## **REP017 - Payments Fraud Report**

## Table 1 - Fraud relating to different means of payment

| Payment type which has the Inghest froat data by value of readulant transaction which the Street deadly and transaction which the Street deadly and transaction which the Street deadly and the Street |                                | Α   | В                | с            | D                       | E                      | н  | I   | . н |
|--|--------------------------------|---|------------------|--------------|-------------------------|------------------------|--|---|-----|
| August 1 type which has the highest fraction (XPA) credit grammet (XPA   |                                | Payment type  | for payment type | payment type | volume for payment type | value for payment type | transactions initiated through PISP using    | which cause the highest<br>value of fraudulent<br>transactions for the  |     |
| Payment type which has the early control fraudulent transaction value for payment type (2005)  Payment type which has the early control fraudulent transaction value for payment type (2005)  Payment type which has the payment type (2005)  Payment type which has the third individual transaction value for payment type (2005)  Payment type which has the third individual transaction value for payment type (2005)  Payment type which has the third individual transaction value for payment type (2005)  Payment type which has the third individual transaction value for payment type (2005)  Payment type which has the third individual transaction value for payment type (2005)  Payment type which has the third individual transaction value for payment type (2005)  Payment type which has the third individual transaction value for payment type (2005)  Payment type which has the third individual transaction value for payment type (2005)  Payment type which has the third individual transaction value for payment type (2005)  Payment type which has the third individual transaction value for payment type (2005)  Payment type which has the third individual transaction value for payment type (2005)  Payment type which has the third individual transaction value for payment type (2005)  Payment type which has the third individual transaction value for payment type (2005)  Payment type which has the third individual transaction value for payment type (2005)  Payment type which has the third individual transaction value for payment type (2005)  Payment type which has the third individual transaction value for payment type (2005)  Payment type which has the third individual transaction value for payment type (2005)  Payment type which has the third individual transaction value for payment type (2005)  Payment type which has the third individual transaction value for payment type (2005)  Payment type which has the third individual transaction value for payment type (2005)  Payment type which has the third individual transaction value for pa | highest fraud rate by value of | payment/CHAPS credit<br>transfer/Faster Payments<br>(including standing orders)/SEPA<br>credit transfer/Inter-bank transfer<br>(On-Us) payment/International<br>SWIFT payment/BACS Direct<br>Debits/SEPA Direct debit/Pre-paid<br>Card/Credit Card/Charge |                  |              |                         |                        |  | a payment order/Issuance of a<br>payment order by the<br>fraudster/Modification of a<br>payment order by the<br>fraudster/Account takeover/Lost<br>and stolen card fraud/Card Not<br>Received fraud/Counterfeit card<br>fraud/Theft of card details (card |     |
| Payment type payment type (000s)  BASD Drext Credit/BASS single payment/CAPS credit restanction value for payment type (200s)  BASD Drext Credit/BASS single payment/CAPS credit restance frame spayment type (200s)  BASD Drext Credit/BASS single payment/CAPS credit restance frame spayment type (200s)  BASD Drext Credit/BASS single payment/CAPS credit restance frame spayment and control of the payment type (200s)  BASD Drext Credit/BASS single payment/CAPS credit restance frame spayment and control of the payment type (200s)  BASD Drext Credit/BASS single payment/CAPS credit restance frame spayment type (200s)  BASD Drext Credit/BASS single payment/CAPS credit restance frame spayment type (200s)  BASD Drext Credit/BASS single payment/BASS Direct payment/BASS Direct Drext Spayment (200s)  BASD Drext Credit/BASS single payment/BASS single  |                                |   |                  |              |                         |                        |  |   |     |
| Payment type payment type (000s)  BASD Drext Credit/BASS single payment/CAPS credit restanction value for payment type (200s)  BASD Drext Credit/BASS single payment/CAPS credit restance frame spayment type (200s)  BASD Drext Credit/BASS single payment/CAPS credit restance frame spayment type (200s)  BASD Drext Credit/BASS single payment/CAPS credit restance frame spayment and control of the payment type (200s)  BASD Drext Credit/BASS single payment/CAPS credit restance frame spayment and control of the payment type (200s)  BASD Drext Credit/BASS single payment/CAPS credit restance frame spayment type (200s)  BASD Drext Credit/BASS single payment/CAPS credit restance frame spayment type (200s)  BASD Drext Credit/BASS single payment/BASS Direct payment/BASS Direct Drext Spayment (200s)  BASD Drext Credit/BASS single payment/BASS single  |                                |   |                  |              |                         |                        |  |   |     |
| Payment type which has the second highest fraud rate by value of fraudulent transactions of fraudulent |                                | Payment type  | for payment type | payment type | volume for payment type | value for payment type | transactions initiated through PISP using    | which cause the highest<br>value of fraudulent<br>transactions for the  |     |
