na	na	na	na	na	na	na	na	na	na	*92 513*	*4 489 918*	*99 379*
of which non-PSD 2 compliant non-3-D Secure payments	na	na	na	na	na	na	na	na	na	na	na	na	*87 272*	*4 417 407*	*107 284*
Withdrawals	**1 428 580**	**128 325 480**	**1 385 723**	**129 786 224**	**1 339 625**	**130 198 441**	**1 038 647**	**112 337 533**	**1 056 936**	**119 485 544**	**1 101 989**	**128 161 781**	***1 085 417***	***129 282 806***	***1 038 313***
Total	**13 368 590**	**620 106 815**	**13 801 392**	**652 227 686**	**14 917 558**	**679 758 326**	**14 088 924**	**653 655 783**	**16 125 003**	**727 485 673**	**17 922 963**	**802 224 301**	**19 001 146**	**849 760 091**	**19 944 269**

na, not available.

Source: Observatory for the Security of Payment Means.

Note: PSD 2, second Payment Services Directive; UPT, Unattended Payment Terminal.

T9 *bis* Payments by cards issued and accepted in the European Economic Area – European transactions

(volume in thousands, value in EUR thousands)

	2017		2018		2019		2020		2021		2022		2023		202
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume
Face-to-face payments and UPT	265 381	14 054 752	291 897	15 598 511	322 868	15 976 209	176 079	8 057 520	249 997	11 275 372	381 276	16 546 914	454 974	18 729 449	505 612
of which contactless payments (incl. mobile payments)	*23 470*	*245 676*	*48 671*	*722 261*	*80 171*	*1 237 046*	*68 576*	*1 144 267*	*133 851*	*2 892 646*	*241 557*	*5 505 689*	*312 888*	*7 546 960*	*384 018*
of which mobile payments	*128*	*8 815*	*396*	*8 624*	*2 304*	*49 075*	*1 814*	*40 312*	*5 842*	*146 345*	*21 166*	*522 763*	*42 652*	*1 102 437*	*67 031*
Remote payments (excl. internet)	14 947	997 502	23 525	1 560 423	40 669	1 720 389	72 526	1 902 144	12 519	1 373 515	12 809	2 253 959	5 996	1 596 343	6 445
Internet payments	226 008	14 111 205	348 484	19 874 755	407 268	23 039 319	411 485	20 270 943	576 746	26 927 352	741 628	34 207 805	947 903	43 380 208	1 152 670
of which 3-D Secure payments with strong authentication	na	na	na	na	na	na	na	na	*98 169*	*10 481 608*	*185 051*	*18 794 015*	*260 435*	*24 772 933*	*199 577*
of which payments excl. 3-D Secure with strong authentication	na	na	na	na	na	na	na	na	na	na	na	na	*69 020*	*1 780 570*	*203 682*
of which 3-D Secure payments without strong authentication	na	na	na	na	na	na	na	na	*46 619*	*2 756 880*	*54 424*	*1 665 216*	*128 650*	*3 734 638*	*112 503*
of which payments excl. 3-D Secure without strong authentication	na	na	na	na	na	na	na	na	*431 958*	*13 688 864*	*502 154*	*13 748 574*	*489 797*	*13 092 066*	*636 907*
of which Merchant Initiated Transactions (MIT)	na	na	na	na	na	na	na	na	na	na	na	na	*148 521*	*4 384 121*	*236 873*
of which PSD 2 compliant non-3-D Secure payments	na	na	na	na	na	na	na	na	na	na	na	na	*153 535*	*4 223 461*	*151 158*
of which non-PSD 2 compliant non-3-D Secure payments	na	na	na	na	na	na	na	na	na	na	na	na	*187 741*	*4 484 484*	*248 876*
Withdrawals	32 304	3 566 808	32 452	3 686 665	31 169	3 539 892	14 106	1 816 110	16 370	2 230 207	20 374	2 660 349	*19 955*	*2 875 117*	*18 771*
Total	**538 640**	**32 730 266**	**696 358**	**40 720 353**	**801 973**	**44 275 809**	**674 195**	**32 046 717**	**855 632**	**41 806 445**	**1 156 087**	**55 669 026**	**1 428 827**	**66 581 116**	**1 683 498**

na, not available.

Source: Observatory for the Security of Payment Means.

Note: PSD 2, second Payment Services Directive; UPT, Unattended Payment Terminal.

T9 *ter* Payments by cards issued in France and accepted abroad outside the European Economic Area – International transactions

(volume in thousands, value in EUR thousands)

	2017		2018		2019		2020		2021		2022		2023		202
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume
Face-to-face payments and UPT	58 894	5 063 633	66 269	5 617 642	74 704	5 896 871	39 114	2 287 717	73 474	3 529 483	146 851	6 797 135	196 651	8 599 647	230 341
of which contactless payments (incl. mobile payments)	*2 662*	*28 049*	*4 536*	*57 552*	*8 221*	*108 404*	*9 562*	*133 251*	*31 855*	*494 913*	*79 562*	*1 340 435*	*122 125*	*2 238 575*	*159 519*
of which mobile payments	*28*	*897*	*54*	*1 299*	*331*	*7 620*	*347*	*7 056*	*3 263*	*59 790*	*15 434*	*281 776*	*33 686*	*663 022*	*55 101*
Remote payments (excl. internet)	7 538	557 734	4 603	429 011	1 622	345 454	1 345	236 815	8 176	1 081 157	5 370	1 481 076	7 671	2 056 659	7 432
Internet payments	68 298	3 147 704	28 971	2 272 538	59 891	2 720 097	101 401	4 163 612	139 674	7 943 990	148 815	10 567 433	156 370	11 599 645	173 937
of which 3-D Secure payments with strong authentication	na	na	na	na	na	na	na	na	*27 534*	*2 555 921*	*40 861*	*4 963 498*	*44 226*	*5 494 409*	*39 405*
of which payments excl. 3-D Secure with strong authentication	na	na	na	na	na	na	na	na	na	na	na	na	*9 351*	*400 308*	*14 545*
of which 3-D Secure payments without strong authentication	na	na	na	na	na	na	na	na	*8 574*	*713 307*	*8 973*	*444 518*	*11 008*	*662 548*	*11 018*
of which payments excl. 3-D Secure without strong authentication	na	na	na	na	na	na	na	na	*103 566*	*4 674 761*	*98 981*	*5 159 417*	*91 785*	*5 042 380*	*108 969*
of which Merchant Initiated Transactions (MIT)	na	na	na	na	na	na	na	na	na	na	na	na	*24 486*	*1 249 523*	*35 268*
of which "one-leg" payments	na	na	na	na	na	na	na	na	na	na	na	na	*31 151*	*1 997 096*	*43 267*
of which PSD 2 compliant non-3-D Secure payments	na	na	na	na	na	na	na	na	na	na	na	na	*4 794*	*326 295*	*4 020*
of which non-PSD 2 compliant non-3-D Secure payments	na	na	na	na	na	na	na	na	na	na	na	na	*31 354*	*1 469 468*	*26 413*
Withdrawals	20 586	3 039 945	21 240	3 165 446	21 136	2 769 317	11 343	1 804 564	12 982	2 151 896	13 312	2 056 937	21 671	3 353 225	22 357
Total	**155 316**	**11 809 017**	**121 082**	**11 484 638**	**157 354**	**11 731 739**	**153 203**	**8 492 708**	**234 307**	**14 706 526**	**314 348**	**20 902 582**	**382 364**	**25 609 176**	**434 067**

na, not available.

Source: Observatory for the Security of Payment Means.

Note: One-leg, a payment where the acquirer is located outside the European Union; PSD 2, second Payment Services Directive; UPT, Unattended Payment Terminal.

T10 Fraudulent transactions using cards issued and accepted in France – Domestic transactions (table 1/2)

Insertion d'un espace en fin de titre avant la parenthèse.

(volume in units, value in euro, rate in %)

	2017			2018			2019			2020		
	Volume	Value	Fraud rate by value	Volume	Value	Fraud rate by value	Volume	Value	Fraud rate by value	Volume	Value	Fraud rate by value
Face-to-face payments and UPT	**746 547**	**35 781 960**	**0,009**	**977 654**	**41 383 109**	**0,010**	**1 069 418**	**44 175 058**	**0,010**	**793 350**	**36 280 495**	**0,009**
of which contactless payments (incl. mobile payments)	*240 293*	*2 667 829*	*0,021*	*426 713*	*4 967 274*	*0,020*	*582 050*	*7 912 021*	*0,019*	*522 873*	*10 502 092*	*0,013*
of which mobile payments	*0*	*0*	*0,000*	*1 717*	*50 491*	*0,026*	*3 215*	*197 048*	*0,025*	*29 807*	*2 447 707*	*0,091*
Remote payments (excl. internet)	**99 860**	**7 406 798**	**0,357**	**159 916**	**9 512 197**	**0,351**	**64 113**	**7 498 207**	**0,270**	**74 832**	**8 964 315**	**0,165**
Internet payments	**2 279 763**	**148 652 859**	**0,186**	**2 180 379**	**163 824 893**	**0,168**	**2 630 697**	**183 067 879**	**0,167**	**2 847 769**	**212 962 645**	**0,174**
Withdrawals	**121 686**	**34 181 829**	**0,027**	**109 924**	**30 893 412**	**0,024**	**122 260**	**35 935 625**	**0,028**	**102 962**	**32 477 429**	**0,029**
Total	**3 247 856**	**226 023 446**	**0,036**	**3 427 873**	**245 613 611**	**0,038**	**3 886 488**	**270 676 769**	**0,040**	**3 818 913**	**290 684 884**	**0,044**

na, not available.

Source: Observatory for the Security of Payment Means.

Note: UPT, Unattended Payment Terminal.

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T10 Fraudulent transactions using cards issued and accepted in France – Domestic transactions (table 2/2)

Insertion d'un espace en fin de titre avant la parenthèse.

(volume in units, value in euro, rate in %)

	2021			2022			2023			2024		
	Volume	Value	Fraud rate by value	Volume	Value	Fraud rate by value	Volume	Value	Fraud rate by value	Volume	Value	Fraud rate by value
Face-to-face payments and UPT	**825 325**	**43 515 617**	**0,009**	**989 454**	**53 593 598**	**0,010**	**885 533**	**50 277 021**	**0,009**	**844 956**	**48 773 873**	**0,009**
of which contactless payments (incl. mobile payments)	*576 537*	*14 002 613*	*0,012*	*754 985*	*20 231 615*	*0,014*	*684 776*	*15 698 156*	*0,010*	*677 978*	*16 717 451*	*0,009*
of which mobile payments	*75 039*	*4 801 997*	*0,065*	*152 726*	*9 566 583*	*0,056*	*98 610*	*6 066 551*	*0,018*	*106 442*	*6 777 574*	*0,013*
Remote payments (excl. internet)	**77 941**	**10 604 251**	**0,191**	**120 708**	**24 857 056**	**0,187**	**118 903**	**22 602 626**	**0,185**	**108 914**	**21 901 906**	**0,194**
Internet payments	**2 577 337**	**191 873 234**	**0,135**	**1 874 565**	**145 299 292**	**0,099**	**1 913 224**	**152 815 486**	**0,093**	**1 698 767**	**140 961 462**	**0,079**
of which 3-D Secure payments with strong authentication	*267 556*	*69 544 332*	*0,096*	*314 967*	*72 922 674*	*0,082*	*314 857*	*72 017 359*	*0,068*	*243 803*	*64 612 099*	*0,059*
of which payments excl. 3-D Secure with strong authentication	na	na	na	na	na	na	*36 576*	*2 353 042*	*0,121*	*29 664*	*2 723 581*	*0,040*
of which 3-D Secure payments without strong authentication	*159 344*	*11 208 886*	*0,071*	*342 714*	*17 460 124*	*0,070*	*258 701*	*12 634 204*	*0,055*	*269 807*	*11 345 394*	*0,041*
of which payments excl. 3-D Secure without strong authentication	*2 150 437*	*111 120 015*	*0,205*	*1 216 884*	*54 916 494*	*0,168*	*1 303 090*	*65 810 881*	*0,193*	*1 155 493*	*62 280 388*	*0,178*
of which Merchant Initiated Transactions (MIT)	na	na	na	na	na	na	*1 044 582*	*49 260 633*	*0,196*	*911 249*	*46 970 926*	*0,179*
of which PSD 2 compliant non-3-D Secure payments	na	na	na	na	na	na	*70 590*	*4 496 448*	*0,100*	*82 250*	*3 895 661*	*0,099*
of which non-PSD 2 compliant non-3-D Secure payments	na	na	na	na	na	na	*187 918*	*12 053 800*	*0,273*	*161 994*	*11 413 801*	*0,234*
Withdrawals	**121 642**	**41 437 842**	**0,035**	**115 643**	**41 344 934**	**0,032**	**102 357**	**38 832 083**	**0,030**	**97 042**	**38 795 063**	**0,031**
Total	**3 602 245**	**287 430 944**	**0,040**	**3 100 370**	**265 094 880**	**0,033**	**3 020 017**	**264 527 216**	**0,031**	**2 749 679**	**250 432 304**	**0,029**

na, not available.

