

T5 Payments by cards issued in France

[Return to contents](#) ▲

(volume in thousands, value in EUR thousands)

	2017		2018		2019		2020		2021	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
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
o/w contactless payments (including 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
o/w mobile payments	4 600	93 204	11 399	200 876	47 885	850 983	129 105	2 734 667	357 355	7 596 769
Remote payments (excluding online)	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
Remote payments online	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
o/w 3D-Secure payments with strong authentication	na	na	na	na	na	na	na	na	787 664	85 221 641
o/w 3D-Secure payments with strong authentication	na	na	na	na	na	na	na	na	444 723	19 267 910
o/w non-3D-Secure payments	na	na	na	na	na	na	na	na	1 883 898	72 566 685
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
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

Note: na, not available.

Source: Observatory for the Security of Payment Means.

T5b Number of cards and instruments

(in units)

	2017	2018	2019	2020	2021
Number of cards issued in France and still valid	86 063 777	88 776 381	92 775 576	94 588 609	97 441 162
Number of instruments (other than cards) enabling contactless payment	na	na	na	na	18 823 730
Number of cards and other instruments reported lost or stolen and and for which at least one fraudulent transaction was	1 216 294	1 358 819	1 405 624	1 437 446	1 287 205

Note: na, not available.

Source: Observatory for the Security of Payment Means.

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

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

	2017			2018			2019		
	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
o/w contactless payments (including mobile payments)	248 991	2 748 790	0,021	445 919	5 234 852	0,021	603 509	8 479 354	0,020
o/w mobile payments	22	1 227	0,001	2 070	73 682	0,037	3 494	216 236	0,025
Remote payments (excluding online)	360 691	30 621 482	0,844	406 712	28 562 421	0,608	409 319	31 806 788	0,657
Remote payments online	4 033 947	255 293 832	0,262	4 519 386	308 495 573	0,257	5 458 543	331 450 998	0,245
o/w 3D-Secure payments with strong authentication	na	na	na	na	na	na	na	na	na
o/w 3D-Secure payments with strong authentication	na	na	na	na	na	na	na	na	na
o/w non-3D-Secure payments	na	na	na	na	na	na	na	na	na
Withdrawals	177 562	42 038 924	0,031	158 908	37 630 659	0,028	165 505	41 651 788	0,031
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

Note: na, not available.

Source: Observatory for the Security of Payment Means.

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

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

	2020			2021		
	Volume	Value	Fraud rate by	Volume	Value	Fraud rate by
Face-to-face payments and UPT	972 228	47 994 762	0,011	942 376	52 426 587	0,011
o/w contactless payments (including mobile payments)	537 061	11 292 261	0,014	604 278	16 274 668	0,013
o/w mobile payments	33 761	2 792 574	0,102	83 266	5 610 270	0,074
Remote payments (excluding online)	411 344	26 899 103	0,355	124 596	22 193 382	0,278
Remote payments online	6 037 565	364 595 450	0,249	5 697 780	346 790 316	0,196
o/w 3D-Secure payments with strong authentication	na	na	na	496 017	103 029 680	0,121
o/w 3D-Secure payments with strong authentication	na	na	na	364 223	26 046 078	0,135
o/w non-3D-Secure payments	na	na	na	4 837 540	217 714 555	0,300
Withdrawals	113 067	33 950 879	0,029	129 083	42 950 169	0,035
Total	7 534 204	473 440 194	0,068	6 893 835	464 360 454	0,059

Note: na, not available.

Source: Observatory for the Security of Payment Means.

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

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

	Lost or stolen cards				Intercepted cards			
	Volume		Value		Volume		Value	
	Number	Share	Value	Share	Number	Share	Value	Share
Face-to-face payments and UPT	750 738	79,7	38 087 381	72,6	9 601	1,0	1 541 192	2,9
o/w contactless payments (including mobile payments)	531 907	88,0	11 803 790	72,5	2 567	0,4	47 187	0,3
o/w mobile payments	41 639	50,0	2 762 922	49,2	71	0,1	2 866	0,1
Remote payments (excluding online)	1 177	0,9	305 417	1,4	34	0,0	2 917	0,0
Remote payments online	93 557	1,6	6 509 438	1,9	2 808	0,0	152 250	0,0
o/w 3D-Secure payments with strong authentication	6 835	1,4	1 633 512	1,6	163	0,0	35 063	0,0
o/w 3D-Secure payments with strong authentication	2 246	0,6	192 609	0,7	466	0,1	46 363	0,2
o/w non-3D-Secure payments	84 476	1,7	4 683 316	2,2	2 179	0,0	70 823	0,0
Withdrawals	121 322	94,0	40 901 239	95,2	2 812	2,2	1 217 088	2,8
Total	966 794	14,0	85 803 475	18,5	15 255	0,2	2 913 447	0,6

Source: Observatory for the Security of Payment Means.