| Payment type which has the third highest fraud rate by value of fraudulent transactions of fraudulent transactions of fraudulent transactions of fraudulent transactions which has the third highest fraud rate by value of fraudulent transactions of fraudulent transactions of fraudulent transactions of fraudulent transaction value for payment type (£millions)  Total transaction value for payment type (£millions)  Fraudulent transaction value for payment type (£millions)  Fraudulent transaction value for payment type (£millions)  Manipulation of the payer to issue a payment order by the fraudster/Modification of a payment order by the fraudster/Account takeover/Lost and stolen card fraud/Card Not Received fraud/Counterfeit card fraud/Card Not Received fraud/Counterfeit card fraud/Card Not Graud/Counterfeit card fraud/Card Not Agriculture (Arguett Card debit/Pre-paid Card/Charge)  Total transaction value for payment type (£millions)  Fraudulent transaction value for payment type (£millions)  | second highest fraud rate by   | payment/CHAPS credit<br>transfer/Faster Payments<br>(including standing orders)/SEPA<br>credit transfer/Inter-bank transfer<br>(On-Us) payment/International<br>SWIFT payment/BACS Direct<br>Debits/SEPA Direct debit/Pre-paid<br>Card/Credit Card/Charge |                  |              |                         |                        |  | a payment order/Issuance of a<br>payment order by the<br>fraudster/Modification of a<br>payment order by the<br>fraudster/Account takeover/Lost<br>and stolen card fraud/Card Not<br>Received fraud/Counterfeit card<br>fraud/Theft of card details (card |     |
| Payment type which has the third highest fraud rate by value of fraudulent transactions of fraudulent transactions of fraudulent transactions of fraudulent transactions which has the third highest fraud rate by value of fraudulent transactions of fraudulent transactions of fraudulent transactions of fraudulent transaction value for payment type (£millions)  Total transaction value for payment type (£millions)  Fraudulent transaction value for payment type (£millions)  Fraudulent transaction value for payment type (£millions)  Manipulation of the payer to issue a payment order by the fraudster/Modification of a payment order by the fraudster/Account takeover/Lost and stolen card fraud/Card Not Received fraud/Counterfeit card fraud/Card Not Received fraud/Counterfeit card fraud/Card Not Graud/Counterfeit card fraud/Card Not Agriculture (Arguett Card debit/Pre-paid Card/Charge)  Total transaction value for payment type (£millions)  Fraudulent transaction value for payment type (£millions)  |                                |   |                  |              |                         |                        |  |   |     |
| Payment type which has the third highest fraud rate by value of fraudulent transactions which cause the highest or payment type (Emillions)  Total transaction value for payment type (Emillions)  Fraudulent transaction value for payment type (Emillions)  Manipulation of the payer to issue a payment order by the fraudster/Modification of a payment order by the fraudster/Account takeover/Lost and stolen card fraud/Card Not Received fraud/Counterfeit card fraud/Card Not Received fraud/Counterfeit card fraud/Card Not Graud/Counterfeit card fraud/Card Counterfeit card Counterfeit c |                                |   |                  |              |                         |                        |  |   |     |
| BACS Direct Credit/BACS single payment order / Issuance of a payment order / Issuance of a payment order by the transfer/Faster Payments type which has the third highest fraud rate by value of fraudulent transactions  Payment type which has the third highest fraud rate by value of fraudulent transactions  BACS Direct Credit/BACS single payment order by the transfer/faster Payments (Including standing orders)/SEPA (Including standing standing orders)/SEPA (In |                                | Payment type  | for payment type | payment type | volume for payment type | value for payment type | transactions initiated<br>through PISP using | which cause the highest<br>value of fraudulent<br>transactions for the  |     |
|  | highest fraud rate by value of | payment/CHAPS credit<br>transfer/Faster Payments<br>(including standing orders)/SEPA<br>credit transfer/Inter-bank transfer<br>(On-Us) payment/International<br>SWIFT payment/BACS Direct<br>Debits/SEPA Direct debit/Pre-paid<br>Card/Credit Card/Charge |                  |              |                         |                        |  | a payment order/Issuance of a payment order by the fraudster/Modification of a payment order by the fraudster/Account takeover/Lost and stolen card fraud/Card Not Received fraud/Counterfeit card fraud/Theft of card details (card                      |     |
|  |                                |   | <u>I</u>         | <u>I</u>     |                         |                        |  |   |     |
|  |                                |   |                  |              |                         |                        |  |   |     |

|   | Α                            | В   | <u> </u>  |
|---|------------------------------|---|---|
|   | Number of incidents of fraud | Total value of fraud across<br>all incidents (or an<br>estimation of the loss to<br>the persons defrauded)<br>(£millions) | Please provide a brief description of how fraud was most<br>commonly committed - descriptions of up to three<br>different fraud types, in order of those with the highest<br>loss |
| In respect of account information services only, please indicate: |                              |   |   |
|   |                              |   |   |
|   |                              |   |   |