Source: Observatory for the Security of Payment Means.

Note: PSD 2, second Payment Services Directive; UPT, Unattended Payment Terminal.

T10 *bis* Fraudulent transactions using cards issued in France and accepted in the European Economic Area – European transactions (table 1/2)

(volume in units, value in euro, rate in %)

	2017			2018			2019			2020		
	Volume	Value	Fraud rate by value	Volume	Value	Fraud rate by value	Volume	Value	Fraud rate by value	Volume	Value	Fraud rate by value
Face-to-face payments and UPT	**138 281**	**10 525 860**	**0,075**	**90 112**	**10 262 299**	**0,066**	**75 652**	**9 777 904**	**0,061**	**151 332**	**7 957 254**	**0,099**
of which contactless payments (incl. mobile payments)	*7 887*	*69 777*	*0,028*	*17 265*	*235 872*	*0,033*	*18 524*	*461 179*	*0,037*	*10 006*	*575 668*	*0,050*
of which mobile payments	*22*	*1 227*	*0,014*	*190*	*15 232*	*0,177*	*187*	*15 922*	*0,032*	*1 682*	*200 139*	*0,496*
Remote payments (excl. internet)	**198 118**	**14 855 197**	**1,489**	**206 374**	**14 214 680**	**0,911**	**326 994**	**19 943 907**	**1,159**	**322 995**	**14 598 869**	**0,767**
Internet payments	**1 278 410**	**74 381 590**	**0,527**	**2 017 303**	**117 962 307**	**0,594**	**2 372 658**	**116 719 792**	**0,507**	**2 485 110**	**114 454 474**	**0,565**
Withdrawals	**4 404**	**889 332**	**0,025**	**4 147**	**904 237**	**0,025**	**4 578**	**1 065 164**	**0,030**	*1 881*	*461 585*	*0,025*
Total	**1 619 213**	**100 651 979**	**0,308**	**2 317 936**	**143 343 523**	**0,352**	**2 779 882**	**147 506 767**	**0,333**	**2 961 318**	**137 472 182**	**0,429**

Source: Observatory for the Security of Payment Means.

Note: UPT, Unattended Payment Terminal.

T10 *bis* Fraudulent transactions using cards issued in France and accepted in the European Economic Area – European transactions (table 2/2)

(volume in units, value in euro, rate in %)

	2021			2022			2023			2024		
	Volume	Value	Fraud rate by value	Volume	Value	Fraud rate by value	Volume	Value	Fraud rate by value	Volume	Value	Fraud rate by value
Face-to-face payments and UPT	**57 435**	**4 396 509**	**0,039**	**40 620**	**4 166 195**	**0,025**	**41 656**	**3 477 134**	**0,019**	**40 880**	**3 726 751**	**0,019**
of which contactless payments (incl. mobile payments)	*19 673*	*1 898 428*	*0,066*	*29 368*	*1 818 547*	*0,033*	*29 640*	*1 600 923*	*0,021*	*31 516*	*2 163 143*	*0,022*
of which mobile payments	*4 866*	*619 983*	*0,424*	*5 735*	*668 917*	*0,128*	*3 091*	*336 438*	*0,031*	*3 823*	*483 730*	*0,027*
Remote payments (excl. internet)	**25 606**	**6 684 731**	**0,487**	**30 063**	**10 076 248**	**0,447**	**28 029**	**8 936 220**	**0,560**	**30 640**	**8 292 438**	**0,531**
Internet payments	**2 058 594**	**95 286 454**	**0,354**	**2 287 025**	**102 735 078**	**0,300**	**2 349 387**	**120 406 288**	**0,278**	**2 843 968**	**140 451 519**	**0,277**
of which 3-D Secure payments with strong authentication	*161 632*	*25 438 244*	*0,243*	*220 335*	*39 127 248*	*0,208*	*299 991*	*45 596 872*	*0,184*	*333 371*	*51 411 372*	*0,213*
of which payments excl. 3-D Secure with strong authentication	na	na	na	na	na	na	*90 765*	*5 352 650*	*0,301*	*133 819*	*6 709 739*	*0,095*
of which 3-D Secure payments without strong authentication	*138 659*	*10 588 763*	*0,384*	*204 976*	*5 721 496*	*0,344*	*260 511*	*7 911 532*	*0,212*	*134 624*	*4 434 507*	*0,126*
of which payments excl. 3-D Secure without strong authentication	*1 758 303*	*59 259 445*	*0,433*	*1 861 714*	*57 886 334*	*0,421*	*1 698 120*	*61 545 234*	*0,470*	*2 242 154*	*77 895 901*	*0,484*
of which Merchant Initiated Transactions (MIT)	na	na	na	na	na	na	*634 013*	*27 045 718*	*0,617*	*1 028 521*	*39 736 426*	*0,643*
of which PSD 2 compliant non-3-D Secure payments	na	na	na	na	na	na	*476 009*	*11 630 803*	*0,275*	*431 126*	*9 281 176*	*0,244*
of which non-PSD 2 compliant non-3-D Secure payments	na	na	na	na	na	na	*588 098*	*22 868 713*	*0,510*	*782 507*	*28 878 299*	*0,471*
Withdrawals	3 286	836 254	0,037	2 887	863 394	0,032	2 882	845 142	0,029	2 824	808 281	0,027
Total	**2 144 921**	**107 203 948**	**0,256**	**2 360 595**	**117 840 915**	**0,212**	**2 421 954**	**133 664 784**	**0,201**	**2 918 312**	**153 278 989**	**0,203**

na, not available.

Source: Observatory for the Security of Payment Means.

Note: PSD 2, second Payment Services Directive; UPT, Unattended Payment Terminal.

T10 *ter* Fraudulent transaction using cards issued in France and accepted abroad outside the European Economic Area – International transactions (table 1/2)

(volume in units, value in euro, rate in %)

	2017			2018			2019			2020		
	Volume	Value	Fraud rate by value	Volume	Value	Fraud rate by value	Volume	Value	Fraud rate by value	Volume	Value	Fraud rate by value
Face-to-face payments and UPT	**84 846**	**12 738 950**	**0,252**	**75 095**	**12 901 584**	**0,230**	**58 163**	**11 039 183**	**0,187**	**27 546**	**3 757 013**	**0,164**
of which contactless payments (incl. mobile payments)	*811*	*11 184*	*0,040*	*1 941*	*31 706*	*0,055*	*2 935*	*106 154*	*0,098*	*4 182*	*214 501*	*0,161*
of which mobile payments	*0*	*0*	*0,000*	*163*	*7 959*	*0,612*	*92*	*3 266*	*0,043*	*2 272*	*144 728*	*2,051*
Remote payments (excl. internet)	**62 713**	**8 359 487**	**1,499**	**40 422**	**4 835 544**	**1,127**	**18 212**	**4 364 674**	**1,263**	**13 517**	**3 335 919**	**1,409**
Internet payments	**475 774**	**32 259 383**	**1,025**	**321 704**	**26 708 373**	**1,175**	**455 188**	**31 663 327**	**1,164**	**704 686**	**37 178 331**	**0,893**
Withdrawals	**51 472**	**6 967 763**	**0,229**	**44 837**	**5 833 010**	**0,184**	**38 667**	**4 650 999**	**0,168**	**8 224**	**1 011 865**	**0,056**
Total	**674 805**	**60 325 583**	**0,511**	**482 058**	**50 278 511**	**0,438**	**570 230**	**51 718 183**	**0,441**	**753 973**	**45 283 128**	**0,533**

na, not available.

Source: Observatory for the Security of Payment Means.

Note: UPT, Unattended Payment Terminal.

T10 *ter* Fraudulent transaction using cards issued in France and accepted abroad outside the European Economic Area – International transactions (table 2/2)

(volume in units, value in euro, rate in %)

	2021			2022			2023			2024		
	Volume	Value	Fraud rate by value	Volume	Value	Fraud rate by value	Volume	Value	Fraud rate by value	Volume	Value	Fraud rate by value
Face-to-face payments and UPT	**59 616**	**4 514 461**	**0,128**	**25 501**	**5 101 671**	**0,075**	**38 945**	**7 864 768**	**0,091**	**57 269**	**10 451 001**	**0,109**
of which contactless payments (incl. mobile payments)	*8 068*	*373 627*	*0,075*	*11 674*	*997 018*	*0,074*	*18 943*	*1 487 007*	*0,066*	*37 429*	*3 767 553*	*0,114*
of which mobile payments	*3 361*	*188 290*	*0,315*	*4 408*	*707 484*	*0,251*	*8 432*	*891 906*	*0,135*	*18 787*	*1 761 892*	*0,147*

Remote payments (excl. internet)	**21 049**	**4 904 400**	**0,454**	**23 593**	**7 094 798**	**0,479**	**39 567**	**10 638 526**	**0,517**	**44 112**	**10 182 918**	**0,505**
Internet payments	**1 061 849**	**59 630 628**	**0,751**	**1 301 459**	**67 661 887**	**0,640**	**1 220 711**	**78 186 825**	**0,674**	**1 643 729**	**93 321 091**	**0,782**
of which 3-D Secure payments with strong authentication	*66 829*	*8 047 104*	*0,315*	*89 171*	*12 208 893*	*0,246*	*107 548*	*15 139 967*	*0,276*	*98 881*	*12 798 664*	*0,241*
of which payments excl. 3-D Secure with strong authentication	*na*	*na*	*na*	*na*	*na*	*na*	*32 339*	*1 260 969*	*0,315*	*25 659*	*1 759 545*	*0,220*
of which 3-D Secure payments without strong authentication	*66 220*	*4 248 429*	*0,596*	*77 606*	*2 513 556*	*0,565*	*74 596*	*2 384 112*	*0,360*	*44 697*	*1 514 752*	*0,258*
of which payments excl. 3-D Secure without strong authentication	*928 800*	*47 335 095*	*1,013*	*1 134 682*	*52 939 438*	*1,026*	*1 006 228*	*59 401 777*	*1,178*	*1 474 492*	*77 248 130*	*1,471*
of which Merchant Initiated Transactions (MIT)	*na*	*na*	*na*	*na*	*na*	*na*	*317 286*	*11 378 797*	*0,911*	*547 668*	*19 890 841*	*1,269*
of which "one-leg" payments	*na*	*na*	*na*	*na*	*na*	*na*	*416 116*	*30 632 806*	*1,534*	*651 446*	*43 751 776*	*1,957*
of which PSD 2 compliant non-3-D Secure payments	*na*	*na*	*na*	*na*	*na*	*na*	*6 419*	*387 978*	*0,119*	*3 303*	*308 470*	*0,102*
of which non-PSD 2 compliant non-3-D Secure payments	*na*	*na*	*na*	*na*	*na*	*na*	*266 407*	*17 002 196*	*1,157*	*272 075*	*13 297 043*	*1,162*
Withdrawals	**4 155**	**676 073**	**0,031**	**5 044**	**939 726**	**0,046**	***4 982***	***931 688***	***0,028***	***8 147***	***1 160 237***	***0,033***
Total	**1 146 669**	**69 725 562**	**0,474**	**1 355 597**	**80 798 082**	**0,387**	**1 304 205**	**97 621 807**	**0,381**	**1 753 257**	**115 115 247**	**0,425**

na, not available.

Source: Observatory for the Security of Payment Means.

Note: One-leg, a payment where the acquirer is located outside the European Union; PSD 2, second Payment Services Directive; UPT, Unattended Payment Terminal.

T11 Breakdown of remote fraud by sector of activity involving domestic transactions in 2024

(volume in units, value in euro, volume fraud rate per thousand, value fraud rate in %)

	Transactions		Fraud		Fraud rate	
	Volume	Value	Volume	Value	Volume (%)	Value (%)
Generalist and semi-generalist trade	839 775 334	47 851 435 622	331 775	25 646 539	0,395	0,054
Technical and cultural products	167 243 767	7 480 671 089	301 261	14 058 213	*1,801*	*0,188*
Travel and transportation	326 985 440	30 154 845 761	163 659	21 327 646	*0,501*	*0,071*
Telephony and communication	409 511 562	15 409 913 699	262 287	19 961 503	*0,640*	*0,130*
Food	34 103 581	2 614 453 637	10 090	1 060 996	*0,296*	*0,041*
Household goods, furnishings and DIY	117 021 604	13 443 874 493	40 974	12 257 418	*0,350*	*0,091*
Insurers	14 109 505	2 838 800 127	5 752	818 359	*0,408*	*0,029*
Health, beauty and personal care	53 374 504	3 373 912 500	24 330	2 323 234	*0,456*	*0,069*
Personal and professional services	491 092 639	39 221 545 908	499 264	41 107 865	*1,017*	*0,105*
Account loading and person-to-person sales	122 727 707	12 116 829 244	74 282	15 918 915	*0,605*	*0,131*
Online gaming	159 189 679	4 864 731 237	66 173	4 375 325	*0,416*	*0,090*
Miscellaneous	164 587 463	11 366 167 820	27 834	4 007 355	*0,169*	*0,035*
Total	**2 899 722 785**	**190 737 181 137**	**1 807 681**	**162 863 368**	**0,623**	**0,085**

Source: Observatory for the Security of Payment Means.