.../...

T7 Types of fraud involving payments by cards issued in France in 2021 (table 2/3)

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

	Forged or counterfeit cards				Misappropriated card numbers			
	Volume		Value		Volume		Value	
	Number	Share	Value	Share	Number	Share	Value	Share
Face-to-face payments and UPT	86 793	9,2	5 979 840	11,4	57 350	6,1	3 165 843	6,0
o/w contactless payments (including mobile payments)	37 266	6,2	2 861 800	17,6	8 096	1,3	338 006	2,1
o/w mobile payments	21 833	26,2	1 717 350	30,6	2 405	2,9	149 918	2,7
Remote payments (excluding online)	721	0,6	216 882	1,0	122 343	98,2	21 601 929	97,3
Remote payments online	29 906	0,5	2 022 572	0,6	5 561 093	97,6	336 718 736	97,1
o/w 3D-Secure payments with strong authentication	366	0,1	28 091	0,0	487 619	98,3	101 052 933	98,1
o/w 3D-Secure payments with strong authentication	919	0,3	25 140	0,1	359 954	98,8	25 728 529	98,8
o/w non-3D-Secure payments	28 621	0,6	1 969 340	0,9	4 713 520	97,4	209 937 274	96,4
Withdrawals	1 924	1,5	347 284	0,8	567	0,4	45 117	0,1
Total	119 344	1,7	8 566 578	1,8	5 741 353	83,3	361 531 625	77,9

Source: Observatory for the Security of Payment Means.

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

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

	Other				All sources	
	Volume		Value		Volume	Value
	Number	Share	Value	Share		
Face-to-face payments and UPT	37 894	4,0	3 652 331	7,0	942 376	52 426 587
o/w contactless payments (including mobile payments)	24 442	4,0	1 223 885	7,5	604 278	16 274 668
o/w mobile payments	17 318	20,8	977 214	17,4	83 266	5 610 270
Remote payments (excluding online)	321	0,3	66 237	0,3	124 596	22 193 382
Remote payments online	10 416	0,2	1 387 320	0,4	5 697 780	346 790 316
o/w 3D-Secure payments with strong authentication	1 034	0,2	280 081	0,3	496 017	103 029 680
o/w 3D-Secure payments with strong authentication	638	0,2	53 437	0,2	364 223	26 046 078
o/w non-3D-Secure payments	8 744	0,2	1 053 802	0,5	4 837 540	217 714 555
Withdrawals	2 458	1,9	439 441	1,0	129 083	42 950 169
Total	51 089	0,7	5 545 329	1,2	6 893 835	464 360 454

Source: Observatory for the Security of Payment Means.

T8 Geographical breakdown of fraud involving cards issued in France in 2021 (table 1/2)

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

	Domestic transactions				European transactions			
	Volume		Value		Volume		Value	
	Number	Share	Value	Share	Number	Share	Value	Share
Face-to-face payments and UPT	825 325	87,6	43 515 617	83,0	57 435	6,1	4 396 509	8,4
o/w contactless payments (including mobile payments)	576 537	95,4	14 002 613	86,0	19 673	3,3	1 898 428	11,7
o/w mobile payments	75 039	90,1	4 801 997	85,6	4 866	5,8	619 983	11,1
Remote payments (excluding online)	77 941	62,6	10 604 251	47,8	25 606	20,6	6 684 731	30,1
Remote payments online	2 577 337	45,2	191 873 234	55,3	2 058 594	36,1	95 286 454	27,5
o/w 3D-Secure payments with strong authentication	267 556	53,9	69 544 332	67,5	161 632	32,6	25 438 244	24,7
o/w 3D-Secure payments with strong authentication	159 344	43,7	11 208 886	43,0	138 659	38,1	10 588 763	40,7
o/w non-3D-Secure payments	2 150 437	44,5	111 120 015	51,0	1 758 303	36,3	59 259 445	27,2
Withdrawals	121 642	94,2	41 437 842	96,5	3 286	2,5	836 254	1,9
Total	3 602 245	52,3	287 430 944	61,9	2 144 921	31,1	107 203 948	23,1

Source: Observatory for the Security of Payment Means.

