



Total Value of Fraudulent Payments by payment methods

€ Value (actual units)

Reporting Year	2022		2023		2024	
Name ▲	Fraudulent Payments	Fraudrate	Fraudulent Payments	Fraudrate	Fraudulent Payments	Fraudrate
Card payment	33,796,974.45	0.030%	44,294,957.30	0.035%	45,423,067.65	0.029%
Cash withdrawal using cards	823,840.99	0.006%	637,391.10	0.004%	828,264.82	0.005%
Cheques	1,904,903.78	0.003%	1,051,734.80	0.002%	178,694.00	0.000%
Credit transfer	60,692,782.66	0.001%	70,719,268.38	0.001%	67,666,770.06	0.001%
Direct debit	46,935.98	0.000%	356,771.55	0.000%	9,534.49	0.000%
E-money payment	2,553,842.46	0.005%	3,361,547.98	0.006%	25,633,955.07	0.029%
Money remittance	2,561,712.73	0.018%	8,216,263.74	0.044%	20,459,942.31	0.081%
Total	102,380,993.05	0.001%	128,637,934.85	0.001%	160,200,228.40	0.001%

Total Volume of Fraudulent Payments by payment methods

Volume (Number of payments in actual units)

Reporting Year	2022		2023		2024	
Name ▲	Fraudulent Payments	Fraudrate	Fraudulent Payments	Fraudrate	Fraudulent Payments	Fraudrate
Card payment	320,904.00	0.014%	407,487.00	0.016%	455,772.00	0.015%
Cash withdrawal using cards	3,008.00	0.003%	2,707.00	0.003%	3,157.00	0.003%
Cheques	168.00	0.001%	60.00	0.000%	32.00	0.000%
Credit transfer	16,187.00	0.003%	27,160.00	0.004%	30,255.00	0.003%
Direct debit	1,086.00	0.001%	15,716.00	0.009%	89.00	0.000%
E-money payment	15,284.00	0.004%	23,747.00	0.006%	37,058.00	0.009%
Money remittance	42,984.00	0.080%	102,600.00	0.115%	288,732.00	0.197%
Total	399,621.00	0.011%	579,477.00	0.014%	815,095.00	0.017%