■ CARDS: ACCEPTANCE

T12 Payments by cards accepted in France

Return to

(volume in thousands, value in EUR thousands)

	2017		2018		2019		2020		2021		2022		2023		20
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume
Face-to-face payments and UPT	**11 076 238**	**440 943 480**	**11 286 513**	**453 608 003**	**12 277 149**	**468 895 511**	**11 284 433**	**428 180 387**	**13 031 098**	**480 804 099**	**15 093 611**	**551 753 133**	**16 159 605**	**588 228 633**	**17 012 813**
of which contactless payments (incl. mobile payments)	*1 302 753*	*13 537 550*	*2 370 247*	*25 007 584*	*3 802 953*	*42 931 374*	*5 187 488*	*79 877 184*	*7 437 197*	*125 344 168*	*9 248 429*	*149 971 446*	*10 982 717*	*178 132 864*	*11 665 395*
of which mobile payments	*6 120*	*113 383*	*11 911*	*209 710*	*56 169*	*1 014 657*	*145 527*	*2 979 437*	*388 175*	*8 403 747*	*897 307*	*19 846 999*	*1 716 563*	*39 282 385*	*2 640 235*
Remote payments (excl. internet)	**41 561**	**4 979 261**	**50 543**	**5 757 108**	**48 998**	**5 586 755**	**69 950**	**7 087 913**	**64 620**	**7 272 724**	**107 228**	**18 523 094**	**105 756**	**18 799 343**	**106 081**
Internet payments	**1 357 351**	**90 511 610**	**1 652 894**	**112 607 104**	**1 906 065**	**121 920 272**	**2 158 226**	**132 554 575**	**2 565 276**	**155 816 405**	**2 589 260**	**166 197 062**	**2 821 038**	**190 607 365**	**3 093 897**
of which 3-D Secure payments with strong authentication	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*708 194*	*78 650 830*	*871 961*	*99 937 461*	*1 049 797*	*120 158 448*	*983 884*
of which payments excl. 3-D Secure with strong authentication	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*86 343*	*3 228 632*	*207 164*
of which 3-D Secure payments without strong authentication	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*409 008*	*18 152 505*	*748 083*	*27 403 752*	*707 064*	*26 605 058*	*824 916*
of which payments excl. 3-D Secure without strong authentication	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*1 448 074*	*59 013 071*	*969 216*	*38 855 848*	*977 834*	*40 615 228*	*1 077 933*
of which Merchant Initiated Transactions (MIT)	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*730 327*	*26 600 426*	*799 769*
of which "one-leg" payments	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*13 616*	*1 740 365*	*18 288*
of which PSD 2 compliant non-3-D Secure payments	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*101 735*	*5 110 587*	*108 621*
of which non-PSD 2 compliant non-3-D Secure payments	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*132 156*	*7 163 850*	*151 255*
Withdrawals	**1 459 903**	**134 099 783**	**1 418 919**	**136 201 131**	**1 375 145**	**136 636 741**	**1 062 376**	**116 986 747**	**1 083 643**	**125 105 264**	**1 134 543**	**134 637 455**	**1 117 986**	**135 559 666**	**1 069 029**
Total	**13 935 054**	**670 534 135**	**14 408 869**	**708 173 346**	**15 607 358**	**733 039 279**	**14 574 985**	**684 809 622**	**16 744 636**	**768 998 491**	**18 924 643**	**871 110 743**	**20 204 386**	**933 195 008**	**21 281 820**

na, not available.

Source: Observatory for the Security of Payment Means.

Note: One-leg, a payment where the card issuer is located outside the European Union; PSD 2, second Payment Services Directive; UPT, Unattended Payment Terminal.

T12 *bis* Payments by cards issued in the European Economic Area and accepted in France – European transactions

(volume in thousands, value in EUR thousands)

	2017		2018		2019		2020		2021		2022		2023		20
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume
Face-to-face payments and UPT	**338 618**	**19 272 554**	**318 005**	**18 873 614**	**385 778**	**18 939 613**	**221 678**	**9 320 816**	**280 167**	**11 555 731**	**449 284**	**17 644 734**	**503 964**	**19 725 318**	**541 723**
of which contactless payments (incl. mobile payments)	*26 348*	*574 362*	*43 173*	*473 284*	*97 818*	*1 111 493*	*80 481*	*1 117 329*	*156 894*	*2 133 593*	*277 549*	*4 547 240*	*341 778*	*6 234 887*	*398 695*
of which mobile payments	*1 527*	*27 058*	*519*	*9 094*	*8 161*	*141 433*	*12 850*	*198 399*	*24 644*	*559 377*	*47 141*	*1 230 693*	*89 609*	*2 407 512*	*134 016*
Remote payments (excl. internet)	**10 052**	**1 577 625**	**10 193**	**1 750 072**	**9 182**	**1 549 216**	**6 655**	**973 960**	**4 678**	**741 648**	**11 092**	**2 509 718**	**14 284**	**3 542 114**	**16 060**
Internet payments	**66 310**	**6 722 979**	**103 530**	**10 751 216**	**104 342**	**9 047 249**	**105 247**	**7 212 207**	**99 804**	**7 660 700**	**117 091**	**10 113 497**	**141 269**	**13 041 866**	**158 408**
of which 3-D Secure payments with strong authentication	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*33 007*	*4 224 722*	*40 326*	*6 280 678*	*45 644*	*7 999 199*	*45 267*
of which payments excl. 3-D Secure with strong authentication	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*16 896*	*708 394*	*25 739*
of which 3-D Secure payments without strong authentication	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*10 942*	*1 122 020*	*15 992*	*851 524*	*25 079*	*1 282 835*	*28 587*
of which payments excl. 3-D Secure without strong authentication	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*55 855*	*2 313 957*	*60 774*	*2 981 295*	*53 650*	*3 051 438*	*58 815*
of which Merchant Initiated Transactions (MIT)	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*15 860*	*878 234*	*23 558*
of which PSD 2 compliant non-3-D Secure payments	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*8 255*	*371 492*	*7 431*
of which non-PSD 2 compliant non-3-D Secure payments	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*29 534*	*1 801 712*	*27 826*
Withdrawals	**23 629**	**3 940 124**	**24 885**	**4 260 261**	**26 992**	**4 463 760**	**14 801**	**2 649 630**	**15 584**	**2 973 493**	**17 560**	**2 972 503**	**17 144**	**2 966 322**	**17 710**
Total	**438 609**	**31 513 280**	**456 613**	**35 635 163**	**526 293**	**33 999 838**	**348 381**	**20 156 613**	**400 233**	**22 931 572**	**595 028**	**33 240 453**	**676 661**	**39 275 620**	**733 901**

na, not available.

Source: Observatory for the Security of Payment Means.

Note: PSD 2, second Payment Services Directive; UPT, Unattended Payment Terminal.

T12 *ter* Payments by cards issued abroad outside the European Economic Area and accepted in France – International transactions

(volume in thousands, value in EUR thousands)

	2017		2018		2019		2020		2021		2022		2023		20
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume
Face-to-face payments and UPT	**91 971**	**12 096 048**	**103 719**	**12 756 750**	**117 188**	**12 762 228**	**84 153**	**5 099 160**	**138 964**	**8 973 473**	**304 115**	**19 948 597**	**403 519**	**24 935 961**	**464 856**
of which contactless payments (incl. mobile payments)	*2 465*	*32 464*	*6 251*	*94 575*	*14 771*	*261 879*	*25 488*	*373 003*	*77 311*	*1 515 714*	*189 067*	*4 263 736*	*283 500*	*6 977 410*	*356 723*
of which mobile payments	*149*	*2 833*	*444*	*9 663*	*2 759*	*78 936*	*5 731*	*93 738*	*15 280*	*453 737*	*41 543*	*1 483 753*	*93 869*	*3 101 079*	*155 646*
Remote payments (excl. internet)	**5 219**	**1 329 331**	**5 457**	**1 299 766**	**4 958**	**1 264 470**	**3 052**	**685 035**	**3 706**	**990 737**	**8 534**	**2 753 546**	**8 771**	**3 029 970**	**8 215**
Internet payments	**22 970**	**3 654 482**	**33 376**	**4 099 334**	**32 833**	**3 279 876**	**41 549**	**3 213 448**	**65 608**	**5 970 810**	**79 008**	**9 440 674**	**98 862**	**12 882 827**	**117 573**
of which 3-D Secure payments with strong authentication	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*13 227*	*2 241 995*	*22 598*	*4 700 562*	*26 170*	*6 274 923*	*24 524*
of which payments excl. 3-D Secure with strong authentication	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*12 208*	*581 808*	*16 913*
of which 3-D Secure payments without strong authentication	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*8 536*	*1 232 761*	*14 176*	*1 570 427*	*20 915*	*2 507 249*	*23 562*
of which payments excl. 3-D Secure without strong authentication	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*43 844*	*2 496 053*	*42 234*	*3 169 685*	*39 568*	*3 518 848*	*52 574*
of which Merchant Initiated Transactions (MIT)	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*9 635*	*584 574*	*16 330*
of which "one-leg" payments	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*13 616*	*1 740 365*	*18 288*
of which PSD 2 compliant non-3-D Secure payments	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*967*	*249 178*	*1 812*
of which non-PSD 2 compliant non-3-D Secure payments	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*15 350*	*944 731*	*16 145*
Withdrawals	**7 694**	**1 834 179**	**8 311**	**2 154 646**	**8 528**	**1 974 540**	**8 928**	**1 999 584**	**11 123**	**2 646 227**	**14 994**	**3 503 172**	**15 425**	**3 310 538**	**13 005**
Total	**127 854**	**18 914 040**	**150 863**	**20 310 496**	**163 507**	**19 281 114**	**137 681**	**10 997 227**	**219 400**	**18 581 247**	**406 652**	**35 645 990**	**526 578**	**44 159 296**	**603 649**

na, not available.

Source: Observatory for the Security of Payment Means.

Note: One-leg, a payment where the card issuer is located outside the European Union; PSD 2, second Payment Services Directive; UPT, Unattended Payment Terminal.

T13 Fraudulent transactions using cards accepted in France (table 1/2)

(volume in units, value in euro, rate in %)

	2017			2018			2019			2020		
	Volume	Value	Fraud rate by value	Volume	Value	Fraud rate by value	Volume	Value	Fraud rate by value	Volume	Value	Fraud rate by value
Face-to-face payments and UPT	**837 148**	**55 604 789**	**0,0126**	**1 064 889**	**58 485 280**	**0,0129**	**1 170 399**	**64 448 538**	**0,0137**	**841 280**	**42 883 367**	**0,0100**
of which contactless payments (incl. mobile payments)	*243 839*	*2 734 977*	*0,0202*	*438 088*	*5 174 314*	*0,0207*	*602 309*	*8 534 090*	*0,0199*	*538 313*	*12 238 895*	*0,0153*
of which mobile payments	*377*	*30 488*	*0,0269*	*1 915*	*64 599*	*0,0308*	*3 890*	*307 230*	*0,0303*	*35 968*	*3 640 684*	*0,1222*
Remote payments (excl. internet)	**175 974**	**36 078 041**	**0,7246**	**206 957**	**27 274 865**	**0,4738**	**108 259**	**23 167 505**	**0,4147**	**105 972**	**17 644 315**	**0,2489**
Internet payments	**2 597 284**	**204 928 799**	**0,2264**	**2 537 264**	**225 819 184**	**0,2005**	**2 989 333**	**232 763 441**	**0,1909**	**3 176 400**	**248 966 265**	**0,1878**
Withdrawals	**127 560**	**35 741 778**	**0,0267**	**114 727**	**32 353 075**	**0,0238**	**127 005**	**37 354 814**	**0,0273**	**104 960**	**33 084 175**	**0,0283**
Total	**3 737 966**	**332 353 407**	**0,0496**	**3 923 837**	**343 932 404**	**0,0486**	**4 394 996**	**357 734 298**	**0,0488**	**4 228 612**	**342 578 122**	**0,0500**

na, not available.

Source: Observatory for the Security of Payment Means.

Note: UPT, Unattended Payment Terminal.