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

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

	International transactions				Total	
	Volume		Value		Volume	Value
	Number	Share	Value	Share		
Face-to-face payments and UPT	59 616	6,3	4 514 461	8,6	942 376	52 426 587
o/w contactless payments (including mobile payments)	8 068	1,3	373 627	2,3	604 278	16 274 668
o/w mobile payments	3 361	4,0	188 290	3,4	83 266	5 610 270
Remote payments (excluding online)	21 049	16,9	4 904 400	22,1	124 596	22 193 382
Remote payments online	1 061 849	18,6	59 630 628	17,2	5 697 780	346 790 316
o/w 3D-Secure payments with strong authentication	66 829	13,5	8 047 104	7,8	496 017	103 029 680
o/w 3D-Secure payments with strong authentication	66 220	18,2	4 248 429	16,3	364 223	26 046 078
o/w non-3D-Secure payments	928800	19,2	47335095	21,7	4 837 540	217 714 555
Withdrawals	4155	3,2	676073	1,6	129 083	42 950 169
Total	1 146 669	16,6	69 725 562	15,0	6 893 835	464 360 454

Source: Observatory for the Security of Payment Means.

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

(volume in thousands, value in EUR thousands)

	2017		2018		2019		2020		2021	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
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
o/w contactless payments (including 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
o/w mobile payments	4 444	83 492	10 949	190 953	45 249	794 288	126 945	2 687 300	348 251	7 390 633
Remote payments (excluding online)	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
Remote payments online	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
o/w 3D-Secure payments with strong authentication	na	na	na	na	na	na	na	na	661 960	72 184 112
o/w 3D-Secure payments with strong authentication	na	na	na	na	na	na	na	na	389 530	15 797 723
o/w non-3D-Secure payments	na	na	na	na	na	na	na	na	1 348 375	54 203 060
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
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

Note: na, not available.

Source: Observatory for the Security of Payment Means.

.../...

T9b 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	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
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
o/w contactless payments (including 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
o/w mobile payments	128	8 815	396	8 624	2 304	49 075	1 814	40 312	5 842	146 345
Remote payments (excluding online)	14 947	997 502	23 525	1 560 423	40 669	1 720 389	72 526	1 902 144	12 519	1 373 515
Remote payments online	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
o/w 3D-Secure payments with strong authentication	na	na	na	na	na	na	na	na	98 169	10 481 608
o/w 3D-Secure payments with strong authentication	na	na	na	na	na	na	na	na	46 619	2 756 880
o/w non-3D-Secure payments	na	na	na	na	na	na	na	na	431 958	13 688 864
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
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

Note: na, not available.

Source: Observatory for the Security of Payment Means.

T9c 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	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
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
o/w contactless payments (including mobile payments)	2 662	28 049	4 536	57 552	8 221	108 404	9 562	133 251	31 855	494 913
o/w mobile payments	28	897	54	1 299	331	7 620	347	7 056	3 263	59 790
Remote payments (excluding online)	7 538	557 734	4 603	429 011	1 622	345 454	1 345	236 815	8 176	1 081 157
Remote payments online	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
o/w 3D-Secure payments with strong authentication	na	na	na	na	na	na	na	na	27 534	2 555 921
o/w 3D-Secure payments with strong authentication	na	na	na	na	na	na	na	na	8 574	713 307
o/w non-3D-Secure payments	na	na	na	na	na	na	na	na	103 566	4 674 761
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
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

Note: na, not available.

Source: Observatory for the Security of Payment Means.

T10 Fraudulent transactions by cards issued and accepted in France – Domestic transactions

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

	2017			2018			2019		
	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
o/w contactless payments (including mobile payments)	240 293	2 667 829	0,021	426 713	4 967 274	0,020	582 050	7 912 021	0,019
o/w mobile payments	0	0	0,000	1 717	50 491	0,026	3 215	197 048	0,025
Remote payments (excluding online)	99 860	7 406 798	0,357	159 916	9 512 197	0,351	64 113	7 498 207	0,270
Remote payments online	2 279 763	148 652 859	0,186	2 180 379	163 824 893	0,168	2 630 697	183 067 879	0,167
o/w 3D-Secure payments with strong authentication	na	na	na	na	na	na	na	na	na
o/w 3D-Secure payments with strong authentication	na	na	na	na	na	na	na	na	na
o/w non-3D-Secure payments	na	na	na	na	na	na	na	na	na
Withdrawals	121 686	34 181 829	0,027	109 924	30 893 412	0,024	122 260	35 935 625	0,028
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

Note: na, not available.