T13 Fraudulent transactions using cards accepted in France (table 2/2)

(volume in units, value in euro, rate in %)

	2021			2022			2023			2024		
	Volume	Value	Fraud rate by value	Volume	Value	Fraud rate by value	Volume	Value	Fraud rate by value	Volume	Value	Fraud rate by value
Face-to-face payments and UPT	**874 166**	**49 441 754**	**0,0103**	**1 084 701**	**67 409 965**	**0,0122**	**999 344**	**67 688 751**	**0,0115**	**936 033**	**60 704 064**	**0,0100**
of which contactless payments (incl. mobile payments)	*601 803*	*15 600 613*	*0,0124*	*819 535*	*24 406 015*	*0,0163*	*769 979*	*21 899 061*	*0,0123*	*750 184*	*21 346 502*	*0,0102*
of which mobile payments	*84 421*	*5 793 427*	*0,0689*	*170 752*	*12 007 511*	*0,0605*	*127 622*	*10 042 616*	*0,0256*	*132 824*	*9 630 052*	*0,0156*
Remote payments (excl. internet)	**96 257**	**15 211 163**	**0,2092**	**144 965**	**35 446 137**	**0,1914**	**142 763**	**32 984 939**	**0,1755**	**142 032**	**33 542 430**	**0,1823**
Internet payments	**2 885 920**	**227 162 875**	**0,1458**	**2 252 283**	**190 461 573**	**0,1146**	**2 337 170**	**201 724 304**	**0,1058**	**2 244 306**	**203 744 409**	**0,0974**
of which 3-D Secure payments with strong authentication	*306 265*	*76 891 633*	*0,0978*	*346 366*	*80 959 973*	*0,0810*	*354 651*	*83 805 192*	*0,0697*	*267 924*	*73 737 188*	*0,0589*
of which payments excl. 3-D Secure with strong authentication	*na*	*na*	*na*	*na*	*na*	*na*	*71 563*	*5 522 986*	*0,1711*	*44 498*	*4 443 794*	*0,0496*
of which 3-D Secure payments without strong authentication	*213 403*	*20 406 481*	*0,1124*	*405 445*	*26 105 266*	*0,0953*	*342 878*	*20 687 862*	*0,0778*	*402 394*	*20 996 741*	*0,0655*
of which payments excl. 3-D Secure without strong authentication	*###*	*129 864 761*	*0,2201*	*###*	*83 396 334*	*0,2146*	*###*	*91 708 264*	*0,2258*	*1 529 490*	*104 566 686*	*0,2429*
of which Merchant Initiated Transactions (MIT)	*na*	*na*	*na*	*na*	*na*	*na*	*1 098 829*	*52 343 346*	*0,1968*	*1 013 164*	*53 073 094*	*0,1865*
of which "one-leg" payments	*na*	*na*	*na*	*na*	*na*	*na*	*92 524*	*12 994 451*	*0,7467*	*134 338*	*20 595 974*	*0,9347*
of which PSD 2 compliant non-3-D Secure payments	*na*	*na*	*na*	*na*	*na*	*na*	*80 195*	*5 068 095*	*0,0992*	*92 684*	*4 512 752*	*0,0951*
of which non-PSD 2 compliant non-3-D Secure payments	*na*	*na*	*na*	*na*	*na*	*na*	*296 530*	*21 302 372*	*0,2974*	*289 304*	*26 384 866*	*0,3449*
Withdrawals	**124 077**	**42 256 276**	**0,0338**	**120 217**	**42 811 637**	**0,0318**	**106 749**	**40 292 502**	**0,0297**	**100 323**	**40 070 346**	**0,0301**
Total	**3 980 420**	**334 072 068**	**0,0434**	**3 602 166**	**336 129 312**	**0,0386**	**3 586 026**	**342 690 496**	**0,0367**	**3 422 694**	**338 061 249**	**0,0350**

na, not available.

Source: Observatory for the Security of Payment Means.

Note: One-leg, a payment where the card issuer is located outside the European Union; PSD 2, second Payment Services Directive; UPT, Unattended Payment Terminal.

Fraudulent transactions using cards issued and accepted in France – Domestic transactions (see T10)

▶ Table 10

.../...

T13 *bis* Fraudulent transactions using cards issued in the European Economic Area and accepted in France – European transactions (table 1/2)

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(volume in units, value in euro, rate in %)

	2017			2018			2019			2020		
	Volume	Value	Fraud rate by value	Volume	Value	Fraud rate by value	Volume	Value	Fraud rate by value	Volume	Value	Fraud rate by value
Face-to-face payments and UPT	**27 586**	**3 514 612**	**0,0182**	**27 961**	**3 368 901**	**0,0178**	**38 500**	**4 448 954**	**0,0235**	**24 617**	**2 658 066**	**0,0285**
of which contactless payments (incl. mobile payments)	*2 144*	*32 302*	*0,0056*	*7 592*	*140 017*	*0,0296*	*13 215*	*317 276*	*0,0285*	*7 972*	*690 006*	*0,0618*
of which mobile payments	*354*	*20 027*	*0,0740*	*80*	*7 089*	*0,0780*	*420*	*93 091*	*0,0658*	*2 740*	*488 449*	*0,2462*
Remote payments (excl. internet)	**30 484**	**8 897 165**	**0,5640**	**20 224**	**6 245 235**	**0,3569**	**18 685**	**5 393 350**	**0,3481**	**12 789**	**2 899 086**	**0,2977**
Internet payments	**121 295**	**19 091 788**	**0,2840**	**136 783**	**22 360 948**	**0,2080**	**138 530**	**16 522 464**	**0,1826**	**127 870**	**14 085 265**	**0,1953**
Withdrawals	**3 239**	**749 359**	**0,0190**	**3 074**	**795 083**	**0,0187**	**2 952**	**805 066**	**0,0180**	**1 252**	**354 371**	**0,0134**
Total	**182 604**	**32 252 924**	**0,1023**	**188 042**	**32 770 167**	**0,0920**	**198 667**	**27 169 834**	**0,0799**	**166 528**	**19 996 788**	**0,0992**

Source: Observatory for the Security of Payment Means.

Note: UPT, Unattended Payment Terminal.

T13 *bis* Fraudulent transactions using cards issued in the European Economic Area and accepted in France – European transactions (table 2/2)

(volume in units, value in euro, rate in %)

	2021	2022	2023	2024

	Volume	Value	Fraud rate by value	Volume	Value	Fraud rate by value	Volume	Value	Fraud rate by value	Volume	Value	Fraud rate by value
Face-to-face payments and UPT	**18 243**	**1 799 052**	**0,0156**	**25 720**	**3 011 647**	**0,0171**	**35 630**	**4 370 909**	**0,0222**	**22 845**	**2 139 032**	**0,0104**
of which contactless payments (incl. mobile payments)	*9 950*	*688 955*	*0,0323*	*20 788*	*1 732 186*	*0,0381*	*31 336*	*3 288 706*	*0,0527*	*20 396*	*1 486 044*	*0,0184*
of which mobile payments	*4 500*	*516 339*	*0,0923*	*9 039*	*1 191 191*	*0,0968*	*17 970*	*2 559 562*	*0,1063*	*11 576*	*1 139 640*	*0,0306*
Remote payments (excl. internet)	**6 865**	**1 107 994**	**0,1494**	**7 809**	**2 708 685**	**0,1079**	**10 806**	**3 811 818**	**0,1076**	**12 169**	**3 709 295**	**0,0903**
Internet payments	**84 504**	**7 857 768**	**0,1026**	**87 922**	**8 348 856**	**0,0826**	**125 049**	**13 298 896**	**0,1020**	**145 850**	**14 073 825**	**0,0951**
of which 3-D Secure payments with strong authentication	*11 787*	*2 750 928*	*0,0651*	*12 036*	*3 168 763*	*0,0505*	*17 493*	*5 912 266*	*0,0739*	*13 259*	*4 197 833*	*0,0481*
of which payments excl. 3-D Secure with strong authentication	*na*	*na*	*na*	*na*	*na*	*na*	*7 260*	*1 203 559*	*0,1699*	*4 580*	*610 103*	*0,0553*
of which 3-D Secure payments without strong authentication	*10 382*	*963 611*	*0,0859*	*11 334*	*595 421*	*0,0699*	*22 312*	*923 249*	*0,0720*	*34 798*	*1 576 196*	*0,1043*
of which payments excl. 3-D Secure without strong authentication	*62 335*	*4 143 230*	*0,1791*	*64 552*	*4 584 672*	*0,1538*	*77 984*	*5 259 822*	*0,1724*	*93 213*	*7 689 693*	*0,2222*
of which Merchant Initiated Transactions (MIT)	*na*	*na*	*na*	*na*	*na*	*na*	*21 639*	*1 455 362*	*0,1657*	*26 208*	*1 915 501*	*0,1432*
of which PSD 2 compliant non-3-D Secure payments	*na*	*na*	*na*	*na*	*na*	*na*	*9 066*	*465 539*	*0,1253*	*7 554*	*464 981*	*0,1416*
of which non-PSD 2 compliant non-3-D Secure payments	*na*	*na*	*na*	*na*	*na*	*na*	*47 279*	*3 338 921*	*0,1853*	*59 451*	*5 309 211*	*0,2959*
Withdrawals	**1 204**	**381 621**	**0,0128**	**2 036**	**601 539**	**0,0202**	***1 680***	***494 307***	***0,0167***	***1 382***	***434 511***	***0,0124***
Total	**110 816**	**11 146 435**	**0,0486**	**123 487**	**14 670 727**	**0,0441**	**173 165**	**21 975 930**	**0,0560**	**182 246**	**20 356 663**	**0,0474**

na, not available.

Source: Observatory for the Security of Payment Means.

Note: PSD 2, second Payment Services Directive; UPT, Unattended Payment Terminal.

T13 *ter* Fraudulent transactions using cards issued abroad outside the European Economic Area and accepted in France – International transactions (table 1/2)

(volume in units, value in euro, rate in %)

	2017			2018			2019			2020		
	Volume	Value	Fraud rate by value	Volume	Value	Fraud rate by value	Volume	Value	Fraud rate by value	Volume	Value	Fraud rate by value
Face-to-face payments and UPT	**63 015**	**16 308 217**	**0,1348**	**59 274**	**13 733 270**	**0,1077**	**62 481**	**15 824 526**	**0,1240**	**23 313**	**3 944 806**	**0,0774**
of which contactless payments (incl. mobile payments)	*1 402*	*34 846*	*0,1073*	*3 783*	*67 023*	*0,0709*	*7 044*	*304 793*	*0,1164*	*7 468*	*1 046 797*	*0,2806*
of which mobile payments	*23*	*10 461*	*0,3692*	*118*	*7 019*	*0,0726*	*255*	*17 091*	*0,0217*	*3 421*	*704 528*	*0,7516*
Remote payments (excl. internet)	**45 630**	**19 774 078**	**1,4875**	**26 817**	**11 517 433**	**0,8861**	**25 461**	**10 275 948**	**0,8127**	**18 351**	**5 780 914**	**0,8439**
Internet payments	**196 226**	**37 184 152**	**1,0175**	**220 102**	**39 633 343**	**0,9668**	**220 106**	**33 173 098**	**1,0114**	**200 761**	**21 918 355**	**0,6821**
Withdrawals	**2 635**	**810 590**	**0,0442**	**1 729**	**664 580**	**0,0308**	**1 793**	**614 123**	**0,0311**	**746**	**252 375**	**0,0126**
Total	**307 506**	**74 077 037**	**0,3917**	**307 922**	**65 548 626**	**0,3227**	**309 841**	**59 887 695**	**0,3106**	**243 171**	**31 896 450**	**0,2900**

Source: Observatory for the Security of Payment Means.

Note: UPT, Unattended Payment Terminal.