Source: Observatory for the Security of Payment Means.

T10 Fraudulent transactions by cards issued and accepted in France – Domestic transactions

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

	2020			2021		
	Volume	Value	Fraud rate by value	Volume	Value	Fraud rate by value
Face-to-face payments and UPT	793 350	36 280 495	0,009	825 325	43 515 617	0,009
o/w contactless payments (including mobile payments)	522 873	10 502 092	0,013	576 537	14 002 613	0,012
o/w mobile payments	29 807	2 447 707	0,091	75 039	4 801 997	0,065
Remote payments (excluding online)	74 832	8 964 315	0,165	77 941	10 604 251	0,191
Remote payments online	2 847 769	212 962 645	0,174	2 577 337	191 873 234	0,135
o/w 3D-Secure payments with strong authentication	na	na	na	267 556	69 544 332	0,096
o/w 3D-Secure payments with strong authentication	na	na	na	159 344	11 208 886	0,071
o/w non-3D-Secure payments	na	na	na	2 150 437	111 120 015	0,205
Withdrawals	102 962	32 477 429	0,029	121 642	41 437 842	0,035
Total	3 818 913	290 684 884	0,044	3 602 245	287 430 944	0,040

Note: na, not available.

Source: Observatory for the Security of Payment Means.

T10b Fraudulent transactions by cards issued in France and accepted in the European Economic Area – European transactions

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

	2017			2018			2019		
	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
o/w contactless payments (including mobile payments)	7 887	69 777	0,028	17 265	235 872	0,033	18 524	461 179	0,037
o/w mobile payments	22	1 227	0,014	190	15 232	0,177	187	15 922	0,032
Remote payments (excluding online)	198 118	14 855 197	1,489	206 374	14 214 680	0,911	326 994	19 943 907	1,159
Remote payments online	1 278 410	74 381 590	0,527	2 017 303	117 962 307	0,594	2 372 658	116 719 792	0,507
o/w 3D-Secure payments with strong authentication	na	na	na	na	na	na	na	na	na
o/w 3D-Secure payments with strong authentication	na	na	na	na	na	na	na	na	na
o/w non-3D-Secure payments	na	na	na	na	na	na	na	na	na
Withdrawals	4 404	889 332	0,025	4 147	904 237	0,025	4 578	1 065 164	0,030
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

Note: na, not available.

Source: Observatory for the Security of Payment Means.

.../...

T10b Fraudulent transactions by cards issued in France and accepted in the European Economic Area – European transactions (table 2/2)

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

	2020			2021		
	Volume	Value	Fraud rate by value	Volume	Value	Fraud rate by value
Face-to-face payments and UPT	151 332	7 957 254	0,099	57 435	4 396 509	0,039
o/w contactless payments (including mobile payments)	10 006	575 668	0,050	19 673	1 898 428	0,066
o/w mobile payments	1 682	200 139	0,496	4 866	619 983	0,424
Remote payments (excluding online)	322 995	14 598 869	0,767	25 606	6 684 731	0,487
Remote payments online	2 485 110	114 454 474	0,565	2 058 594	95 286 454	0,354
o/w 3D-Secure payments with strong authentication	na	na	na	161 632	25 438 244	0,243
o/w 3D-Secure payments with strong authentication	na	na	na	138 659	10 588 763	0,384
o/w non-3D-Secure payments	na	na	na	1 758 303	59 259 445	0,433
Withdrawals	1 881	461 585	0,025	3 286	836 254	0,037
Total	2 961 318	137 472 182	0,43	2 144 921	107 203 948	0,256

Note: na, not available.

Source: Observatory for the Security of Payment Means.

T10c Fraudulent transaction by cards issued in France and accepted abroad outside the European Economic Area – International transactions (table 1/2)

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

	2017			2018			2019		
	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
o/w contactless payments (including mobile payments)	811	11 184	0,040	1 941	31 706	0,055	2 935	106 154	0,098
o/w mobile payments	0	0	0,000	163	7 959	0,612	92	3 266	0,043
Remote payments (excluding online)	62 713	8 359 487	1,499	40 422	4 835 544	1,127	18 212	4 364 674	1,263
Remote payments online	475 774	32 259 383	1,025	321 704	26 708 373	1,175	455 188	31 663 327	1,164
o/w 3D-Secure payments with strong authentication	na	na	na	na	na	na	na	na	na
o/w 3D-Secure payments with strong authentication	na	na	na	na	na	na	na	na	na
o/w non-3D-Secure payments	na	na	na	na	na	na	na	na	na
Withdrawals	51 472	6 967 763	0,229	44 837	5 833 010	0,184	38 667	4 650 999	0,168
Total	674 805	60 325 583	0,511	482 058	50 278 511	0,438	570 230	51 718 183	0,441

Note: na, not available.

Source: Observatory for the Security of Payment Means.

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

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

	2020			2021		
	Volume	Value	Fraud rate by value	Volume	Value	Fraud rate by value
Face-to-face payments and UPT	27 546	3 757 013	0,164	59 616	4 514 461	0,128
o/w contactless payments (including mobile payments)	4 182	214 501	0,161	8 068	373 627	0,075
o/w mobile payments	2 272	144 728	2,051	3 361	188 290	0,315
Remote payments (excluding online)	13 517	3 335 919	1,409	21 049	4 904 400	0,454
Remote payments online	704 686	37 178 331	0,893	1 061 849	59 630 628	0,751
o/w 3D-Secure payments with strong authentication	na	na	na	66 829	8 047 104	0,315
o/w 3D-Secure payments with strong authentication	na	na	na	66 220	4 248 429	0,596
o/w non-3D-Secure payments	na	na	na	928 800	47 335 095	1,013
Withdrawals	8 224	1 011 865	0,056	4 155	676 073	0,031
Total	753 973	45 283 128	0,533	1 146 669	69 725 562	0,474

Note: na, not available.

Source: Observatory for the Security of Payment Means.

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

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

	Transactions		Fraud		Fraud rate	
	Volume	Value	Volume	Value	Volume (%)	Value (%)
General and semi-general trade	765 957 496	42 012 617 435	451 796	37 974 415	0,590	0,09
Technical and cultural products	107 018 866	4 927 341 394	278 983	19 508 501	2,607	0,40
Travel and transportation	203 485 311	14 295 312 521	253 485	17 072 276	1,246	0,12
Telephony and communication	390 920 084	14 591 392 349	418 120	25 516 940	1,070	0,17
Foodstuffs	22 566 308	1 722 532 406	8 324	1 085 932	0,369	0,06
Household goods, furnishings and DIY	79 961 785	12 145 770 274	43 601	12 818 325	0,545	0,11
Insurance	11 554 065	2 331 876 853	3 282	428 310	0,284	0,02
Health, beauty and personal care	37 833 536	2 316 225 164	27 758	2 357 014	0,734	0,10
Personal and professional services	493 951 467	31 563 992 698	973 699	52 821 511	1,971	0,17
Account loading and person-to-person sales	102 986 449	9 333 326 991	100 298	21 615 649	0,974	0,23
Online gaming	114 982 985	3 712 171 437	71 843	6 816 630	0,625	0,18
Miscellaneous	124 882 591	8 772 674 589	24 089	4 461 981	0,193	0,05
Total	2 456 100 943	147 725 234 111	2 655 278	202 477 485	1,081	0,14

Source: Observatory for the Security of Payment Means.

Overview of means of payment

- 1 Cashless payment means used in France in 2021
- 2 Historical development of cashless payments
 - a) In volume term b) In value terms

Overview of fraud

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

Cards: issuance

- 5 Payments by cards issued in France
- 5b Number of cards and instruments
- 6 Fraudulent transactions by cards issued in France
- 7 Types of fraud involving payments by cards issued in France
- 8 Geographical breakdown of fraud involving cards issued in France
- 9 Payments by cards issued and accepted in France – Domestic transactions
- 9b Payments by cards issued and accepted in the European Economic Area – European transactions
- 9c Payments by cards issued in France and accepted abroad outside the European Economic Area – International transactions
- 10 Fraudulent transactions by cards issued and accepted in France – Domestic transactions
- 10b Fraudulent transactions by cards issued in France and accepted in the European Economic Area – European transactions
- 10c Fraudulent transactions by cards issued in France and accepted abroad outside the European Economic Area – International transactions
- 11 Breakdown of remote fraud by sector of activity involving domestic transactions