T13 *ter* Fraudulent transactions using cards issued abroad outside the European Economic Area and accepted in France – International transactions (table 2/2)

(volume in units, value in euro, rate in %)

	2021			2022			2023			2024		
	Volume	Value	Fraud rate by value	Volume	Value	Fraud rate by value	Volume	Value	Fraud rate by value	Volume	Value	Fraud rate by value
Face-to-face payments and UPT	**30 598**	**4 127 085**	**0,0460**	**69 527**	**10 804 720**	**0,0542**	**78 181**	**13 040 821**	**0,0523**	**68 232**	**9 791 159**	**0,0358**
of which contactless payments (incl. mobile payments)	*15 316*	*909 045*	*0,0600*	*43 762*	*2 442 214*	*0,0573*	*53 867*	*2 912 199*	*0,0417*	*51 810*	*3 143 007*	*0,0324*
of which mobile payments	*4 882*	*475 091*	*0,1047*	*8 987*	*1 249 737*	*0,0842*	*11 042*	*1 416 503*	*0,0457*	*14 806*	*1 712 838*	*0,0336*
Remote payments (excl. internet)	**11 451**	**3 498 918**	**0,3532**	**16 448**	**7 880 396**	**0,2862**	**13 054**	**6 570 495**	**0,2169**	**20 949**	**7 931 229**	**0,2652**
Internet payments	**224 079**	**27 431 873**	**0,4594**	**289 796**	**36 813 425**	**0,3899**	**298 897**	**35 609 922**	**0,2764**	**399 689**	**48 709 122**	**0,3246**
of which 3-D Secure payments with strong authentication	*26 922*	*4 596 373*	*0,2050*	*19 363*	*4 868 536*	*0,1036*	*22 301*	*5 875 567*	*0,0936*	*10 862*	*4 927 256*	*0,0750*
of which payments excl. 3-D Secure with strong authentication	*na*	*na*	*na*	*na*	*na*	*na*	*27 727*	*1 966 385*	*0,3380*	*10 254*	*1 110 110*	*0,1049*
of which 3-D Secure payments without strong authentication	*43 677*	*8 233 984*	*0,6679*	*51 397*	*8 049 721*	*0,5126*	*61 865*	*7 130 409*	*0,2844*	*97 789*	*8 075 151*	*0,2915*
of which payments excl. 3-D Secure without strong authentication	*153 480*	*14 601 516*	*0,5850*	*219 036*	*23 895 168*	*0,7539*	*187 004*	*20 637 561*	*0,5865*	*280 784*	*34 596 605*	*0,7511*
of which Merchant Initiated Transactions (MIT)	*na*	*na*	*na*	*na*	*na*	*na*	32 608	1 627 351	*0,2784*	75 707	4 186 667	*0,4520*
of which "one-leg" payments	*na*	*na*	*na*	*na*	*na*	*na*	92 524	12 994 451	*0,7467*	134 338	20 595 974	*0,9347*
of which PSD 2 compliant non-3-D Secure payments	*na*	*na*	*na*	*na*	*na*	*na*	539	106 108	*0,0426*	2 880	152 110	*0,0308*
of which non-PSD 2 compliant non-3-D Secure payments	*na*	*na*	*na*	*na*	*na*	*na*	61 333	5 909 651	*0,6255*	67 859	9 661 854	*0,9827*
Withdrawals	**1 231**	**436 813**	**0,0165**	**2 538**	**865 164**	**0,0247**	**2 712**	**966 112**	**0,0292**	**1 899**	**840 772**	**0,0286**
Total	**267 359**	**35 494 689**	**0,1910**	**378 309**	**56 363 705**	**0,1581**	**392 844**	**56 187 350**	**0,1272**	**490 769**	**67 272 282**	**0,1392**

na, not available.

Source: Observatory for the Security of Payment Means.

Note: One-leg, a payment where the card issuer is located outside the European Union; PSD 2, second Payment Services Directive; UPT, Unattended Payment Terminal.

T13 *quater* Breakdown of fraud involving payments by cards accepted in France in 2024 (table 1/2)

(volume in units, value in euro, share in %)

	Lost or stolen cards				Intercepted cards				Altered or counterfeit cards			
	Volume		Value		Volume		Value		Volume		Value	
	Number	Share	Amount	Share	Number	Share	Amount	Share	Number	Share	Amount	Share
Face-to-face payments and UPT	**641 522**	**68,5**	**37 798 203**	**62,3**	**10 538**	**1,1**	**1 505 367**	**2,5**	**95 769**	**10,2**	**7 846 166**	**12,9**
of which contactless payments (incl. mobile payments)	*535 583*	*71,4*	*12 355 811*	*57,9*	*4 630*	*0,6*	*138 470*	*0,6*	*69 992*	*9,3*	*3 727 916*	*17,5*
of which mobile payments	*52 806*	*39,8*	*3 461 300*	*35,9*	*722*	*0,5*	*65 317*	*0,7*	*30 453*	*22,9*	*2 842 825*	*29,5*
Remote payments (excl. internet)	**16 806**	**11,8**	**3 646 088**	**10,9**	**84**	**0,1**	**31 772**	**0,1**	**1 135**	**0,8**	**385 779**	**1,2**
Internet payments	**274 645**	**12,2**	**22 372 643**	**11,0**	**3 631**	**0,2**	**267 921**	**0,1**	**63 342**	**2,8**	**4 500 908**	**2,2**
of which 3-D Secure payments with strong authentication	*29 653*	*11,1*	*6 784 654*	*9,2*	*170*	*0,1*	*78 344*	*0,1*	*1 411*	*0,5*	*383 151*	*0,5*
of which payments excl. 3-D Secure with strong authentication	*2 398*	*5,4*	*180 925*	*4,1*	*103*	*0,2*	*4 533*	*0,1*	*528*	*1,2*	*54 843*	*1,2*
of which 3-D Secure payments without strong authentication	*53 057*	*13,2*	*2 683 067*	*12,8*	*1 771*	*0,4*	*55 472*	*0,3*	*9 404*	*2,3*	*699 608*	*3,3*
of which payments excl. 3-D Secure without strong authentication	*189 537*	*12,4*	*12 723 997*	*12,2*	*1 587*	*0,1*	*129 572*	*0,1*	*51 999*	*3,4*	*3 363 306*	*3,2*
of which Merchant Initiated Transactions (MIT)	*143 935*	*14,2*	*7 777 810*	*14,7*	*597*	*0,1*	*25 605*	*0,0*	*9 621*	*0,9*	*476 677*	*0,9*
of which "one-leg" payments	*20 168*	*15,0*	*2 574 606*	*12,5*	*755*	*0,6*	*89 390*	*0,4*	*11 568*	*8,6*	*1 154 980*	*5,6*
of which PSD 2 compliant non-3-D Secure payments	*11 007*	*11,9*	*681 055*	*15,1*	*89*	*0,1*	*1 668*	*0,0*	*342*	*0,4*	*13 558*	*0,3*
of which non-PSD 2 compliant non-3-D Secure payments	*14 427*	*5,0*	*1 690 526*	*6,4*	*146*	*0,1*	*12 909*	*0,0*	*30 468*	*10,5*	*1 718 091*	*6,5*
Withdrawals	**75 879**	**75,6**	**31 272 417**	**78,0**	**3 539**	**3,5**	**1 107 186**	**2,8**	**4 519**	**4,5**	**1 806 266**	**4,5**
Total	**1 008 852**	**29,5**	**95 089 351**	**28,1**	**17 792**	**0,5**	**2 912 246**	**0,9**	**164 765**	**4,8**	**14 539 119**	**4,3**

Source: Observatory for the Security of Payment Means.

Note: One-leg, a payment where the card issuer is located outside the European Union; PSD 2, second Payment Services Directive; UPT, Unattended Payment Terminal.

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T13 *quater* Breakdown of fraud involving payments by cards accepted in France in 2024 (table 2/2)

(volume in units, value in euro, share in %)

	Misappropriated card numbers								All sources	
	Volume		Value		Volume		Value		Volume	Value
	Number	Share	Amount	Share	Number	Share	Amount	Share		
Face-to-face payments and UPT	**41 315**	**4,4**	**3 144 749**	**5,2**	**146 889**	**15,7**	**10 409 579**	**17,1**	**936 033**	**60 704 064**
of which contactless payments (incl. mobile payments)	*33 475*	*4,5*	*1 791 543*	*8,4*	*106 504*	*14,2*	*3 332 762*	*15,6*	*750 184*	*21 346 502*
of which mobile payments	*18 246*	*13,7*	*1 292 817*	*13,4*	*30 597*	*23,0*	*1 967 793*	*20,4*	*132 824*	*9 630 052*
Remote payments (excl. internet)	**123 414**	**86,9**	**29 401 250**	**87,7**	**593**	**0,4**	**77 541**	**0,2**	**142 032**	**33 542 430**
Internet payments	**1 887 367**	**84,1**	**172 265 555**	**84,5**	**15 321**	**0,7**	**4 337 382**	**2,1**	**2 244 306**	**203 744 409**
of which 3-D Secure payments with strong authentication	*232 504*	*86,8*	*64 000 419*	*86,8*	*4 186*	*1,6*	*2 490 620*	*3,4*	*267 924*	*73 737 188*
of which payments excl. 3-D Secure with strong authentication	*39 526*	*88,8*	*3 895 136*	*87,7*	*1 943*	*4,4*	*308 357*	*6,9*	*44 498*	*4 443 794*
of which 3-D Secure payments without strong authentication	*336 890*	*83,7*	*17 357 152*	*82,7*	*1 272*	*0,3*	*201 442*	*1,0*	*402 394*	*20 996 741*
of which payments excl. 3-D Secure without strong authentication	*1 278 447*	*83,6*	*87 012 848*	*83,2*	*7 920*	*0,5*	*1 336 963*	*1,3*	*1 529 490*	*104 566 686*
of which Merchant Initiated Transactions (MIT)	*855 965*	*84,5*	*44 662 362*	*84,2*	*3 046*	*0,3*	*130 640*	*0,2*	*1 013 164*	*53 073 094*
of which "one-leg" payments	*99 718*	*74,2*	*16 107 793*	*78,2*	*2 129*	*1,6*	*669 205*	*3,2*	*134 338*	*20 595 974*
of which PSD 2 compliant non-3-D Secure payments	*80 772*	*87,1*	*3 707 625*	*82,2*	*474*	*0,5*	*108 846*	*2,4*	*92 684*	*4 512 752*
of which non-PSD 2 compliant non-3-D Secure payments	*241 992*	*83,6*	*22 535 068*	*85,4*	*2 271*	*0,8*	*428 272*	*1,6*	*289 304*	*26 384 866*
Withdrawals	**706**	**0,7**	**230 438**	**0,6**	**15 680**	**15,6**	**5 654 039**	**14,1**	**100 323**	**40 070 346**
Total	**2 052 802**	**60,0**	**205 041 992**	**60,7**	**178 483**	**5,2**	**20 478 541**	**6,1**	**3 422 694**	**338 061 249**

Source: Observatory for the Security of Payment Means.

Note: One-leg, a payment where the card issuer is located outside the European Union; PSD 2, second Payment Services Directive; UPT, Unattended Payment Terminal.

13 *quinquies* Geographical breakdown of fraud involving cards accepted in France in 2024 (table 1/2)

(volume in units, value in euro, share in %)

	Domestic transactions				European transactions			
	Volume		Value		Volume		Value	
	Number	Share	Amount	Share	Number	Share	Amount	Share
Face-to-face payments and UPT	**844 956**	**90,3**	**48 773 873**	**80,3**	**22 845**	**2,4**	**2 139 032**	**3,5**
of which contactless payments (incl. mobile payments)	*677 978*	*90,4*	*16 717 451*	*78,3*	*20 396*	*2,7*	*1 486 044*	*7,0*
of which mobile payments	*106 442*	*80,1*	*6 777 574*	*70,4*	*11 576*	*8,7*	*1 139 640*	*11,8*
Remote payments (excl. internet)	**108 914**	**76,7**	**21 901 906**	**65,3**	**12 169**	**8,6**	**3 709 295**	**11,1**
Internet payments	**1 698 767**	**75,7**	**140 961 462**	**69,2**	**145 850**	**6,5**	**14 073 825**	**6,9**
of which 3-D Secure payments with strong authentication	*243 803*	*91,0*	*64 612 099*	*87,6*	*13 259*	*4,9*	*4 197 833*	*5,7*
of which payments excl. 3-D Secure with strong authentication	*29 664*	*66,7*	*2 723 581*	*61,3*	*4 580*	*10,3*	*610 103*	*13,7*
of which 3-D Secure payments without strong authentication	*269 807*	*67,1*	*11 345 394*	*54,0*	*34 798*	*8,6*	*1 576 196*	*7,5*
of which payments excl. 3-D Secure without strong authentication	*1 155 493*	*75,5*	*62 280 388*	*59,6*	*93 213*	*6,1*	*7 689 693*	*7,4*
of which Merchant Initiated Transactions (MIT)	*911 249*	*89,9*	*46 970 926*	*88,5*	*26 208*	*2,6*	*1 915 501*	*3,6*
of which PSD 2 compliant non-3-D Secure payments	*82 250*	*88,7*	*3 895 661*	*86,3*	*7 554*	*8,2*	*464 981*	*10,3*
of which non-PSD 2 compliant non-3-D Secure payments	*161 994*	*56,0*	*11 413 801*	*43,3*	*59 451*	*20,5*	*5 309 211*	*20,1*
Withdrawals	**97 042**	**96,7**	**38 795 063**	**96,8**	**1 382**	**1,4**	**434 511**	**1,1**
Total	**2 749 679**	**80,3**	**250 432 304**	**74,1**	**182 246**	**5,3**	**20 356 663**	**6,0**

Source: Observatory for the Security of Payment Means.

Note: PSD 2, second Payment Services Directive; UPT, Unattended Payment Terminal.

13 *quinquies* Geographical breakdown of fraud involving cards accepted in France in 2024 (table 2/2)

(volume in units, value in euro, share in %)

	International transactions	Total

	Volume		Value		Volume	Value
	Number	Share	Amount	Share		
Face-to-face payments and UPT	**68 232**	**7,3**	**9 791 159**	**16,1**	**936 033**	**60 704 064**
of which contactless payments (incl. mobile payments)	*51 810*	*6,9*	*3 143 007*	*14,7*	*750 184*	*21 346 502*
of which mobile payments	*14 806*	*11,1*	*1 712 838*	*17,8*	*132 824*	*9 630 052*
Remote payments (excl. internet)	**20 949**	**14,7**	**7 931 229**	**23,6**	**142 032**	**33 542 430**
Internet payments	**399 689**	**17,8**	**48 709 122**	**23,9**	**2 244 306**	**203 744 409**
of which 3-D Secure payments with strong authentication	*10 862*	*4,1*	*4 927 256*	*6,7*	*267 924*	*73 737 188*
of which payments excl. 3-D Secure with strong authentication	*10 254*	*23,0*	*1 110 110*	*25,0*	*44 498*	*4 443 794*
of which 3-D Secure payments without strong authentication	*97 789*	*24,3*	*8 075 151*	*38,5*	*402 394*	*20 996 741*
of which payments excl. 3-D Secure without strong authentication	*280 784*	*18,4*	*34 596 605*	*33,1*	*1 529 490*	*104 566 686*
of which Merchant Initiated Transactions (MIT)	*75 707*	*7,5*	*4 186 667*	*7,9*	*1 013 164*	*53 073 094*
of which "one-leg" payments	*134 338*	*100,0*	*20 595 974*	*100,0*	*134 338*	*20 595 974*
of which PSD 2 compliant non-3-D Secure payments	*2 880*	*3,1*	*152 110*	*3,4*	*92 684*	*4 512 752*
of which non-PSD 2 compliant non-3-D Secure payments	*67 859*	*23,5*	*9 661 854*	*36,6*	*289 304*	*26 384 866*
Withdrawals	**1 899**	**1,9**	**840 772**	**2,1**	**100 323**	**40 070 346**
Total	**490 769**	**14,3**	**67 272 282**	**19,9**	**3 422 694**	**338 061 249**

Source: Observatory for the Security of Payment Means.

Note: One-leg, a payment where the card issuer is located outside the European Union; PSD 2, second Payment Services Directive; UPT, Unattended Payment Terminal.

■ CHEQUES

T14 Cheques exchanged

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(volume in millions, value in EUR billions, average value in euro)

	2017	2018	2019	2020	2021	2022	2023	2024
Volume	1 926,8	1 746,9	1 586,5	1 175,5	1 105,8	1 008,0	891,5	783,8
Value	1 002,0	891,1	814,5	614,2	588,6	539,8	467,3	392,2
Average value	**520,0**	**510,1**	**513,4**	**522,5**	**532,3**	**535,5**	**524,1**	**500,4**

Source: Observatory for the Security of Payment Means.

T14 *bis* Detailed volume of cheques exchanged

(in millions)

	2017	2018	2019	2020	2021	2022	2023	2024
Cheques cashed for payment	**1 927**	**1 747**	**1 587**	**1 176**	**1 106**	**1 008**	**891**	**784**
of which cheques payable abroad	*0,807*	*1,340*	*1,078*	*0,769*	*1,161*	*0,354*	*0,047*	*0,040*
of which circulating cheques	*18*	*17*	*16*	*12*	*10*	*10*	*9*	*7*
Cheques drawn on the institution	**1 903**	**1 765**	**1 579**	**1 172**	**1 077**	**1 004**	**877**	**776**
of which cheques drawn abroad	*0,198*	*0,127*	*0,061*	*0,041*	*0,042*	*0,059*	*0,026*	*0,021*
of which bank cheques	*na*	*4,092*	*3,842*	*2,921*	*2,820*	*2,452*	*2,082*	*1,819*

na, not available.

Source: Observatory for the Security of Payment Means.

T15 Cheque fraud

(volume in units, value and average value in euro, volume fraud rate per thousand, value fraud rate in %)

a) Former approach

	2017	2018	2019	2020	2021	2022	2023	2024
Volume	114 906	166 421	183 488	220 685	272 970	266 216	255 857	215 576
Fraud rate (per thousand)	0,060	0,095	0,116	0,188	0,247	0,264	0,287	0,275
Value	296 072 847	450 108 464	539 215 175	538 059 139	625 703 442	556 796 815	588 194 101	457 332 103
Fraud rate (%)	0,030	0,051	0,066	0,088	0,106	0,103	0,126	0,117
Average value	**2 577**	**2 705**	**2 939**	**2 438**	**2 292**	**2 092**	**2 299**	**2 121**

b) New approach

	2017	2018	2019	2020	2021	2022	2023	2024
Volume	na	na	na	190 001	232 277	218 122	206 197	173 366
Fraud rate (per thousand)				0,162	0,210	0,216	0,231	0,221
Value	na	na	na	401 611 189	465 021 167	395 416 196	363 929 512	270 317 625
Fraud rate (%)				0,065	0,079	0,073	0,078	0,069
Average value	**na**	**na**	**na**	**2 114**	**2 002**	**1 813**	**1 765**	**1 559**

na, not available.

Source: Observatory for the Security of Payment Means.

Note: The former approach takes into account any cheque transaction settled and rejected for fraud. The new approach to measuring cheque fraud excludes fraud that is thwarted after the cheque has been presented to be cashed.

T16 Types of cheque fraud

(volume in units, value in euro, share in %)

	2017		2018		2019		2020		2021		2022		2023		2
	Volume/ value	Share	Volume/ value	Share	Volume/ value	Share	Volume/ value	Share	Volume/ value	Share	Volume/ value	Share	Volume/ value	Share	Volume/ value
Volume															
Theft, loss	89 988	78,3	138 358	83,1	154 211	84,0	196 754	89,2	244 750	89,7	237 854	89,3	225 859	88,3	192 307
Forgery	15 738	13,7	17 178	10,3	16 459	9,0	13 894	6,3	18 074	6,6	18 885	7,1	20 583	8,0	14 260
Counterfeiting	7 234	6,3	8 092	4,9	9 574	5,2	7 207	3,3	5 119	1,9	5 969	2,2	5 720	2,2	6 249
Misappropriation, replay	1 946	1,7	2 793	1,7	3 244	1,8	2 830	1,3	5 026	1,8	3 508	1,3	3 695	1,4	2 760
Value															
Theft, loss	130 815 653	44,2	252 890 727	56,2	296 367 562	55,0	365 813 764	68,0	398 739 224	63,7	375 576 575	67,5	385 379 003	65,5	285 010 973
Forgery	127 157 212	42,9	145 737 424	32,4	145 881 745	27,1	102 801 337	19,1	100 395 756	16,0	93 152 894	16,7	103 932 879	17,7	89 327 982
Counterfeiting	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	32 648 566	5,9	29 927 137	5,1	44 088 111
Misappropriation, replay	10 002 809	3,4	14 741 262	3,3	20 454 286	3,8	37 103 618	6,9	92 823 421	14,8	55 418 781	10,0	68 955 081	11,7	38 905 037

Source: Observatory for the Security of Payment Means.

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

■ CREDIT TRANSFERS

T17 Credit transfers issued by type

Return

(volume in millions, value in EUR millions)

	2017		2018		2019		2020		2021		2022		2023		
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume
Total	**3 870**	**24 069 448**	**4 038**	**24 211 142**	**4 251**	**25 879 217**	**4 483**	**32 713 128**	**4 843**	**38 722 734**	**5 158**	**38 894 879**	**5 613**	**29 942 161**	**5 973**
of which SEPA Credit Transfers	*3 801*	*9 259 478*	*3 974*	*10 846 914*	*4 174*	*9 602 866*	*4 384*	*10 029 108*	*4 668*	*12 980 883*	*4 689*	*9 655 892*	*4 867*	*9 823 091*	*5 023*
of which SEPA Instant Transfers – SCT Inst	*na*	*na*	*0*	*86*	*14*	*7 074*	*45*	*26 243*	*107*	*50 053*	*198*	*118 972*	*408*	*177 099*	*598*
of which LVT [a)]	*10*	*9 483 487*	*10*	*10 130 586*	*9*	*12 266 316*	*9*	*19 042 030*	*9*	*19 661 685*	*19*	*15 907 892*	*30*	*8 533 346*	*11*
of which other transfers	*59*	*5 326 483*	*53*	*3 233 556*	*54*	*4 002 960*	*45*	*3 615 748*	*59*	*6 030 114*	*252*	*13 212 124*	*309*	*11 408 625*	*341*
Total – excl. LVT	**3 860**	**14 585 961**	**4 028**	**14 080 556**	**4 242**	**13 612 900**	**4 474**	**13 671 098**	**4 834**	**19 061 050**	**5 138**	**22 986 988**	**5 583**	**21 408 815**	**5 962**

na, not available.

a) Large-value transfers issued via Target2 or Euro1.

Source: Observatory for the Security of Payment Means.

Note: SEPA, Single Euro Payment Area; SCT Inst, SEPA Instant Credit Transfer; LVT, large-value transfers.

T17 *bis* Credit transfers issued by initiation channel

(volume in millions, value in EUR millions)

	2017		2018		2019		2020		2021		2022		2023		
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume
Total	**3 870**	**24 069 448**	**4 038**	**24 211 142**	**4 251**	**25 879 217**	**4 483**	**32 713 128**	**4 843**	**38 722 734**	**5 158**	**38 894 879**	**5 613**	**29 942 161**	**5 973**
of which transfers initiated by non-electronic means (letter, email, telephone)	*124*	*2 205 991*	*136*	*2 229 045*	*118*	*2 065 042*	*105*	*1 827 478*	*108*	*3 078 412*	*158*	*2 628 839*	*161*	*2 719 994*	*150*
o/w transfers initiated remotely by electronic means [a)]	*3 746*	*21 863 457*	*3 902*	*21 982 097*	*4 133*	*23 814 174*	*4 377*	*30 885 650*	*4 621*	*35 231 080*	*4 885*	*35 879 669*	*5 360*	*26 965 410*	*5 734*
o/w transfers initiated by electronic means via a non-remote channel (ATM or other terminal)	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*115*	*413 242*	*115*	*386 372*	*92*	*256 757*	*89*
Transfers by electronic means															
of which transfers initiated via online banking	*889*	*2 824 291*	*941*	*2 852 142*	*1 060*	*3 822 517*	*1 144*	*12 089 858*	*1 869*	*13 930 322*	*1 760*	*12 357 654*	*1 999*	*4 847 921*	*2 200*
o/w transfers initiated by batch/file (telematic channels)	*1 974*	*13 803 641*	*2 570*	*14 137 921*	*2 734*	*13 597 578*	*2 769*	*13 300 408*	*2 676*	*14 482 621*	*2 911*	*22 691 739*	*3 020*	*21 276 123*	*3 050*
of which transfers initiated by a PISP	*na*	*na*	*3*	*6 809*	*0*	*1 240*	*7*	*8 030*	*1*	*5 837*	*2*	*1 065*	*6*	*12 744*	*11*
of which mobile payment solutions	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*254*	*135 443*	*365*	*174 211*	*505*

na, not available.

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

Source: Observatory for the Security of Payment Means.

Note: PISP, payment initiation service providers; ATM, automated teller machine.

T17 *ter* Credit transfers issued by geographical destination

(volume in millions, value in EUR millions)

	2017		2018		2019		2020		2021		2022		2023		
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume
Domestic transfer	3 778	18 898 078	3 935	18 738 463	4 125	20 650 701	4 343	28 617 575	4 690	32 174 247	5 007	31 679 290	5 459	24 111 740	5 822
Cross-border transfers within the EEA	73	4 034 866	83	4 332 612	108	4 185 077	122	3 330 293	129	4 033 107	128	3 867 601	128	3 299 965	121
Cross-border transfers outside the EEA	20	1 136 503	20	1 140 068	19	1 043 439	17	765 260	25	2 515 381	23	3 347 989	26	2 530 456	29

Source: Observatory for the Security of Payment Means.

Note: EEA, European Economic Area.

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

(volume in units, value in euro, rate in %)

	2017			2018			2019			2020		
	Volume	Value		Volume	Value		Volume	Value		Volume	Value	
		Value	Fraud rate		Value	Fraud rate		Value	Fraud rate		Value	Fraud rate
Total	**4 642**	**78 286 492**	**0,0003**	**7 736**	**97 327 128**	**0,0004**	**15 934**	**161 642 174**	**0,0006**	**35 893**	**266 969 099**	**0,0008**
of which SEPA Credit Transfers	*na*	*na*	*na*	*6 521*	*78 314 614*	*0,0007*	*13 302*	*127 572 549*	*0,0013*	*25 254*	*191 474 396*	*0,0019*
of which SEPA Instant Transfers – SCT Inst	*na*	*na*	*na*	*5*	*29 800*	*0,0345*	*729*	*2 203 240*	*0,0311*	*7 131*	*10 562 419*	*0,0402*
of which LVT [a)]	*na*	*na*	*na*	*14*	*4 622 598*	*0,0000*	*15*	*15 476 053*	*0,0001*	*51*	*2 439 224*	*0,0000*
of which other transfers	*na*	*na*	*na*	*1 196*	*14 360 116*	*0,0004*	*1 888*	*16 390 332*	*0,0004*	*3 457*	*62 493 060*	*0,0017*
Total – excl. LVT	**na**	**na**	**na**	**7 722**	**92 704 530**	**0,0007**	**15 919**	**146 166 121**	**0,0011**	**35 842**	**264 529 875**	**0,0019**

na, not available.

a) Large-value transfers issued via Target2 or Euro1.

Source: Observatory for the Security of Payment Means.