Cards: acceptance

- 12 Payments by cards accepted in France
- 12b Payments by cards issued in the European Economic Area and accepted in France – European transactions
- 12c Payments by cards issued abroad outside the European Economic Area and accepted in France – International transactions
- 13 Fraudulent transactions by cards accepted in France
- 13b Fraudulent transactions by cards issued in the European Economic Area and accepted in France – European transactions
- 13c Fraudulent transactions by cards issued abroad outside the European Economic Area and accepted in France – International transactions
- 13d Breakdown of fraud involving payments by cards accepted in France
- 13e Geographical breakdown of fraud involving cards accepted in France

Cheques

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

Credit transfers

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

Direct debits

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

Other

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

■ OVERVIEW OF MEANS OF PAYMENT

T1 Cashless payment means used in France in 2021

(number in millions, amount in EUR billions, average amount in EUR, change and share in %)

[Return to contents](#) ▲

	Number of transactions			Transaction amounts			Average amount
	2021	Change 2021/2020	Share	2021	Change 2021/2020	Share	
Card payments ^{a)}	16 129	+ 16,4	56,9	660	+ 14,2	1,6	41
<i>o/w contactless</i>	7 369	+ 42,8	26,0	125	+ 57,0	0,3	17
<i>o/w mobile payments</i>	357	+ 176,8	1,3	8	+ 177,8	0,0	21
Cheques	1 106	- 5,9	3,9	589	- 4,2	1,4	532
Credit transfers	4 843	+ 8,0	17,1	38 723	+ 18,4	91,8	7 995
<i>o/w LVT^{b)}</i>	9	+ 4,4	0,0	19 662	+ 3,3	46,6	2 178 431
<i>o/w SEPA Instant Credit Transfer</i>	107	+ 137,7	0,4	50	+ 90,7	0,1	467
Direct debits	5 020	+ 8,6	17,7	1 895	+ 12,5	4,5	378
Trade bills	75	+ 5,2	0,3	212	+ 7,4	0,5	2 813
E-money	64	+ 78,8	0,2	1	+ 49,0	0,0	16
Money remittances	29	+ 89,9	0,1	1	- 30,4	0,0	42
Total	27 266	+ 12,4	96,2	42 081	+ 17,6	99,7	1 543
Card withdrawals ^{a)}	1 086	+ 2,1	3,8	124	+ 6,8	0,3	114
Total transactions	28 352	+ 12,0	100,0	42 204	+ 17,5	100,0	1 489

a) Cards issued in France only.

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

Source: Observatory for the Security of Payment Means.

T2 Historical development of cashless payments

a) In volume terms (table 1/2)

(in millions of transactions)

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Cards	3 292	3 671	4 096	4 341	4 650	5 244	5 615	6 145	6 543	6 650	7 183
<i>o/w contactless</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>
<i>o/w by mobile</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>
Cheques	4 494	4 339	4 349	4 262	4 134	3 916	3 827	3 650	3 487	3 303	3 123
Credit transfers	2 094	2 175	2 564	2 588	2 599	2 408	2 617	2 614	2 697	2 789	2 990
<i>o/w SEPA Instant Credit Transfer</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>
Direct debits	1 969	2 064	2 184	2 353	2 543	2 513	2 737	2 910	3 024	3 265	3 411
Trade bills	132	115	136	130	129	126	120	114	110	106	101
E-money	0	3	18	18	16	17	20	26	32	36	41
Money remittances	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>
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
Card withdrawals	1 082	1 165	1 213	1 245	1 260	1 432	1 459	1 531	1 594	1 630	1 630

Note: na, not available.

Source: Observatory for the Security of Payment Means.

a) In volume terms (table 2/2)

(in millions of transactions)

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Cards	7 643	8 129	8 569	9 455	10 083	11 134	12 581	13 179	14 485	13 852	16 129
<i>o/w contactless</i>	5	11	6	72	252	635	1 300	2 374	3 779	5 159	7 369
<i>o/w by mobile</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>	0	5	11	48	129	357
Cheques	2 971	2 806	2 621	2 458	2 311	2 137	1 927	1 747	1 587	1 175	1 106
Credit transfers	2 977	3 097	3 250	3 467	3 621	3 753	3 870	4 038	4 269	4 483	4 843
<i>o/w SEPA Instant Credit Transfer</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>	0	14	45	107
Direct debits	3 581	3 549	3 614	3 542	3 879	3 963	4 091	4 211	4 370	4 622	5 020
Trade bills	98	95	93	87	85	82	81	81	78	71	75
E-money	47	52	50	53	36	38	55	65	62	36	64
Money remittances	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>	20	18	16	16	15	29
Total cashless payments	17 318	17 728	18 197	19 063	20 015	21 107	22 605	23 320	24 851	24 238	27 266
Card withdrawals	1 673	1 657	1 632	1 702	1 520	1 491	1 481	1 439	1 392	1 064	1 086

Note: na, not available.