Note: SEPA, Single Euro Payment Area; SCT Inst, SEPA Instant Credit Transfer; LVT, large-value transfers.

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

(volume in units, value in euro, rate in %)

	2021			2022			2023			2024		
	Volume	Value		Volume	Value		Volume	Value		Volume	Value	
		Value	Fraud rate		Value	Fraud rate		Value	Fraud rate		Value	Fraud rate
Total	**46 718**	**287 264 068**	**0,0007**	**76 846**	**313 163 442**	**0,0008**	**90 453**	**312 487 450**	**0,0010**	**132 298**	**350 992 884**	**0,0011**
of which SEPA Credit Transfers	*33 199*	*246 527 533*	*0,0019*	*40 874*	*205 737 587*	*0,0021*	*38 591*	*202 417 172*	*0,0021*	*41 693*	*199 872 166*	*0,0019*
of which SEPA Instant Transfers – SCT Inst	*12 913*	*22 406 942*	*0,0448*	*33 193*	*52 768 218*	*0,0444*	*48 630*	*69 003 730*	*0,0390*	*80 394*	*105 718 759*	*0,0457*
of which LVT [a)]	*5*	*1 539 120*	*0,0000*	*49*	*1 934 774*	*0,0000*	*32*	*9 828 077*	*0,0001*	*20*	*3 496 816*	*0,0000*
of which other transfers	*601*	*16 790 473*	*0,0003*	*2 730*	*52 722 863*	*0,0004*	*3 200*	*31 238 471*	*0,0003*	*10 191*	*41 905 143*	*0,0004*
Total – excl. LVT	**46 713**	**285 724 948**	**0,0015**	**76 797**	**311 228 668**	**0,0014**	**90 421**	**302 659 373**	**0,0014**	**132 278**	**347 496 068**	**0,0017**

a) Large-value transfers issued via Target2 or Euro1.

Source: Observatory for the Security of Payment Means.

Note: SEPA, Single Euro Payment Area; SCT Inst, SEPA Instant Credit Transfer; LVT, large-value transfers.

T18 *bis* Fraudulent transactions by transfer initiation channel (table 1/2)

(volume in units, value in euro, rate in %)

	2017			2018			2019			2020		
	Volume	Value		Volume	Value		Volume	Value		Volume	Value	
		Amount	Fraud rate		Amount	Fraud rate		Amount	Fraud rate		Amount	Fraud rate
Total	**4 642**	**78 286 492**	**0,0003**	**7 736**	**97 327 128**	**0,0004**	**15 934**	**161 642 174**	**0,0006**	**35 893**	**266 969 099**	**0,0008**
o/w transfers initiated by non-electronic means (letter, email, telephone)	*816*	*24 063 621*	*0,0011*	*812*	*21 129 273*	*0,0009*	*970*	*34 640 732*	*0,0017*	*1 834*	*32 246 636*	*0,0018*
o/w transfers initiated remotely by electronic means [a)]	*3 782*	*53 911 822*	*0,0002*	*6 924*	*76 250 889*	*0,0003*	*15 010*	*128 256 965*	*0,0005*	*33 400*	*233 588 136*	*0,0008*
o/w transfers initiated by electronic means via a non-remote channel (ATM or other terminal)	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*
Transfers by electronic means												
of which transfers initiated via online banking	*3 593*	*29 873 953*	*0,0011*	*6 074*	*40 522 066*	*0,0014*	*14 564*	*89 906 152*	*0,0024*	*31 899*	*141 912 039*	*0,0012*
of which transfers initiated by batch/file (telematic channels)	*189*	*24 037 869*	*0,0002*	*850*	*35 728 823*	*0,0003*	*446*	*38 350 813*	*0,0003*	*1 501*	*91 676 097*	*0,0007*
of which transfers initiated by a PISP	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*
of which mobile payment solutions	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*

na, not available.

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

Source: Observatory for the Security of Payment Means.

Note: PISP, payment initiation service providers; ATM, automated teller machine.

T18 *bis* Fraudulent transactions by transfer initiation channel (table 2/2)

(volume in units, value in euro, rate in %)

	2021			2022			2023			2024		
	Volume	Value		Volume	Value		Volume	Value		Volume	Value	
		Amount	Fraud rate		Amount	Fraud rate		Amount	Fraud rate		Amount	Fraud rate
Total	**46 718**	**287 264 068**	**0,0007**	**76 846**	**313 163 442**	**0,0008**	**90 453**	**312 487 450**	**0,0010**	**132 298**	**350 992 884**	**0,0011**
of which transfers initiated by non-electronic means (letter, email, telephone)	*1 455*	*26 411 801*	*0,0009*	*2 233*	*41 585 878*	*0,0016*	*1 642*	*24 013 643*	*0,0009*	*2 161*	*28 262 553*	*0,0015*
o/w transfers initiated remotely by electronic means [a)]	*44 830*	*257 570 015*	*0,0007*	*74 513*	*270 784 628*	*0,0008*	*88 571*	*287 156 859*	*0,0011*	*130 073*	*322 628 783*	*0,0011*
o/w transfers initiated by electronic means via a non-remote channel (ATM, bank counter)	*433*	*3 282 252*	*0,0008*	*100*	*792 935*	*0,0001*	*240*	*1 316 948*	*0,0005*	*64*	*101 548*	*0,0000*
Transfers by electronic means												
of which transfers initiated via online banking	*43 693*	*165 861 285*	*0,0012*	*66 198*	*215 545 049*	*0,0017*	*72 044*	*237 960 551*	*0,0049*	*93 448*	*241 569 341*	*0,0043*
of which transfers initiated by batch/file (telematic channels)	*1 137*	*91 708 730*	*0,0006*	*2 116*	*53 439 638*	*0,0002*	*1 890*	*36 744 504*	*0,0002*	*2 445*	*44 596 413*	*0,0002*
of which transfers initiated by a PISP	*592*	*1 051 710*	*0,0180*	*1 856*	*1 427 787*	*0,1340*	*3 236*	*7 759 228*	*0,0609*	*3 587*	*6 792 855*	*0,0321*
of which mobile payment solutions	*na*	*na*	*na*	*6 199*	*1 799 942*	*0,0013*	*14 794*	*12 722 215*	*0,0073*	*34 157*	*36 052 962*	*0,0165*

na, not available.

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

Source: Observatory for the Security of Payment Means.

Note: PISP, payment initiation service providers; ATM, automated teller machine.

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T18 *ter* Fraudulent transactions by geographical destination of credit transfers (table 1/2)

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(volume in units, value in euro, rate in %)

	2017			2018			2019			2020		
	Volume	Value		Volume	Value		Volume	Value		Volume	Value	
		Amount	Fraud rate		Amount	Fraud rate		Amount	Fraud rate		Amount	Fraud rate
Domestic transfer	3 249	26 376 140	0,0001	5 333	31 379 163	0,0002	11 892	83 949 203	0,0004	26 596	120 441 079	0,0004
Cross-border transfers within the EEA	1 165	37 774 404	0,0009	2 209	56 882 385	0,0013	3 771	66 060 701	0,0016	9 044	111 147 563	0,0033
Cross-border transfers outside the EEA	228	14 135 948	0,0012	194	9 065 580	0,0008	271	11 632 270	0,0011	253	35 380 457	0,0046

Source: Observatory for the Security of Payment Means.

Note: EEA, European Economic Area.

T18 *ter* Fraudulent transactions by geographical destination of credit transfers (table 2/2)

(volume in units, value in euro, rate in %)

	2021			2022			2023			2024		
	Volume	Value		Volume	Value		Volume	Value		Volume	Value	
		Amount	Fraud rate		Value	Fraud rate		Amount	Fraud rate		Amount	Fraud rate
Domestic transfer	33 809	137 964 082	0,0004	60 252	177 471 811	0,0006	72 417	203 163 439	0,0008	102 870	234 316 571	0,0009
Cross-border transfers within the EEA	12 213	129 683 804	0,0032	15 470	107 925 940	0,0028	15 320	93 423 904	0,0028	23 956	95 804 377	0,0025
Cross-border transfers outside the EEA	696	19 616 181	0,0008	1 124	27 765 690	0,0008	2 716	15 900 107	0,0006	5 472	20 871 936	0,0008

Source: Observatory for the Security of Payment Means.

Note: EEA, European Economic Area.

T19 Total fraud on credit transfers

(volume in units, value and average value in euro, volume fraud rate per thousand, value fraud rate in %)

	2017	2018	2019	2020	2021	2022	2023	2024
Volume	4 642	7 736	15 934	35 893	46 718	76 846	90 453	132 298
Rate (per thousand)	0,0012	0,0019	0,0037	0,0080	0,0096	0,0149	0,0161	0,0222
Value	78 286 492	97 327 128	161 642 174	266 969 099	287 264 068	313 163 442	312 487 450	350 992 884
Rate (%)	0,0003	0,0004	0,0006	0,0008	0,0007	0,0008	0,0010	0,0011
Average value	**16 865**	**12 581**	**10 144**	**7 438**	**6 149**	**4 075**	**3 455**	**2 653**

Source: Observatory for the Security of Payment Means.

T20 Fraud on credit transfers by type

(volume in units, value in euro, share in %)

	2017		2018		2019		2020		2021		2022		2023		
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume
Deceit	3 803	42 008 522	5 525	51 069 661	13 769	98 525 485	28 211	87 061 255	35 865	87 370 131	57 443	120 006 990	63 471	134 097 939	75 038
Share	81,9	53,7	71,4	52,5	86,4	61,0	78,6	32,6	76,8	30,4	74,8	38,3	70,2	42,9	56,7
Forgery	57	1 304 143	151	485 131	125	3 438 923	203	3 377 807	875	5 387 862	179	2 838 371	269	2 293 923	406
Share	1,2	1,7	2,0	0,5	1,6	2,1	0,6	1,3	1,9	1,9	0,2	0,9	0,3	0,7	0,3
Misappropriation	464	32 966 084	1 037	40 250 639	1 534	56 514 755	5 731	157 318 883	8 523	168 094 274	16 991	148 732 203	25 071	152 081 946	54 693
Share	10,0	42,1	13,4	41,4	19,8	35,0	16,0	58,9	18,2	58,5	22,1	47,5	27,7	48,7	41,3
Other	318	2 007 743	1 023	5 521 697	506	3 163 011	1 748	19 211 154	1 455	26 411 801	2 233	41 585 878	1 642	24 013 643	2 161
Share	6,9	2,6	13,2	5,7	3,2	2,0	4,9	7,2	3,1	9,2	2,9	13,3	1,8	7,7	1,6

Source: Observatory for the Security of Payment Means.

■ DIRECT DEBITS

T21 Direct debits issued by type of mandate

Return to c

(volume in millions, value in EUR millions)

	2017		2018		2019		2020		2021		2022		2023		20
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume
Total	**4 091**	**1 578 653**	**4 211**	**1 644 553**	**4 370**	**1 710 931**	**4 622**	**1 684 258**	**5 020**	**1 895 098**	**4 914**	**2 040 963**	**4 616**	**2 138 539**	**4 788**
Breakdown of direct debits by type of mandate															
Direct debit by electronic mandate	na	na	na	na	na	na	na	na	1 106	430 781	1 357	1 045 754	1 254	1 021 429	1 228
Direct debit by paper-based mandate	na	na	na	na	na	na	na	na	3 914	1 464 317	3 558	995 210	3 362	1 117 110	3 560
Direct debits by initiation method															
Direct debit initiated in a file/batch	4 029	1 526 056	4 151	1 609 405	4 312	1 672 338	4 560	1 647 504	4 936	1 819 420	4 645	1 929 438	4 242	2 009 917	4 479
Direct debit initiated on the basis of a single payment	63	52 596	60	35 148	58	38 593	61	36 754	84	75 678	269	111 525	374	128 622	310

na, not available.

Source: Observatory for the Security of Payment Means.

T21 *bis* Direct debits issued by geographical origin of the payer

(volume in millions, value in EUR millions)

	2017		2018		2019		2020		2021		2022		2023		20
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume
Domestic direct debit	4 053	1 545 185	4 157	1 630 646	4 213	1 690 253	4 302	1 655 661	4 601	1 855 924	4 535	2 002 535	4 536	2 110 343	4 700
Cross-border direct debits within the EEA	38	11 651	53	13 375	156	20 417	317	28 098	416	37 523	377	36 244	75	25 532	83
Cross-border direct debits outside the EEA	1	21 817	1	532	1	261	2	498	4	1 651	2	2 185	5	2 664	5

Source: Observatory for the Security of Payment Means.

Note: EEA, European Economic Area.

T22 Direct debit fraud

(volume in units, value and average value in euro, volume fraud rate per thousand, value fraud rate in %)

	2017	2018	2019	2020	2021	2022	2023	2024
Volume	25 801	309 377	43 519	6 485	251 010	49 453	77 876	52 718
Fraud rate (per thousand)	0,0063	0,0735	0,0100	0,0014	0,0500	0,0101	0,0169	0,0110
Value	8 726 403	58 346 253	10 990 025	1 891 051	25 318 677	19 853 012	22 320 813	30 365 272
Fraud rate (%)	0,0006	0,0035	0,0006	0,0001	0,0013	0,0010	0,0010	0,0014
Average value	**338**	**189**	**253**	**292**	**101**	**401**	**287**	**576**

Source: Observatory for the Security of Payment Means.

T22 *bis* Fraudulent direct debits by geographical origin of the payer (table 1/2)

(volume in units, value in euro, rate in %)

	2017			2018			2019			2020		
	Volume	Value		Volume	Value		Volume	Value		Volume	Value	
		Amount	Fraud rate		Amount	Fraud rate		Amount	Fraud rate		Amount	Fraud rate
Domestic direct debit	25 707	8 650 490	0,0006	299 912	44 399 031	0,0027	43 280	10 583 886	0,0006	5 721	1 421 187	0,0001
Cross-border direct debits within the EEA	94	75 913	0,0007	9 452	13 946 376	0,1043	239	406 139	0,0020	754	469 864	0,0017
Cross-border direct debits outside the EEA	0	0	0,0000	13	846	0,0002	0	0	0,0000	10	0	0,0000

Source: Observatory for the Security of Payment Means.

Note: EEA, European Economic Area.

T22 *bis* Fraudulent direct debits by geographical origin of the payer (table 2/2)

(volume in units, value in euro, rate in %)

	2021			2022			2023			2024		
	Volume	Value		Volume	Value		Volume	Value		Volume	Value	
		Amount	Fraud rate		Amount	Fraud rate		Amount	Fraud rate		Amount	Fraud rate
Domestic direct debit	151 729	10 773 629	0,0006	48 300	18 694 584	0,0009	76 086	10 614 891	0,0005	37 297	25 495 988	0,0012
Cross-border direct debits within the EEA	99 209	14 523 176	0,0387	1 152	1 058 439	0,0029	1 757	11 692 875	0,0458	15 250	4 829 458	0,0165
Cross-border direct debits outside the EEA	72	21 872	0,0013	1	99 989	0,0046	33	13 047	0,0005	171	39 825	0,0013

Source: Observatory for the Security of Payment Means.

Note: EEA, European Economic Area.

T22 *ter* Fraudulent direct debits by type of mandate (table 1/2)

(volume in units, value in euro, rate in %)

	2018			2019			2020		
	Volume	Value		Volume	Value		Volume	Value	
		Amount	Fraud rate		Amount	Fraud rate		Amount	Fraud rate
Total	**309 377**	**58 346 253**	**0,0035**	**43 519**	**10 990 025**	**0,0006**	**6 485**	**1 891 051**	**0,0001**
of which direct debit by electronic mandate	*227 689*	*51 832 728*	*na*	*43 399*	*10 870 124*	*na*	*2 627*	*592 137*	*na*
of which direct debit by paper-based mandate	*81 690*	*6 523 926*	*na*	*118*	*8 196*	*na*	*3 848*	*1 127 546*	*na*

na, not available.

Source: Observatory for the Security of Payment Means.

T22 *ter* Fraudulent direct debits by type of mandate (table 2/2)

(volume in units, value in euro, rate in %)

	2021			2022			2023			2024		
	Volume	Value		Volume	Value		Volume	Value		Volume	Value	
		Amount	Fraud rate		Amount	Fraud rate		Amount	Fraud rate		Amount	Fraud rate
Total	**251 010**	**25 318 677**	**0,0013**	**49 453**	**19 853 012**	**0,0010**	**77 876**	**22 320 813**	**0,0010**	**52 718**	**30 365 272**	**0,0014**
of which direct debit by electronic mandate	*130 214*	*7 443 833*	*0,0017*	*0*	*0*	*0,0007*	*10 134*	*9 253 380*	*0,0009*	*46 649*	*14 286 945*	*0,0014*
of which direct debit by paper-based mandate	*120 796*	*17 874 844*	*0,0012*	*3 949*	*7 256 512*	*0,0013*	*67 742*	*13 067 433*	*0,0012*	*6 069*	*16 078 326*	*0,0014*

Source: Observatory for the Security of Payment Means.

T23 Types of direct debit fraud

(volume in units, value in euro, share in %)

	2017		2018		2019		2020		2021		2022		2023		20
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume
Deceit	23 943	6 141 836	309 302	58 329 283	14 601	3 961 260	6 011	1 388 326	250 493	25 201 709	43 788	14 206 533	70 212	22 003 546	27 476
Share	92,8	70,4	100,0	100,0	33,6	36,0	92,7	73,4	99,8	99,5	88,5	71,6	90,2	98,6	52,1
Misappropriation	1 832	2 305 112	72	16 703	26 223	6 677 467	62	10 720	517	116 968	5665	5 646 479	7664	317 267	25242
Share	7,1	26,4	0,0	0,0	60,3	60,8	1,0	0,6	0,2	0,5	11,5	28,4	9,8	1,4	47,9

Source: Observatory for the Security of Payment Means.

Note: Until 2020, direct debit fraud included two other types “Falsifications” and “Other”, which explains why the breakdown does not always total 100% of fraud.

■ OTHER

Electronic money

T24 Number of instruments from providers authorised or established in France

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(in units)

	2017	2018	2019	2020	2021	2022	2023	2024
Number of e-money instruments	2 976 816	5 308 432	10 476 079	10 347 177	10 824 393	10 223 125	8 169 472	9 696 396
of which number of e-money instruments loaded at least once	*1 434 048*	*2 693 927*	*4 882 565*	*5 112 992*	*8 781 311*	*8 441 970*	*6 949 503*	*6 396 444*

Source: Observatory for the Security of Payment Means.

T25 Use of electronic money by type of transaction

(volume in units, value in euro, share in %)

	2017		2018		2019		2020	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value
Total	**55 096 748**	**898 875 382**	**64 989 532**	**1 053 423 246**	**61 964 569**	**561 318 895**	**35 665 569**	**688 278 370**
of which remote payments online	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*
of which face-to-face payments	*na*	*na*	*na*	*na*	*na*	*na*	*na*	*na*

	2021			2022			2023			
	Volume	Value	Share	Volume	Value	Share	Volume	Value	Share	Volume
Total	**63 142 937**	**847 021 396**	**100,0**	**74 922 184**	**513 732 675**	**100,0**	**88 224 880**	**991 642 948**	**100,0**	**98 105 667**
of which remote payments online	*46 742 313*	*400 635 189*	*47,3*	*62 615 325*	*316 094 829*	*61,5*	*19 769 613*	*345 850 568*	*34,9*	*24 985 010*
of which face-to-face payments	*16 400 624*	*446 386 207*	*52,7*	*12 306 859*	*197 637 847*	*38,5*	*68 455 267*	*645 792 379*	*65,1*	*73 120 657*

na, not available.

Source: Observatory for the Security of Payment Means.

T26 Fraudulent electronic money transactions

(volume in units, value and average amount in EUR,
volume rate per thousand, value rate in %)

	2021	2022	2023	2024
Volume	2 001	1 945	3 135	3 232
Fraud rate (%)	0,031	0,026	0,036	0,033
Value	137 340	77 349	176 276	95 876
Fraud rate (%)	0,0134	0,0151	0,0178	0,0077
Average amount	69	40	56	30

Source: Observatory for the Security of Payment Means.

Commercial papers: trade bills and promissory notes

T27 Payments by commercial paper

(volume in millions, value in EUR millions)

	2017		2018		2019		2020		2021		2022		2023		2024	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
Trade bills and promissory notes issued by French PSPs	81	260 399	81	252 312	78	232 532	72	197 025	75	211 696	75	221 920	74	217 516	70	205 265

Source: Observatory for the Security of Payment Means.

Note: PSPs, payment service providers.

T28 Types of commercial paper fraud

(volume in units, value in EUR, share in %)

	2017		2018		2019		2020		2021		2022		2023		2024	
	Volume/value	Share	Volume/value	Share	Volume/value	Share	Volume/value	Share	Volume/value	Share	Volume/value	Share	Volume/value	Share	Volume/value	Share
Volume																
Theft, loss	0		2	40,0	0		0		0		0		0	0,0	0	0,0
Forgery	3	100,0	2	40,0	0		0		0		0		0	0,0	25	7,1
Counterfeiting	0		0		1	100,0	62	100,0	1	100,0	1	100,0	33	97,1	230	65,7
Misappropriation, replay	0		1	20,0	0		0		0		0		1	2,9	95	27,1
Total	**3**		**5**		**1**		**62**		**1**	**100,0**	**1**	**100,0**	**34**	**100,0**	**350**	**100,0**
Value																
Theft, loss	0		190 440	84,2	0		0		0		0		0	0,0	0	0,0
Forgery	153 100	100,0	10 000	4,4	0		0		0		0		0	0,0	4 587 729	25,4
Counterfeiting	0		0	0,0	74 686	100,0	538 918	100,0	12 079	100,0	12 079	100,0	1 291 920	99,6	############	71,2
Misappropriation, replay	0		25 777	11,4	0		0		0		0		4732	0,4	599859	3,3
Total	**153 100**		**226 217**		**74 686**		**538 918**		**12 079**	**100,0**	**12 079**	**100,0**	**1 296 652**	**100,0**	**############**	**100,0**

Source: Observatory for the Security of Payment Means.

Money remittances

T29 Transactions by remittances

(volume in millions, value in EUR millions)

	2017		2018		2019		2020		2021		2022		2023		2024	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
Transactions by money remittances issued	18	1 638	16	1 806	16	1 975	15	1 762	2	1 254	3	841	8	1 126	12	1 491
of which to France	*16*	*130*	*13*	*280*	*12*	*462*	*12*	*146*	*0*	*49*	*0*	*15*	*0*	*16*	*1*	*97*
of which to the EEA	*0*	*413*	*0*	*535*	*1*	*374*	*0*	*321*	*0*	*162*	*0*	*58*	*0*	*46*	*0*	*71*
of which abroad outside the EEA	*3*	*1 095*	*2*	*990*	*3*	*1 139*	*3*	*1 295*	*2*	*1 044*	*3*	*767*	*8*	*1 064*	*10*	*1 324*

Source: Observatory for the Security of Payment Means.

Note: EEA, European Economic Area.

T30 Fraudulent transactions on remittances

(volume in units, value in euro, rate in %)

	2021			2022			2023			2024		
	Volume	Value		Volume	Value		Volume	Value		Volume	Value	
		Amount	Fraud rate		Amount	Fraud rate		Amount	Fraud rate		Amount	Fraud rate
Total fraudulent money remittance transactions	**962**	**246 362**	**0,0196**	**154**	**77 162**	**0,0092**	**102**	**55 333**	**0,0049**	**86**	**17 796**	**0,0012**
of which to France	*24*	*16 706*	*0,0342*	*135*	*72 228*	*0,4687*	*93*	*53 616*	*0,3385*	*32*	*6 974*	*0,0072*
of which to the EEA	*0*	*0*	*0,0000*	*14*	*1 448*	*0,0025*	*9*	*1 717*	*0,0037*	*53*	*10 575*	*0,0149*
of which abroad outside the EEA	*938*	*229 656*	*0,0220*	*5*	*3 486*	*0,0005*	*0*	*0*	*0,0000*	*1*	*247*	*0,0000*

Source: Observatory for the Security of Payment Means.

Note: EEA, European Economic Area.

Payment initiation services

T31 Transactions initiated via an institution acting in its capacity as a payment initiation service provider (paragraph 7 of Article L. 314-1 of the French Monetary and Financial Code)

(volume in millions, value in EUR millions)

	2021		2022		2023		2024	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value
Total	**7**	**6 855**	**1**	**975**	**3**	**2 025**	**5**	**3 722**
of which remote payments	*7*	*6 853*	*1*	*975*	3	2 025	5	3 722
of which face-to-face payments	*0*	*1*	*0*	*0*	*0*	*0*	*0*	*0*

Source: Observatory for the Security of Payment Means.

T32 Fraudulent transactions initiated via an institution acting in its capacity as a payment initiation service provider (paragraph 7 of Article L. 314-1 of the French Monetary and Financial Code)

(volume in units, value in euro, rate in %)

	2021			2022			2023			2024		
	Volume	Value		Volume	Value		Volume	Value		Volume	Value	
		Value	Fraud rate		Value	Fraud rate		Value	Fraud rate		Value	Fraud rate
Total	**20**	**30 767**	**0,0004**	**19**	**52 209**	**0,0054**	**5 780**	**749 527**	**0,0370**	**18 438**	**492 602**	**0,0132**
of which remote payments	*20*	*30 767*	*0,0004*	*19*	*52 209*	*0,0054*	*4 799*	*681 524*	*0,0337*	*17 779*	*451 979*	*0,0121*
of which face-to-face payments	*0*	*0*	*0,0000*	*0*	*0*	*0,0000*	*981*	*68 002*	*0,0000*	*659*	*40 623*	*0,0000*

Source: Observatory for the Security of Payment Means.