Source: Observatory for the Security of Payment Means.

b) In value terms (table 1/2)

(EUR billions)

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Cards	153	170	190	204	220	260	283	311	332	257	278
<i>o/w contactless</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>
<i>o/w by mobile</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>
Cheques	2 278	2 211	2 375	2 434	2 084	2 176	2 208	2 174	2 069	1 575	1 568
Credit transfers	11 719	14 164	14 663	14 955	16 397	13 462	17 718	18 380	19 446	19 898	19 999
<i>o/w SEPA Instant Credit Transfer</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>
Direct debits	658	704	751	756	782	907	981	1 021	1 054	996	1 050
Trade bills	599	454	549	526	510	475	494	479	472	338	321
E-money	<i>na</i>	0	0	0	0	0	0	0	0	0	0
Money remittances	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>	<i>na</i>
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
Card withdrawals	66	71	76	81	85	102	93	99	110	115	116

Note: na, not available.

Source: Observatory for the Security of Payment Means.

.../...

b) In value terms (table 2/2)

(EUR billions)

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Cards	375	399	414	445	464	499	530	568	600	578	660
o/w contactless	0	0	0	1	3	7	13	25	43	80	125
o/w by mobile	na	na	na	na	na	0,005	0,093	0,201	0,851	2,735	7,597
Cheques	1 788	1 628	1 320	1 206	1 173	1 077	1 002	891	814	614	589
Credit transfers	24 214	24 114	22 646	22 273	22 924	23 697	24 069	24 296	25 164	32 712	38 723
o/w SEPA Instant Credit Transfer	na	na	na	na	na	na	na	0	7	27	50
Direct debits	1 332	1 311	1 399	1 378	1 450	1 492	1 579	1 645	1 711	1 684	1 895
Trade bills	377	357	330	311	293	266	260	252	232	197	212
E-money	0	0	0	0	0	1	1	1	1	1	1
Money remittances	na	na	na	na	na	0,8	1,6	1,8	2,0	1,8	1,2
Total cashless payments	28 086	27 809	26 110	25 613	26 304	27 032	27 440	27 653	28 522	35 786	42 081
Card withdrawals	121	123	124	128	128	129	135	137	137	116	124

Note: na, not available.

Source: Observatory for the Security of Payment Means.

OVERVIEW OF FRAUD

T3 Breakdown of payment means fraud in 2021

[Return to contents ▲](#)

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

	2021	Volume Change 2021/2020 ^{c)}	Share	2021	Value Change 2021/2020 ^{c)}	Share	Fraud rate 2021	Average amount
Card payments ^{a)}	6 764 752	- 8,8	90,5	421 410 285	- 4,1	33,9	0,064	62
o/w contactless	604 278	+ 12,5	8,1	16 274 668	+ 44,1	1,3	0,013	27
o/w by mobile	83 266	+ 146,6	1,1	5 610 270	+ 100,9	0,5	0,074	67
Cheque (new approach) ^{b)}	280 521	+ 47,6	3,8	464 942 784	+ 15,8	37,4	0,079	1 657
Cheque (old approach)	321 214	+ 45,5	4,3	625 625 059	+ 16,3	50,4	0,106	1 948
Credit transfers	46 718	+ 30,2	0,6	287 264 068	+ 7,6	23,1	0,001	6 149
o/w SEPA Instant Credit Transfer	12 913	+ 81,1	0,2	22 406 942	+ 112,1	1,8	0,045	1 735
Direct debits	251 010	+ 3 770,6	3,4	25 318 677	+ 1 238,9	2,0	0,001	101
Trade bills	1	- 98,4	0,0	12 079	- 97,8	0,0	0,000	12 079
E-money	2 001	na	0,0	137 340	na	0,0	0,013	69
Money remittances	962	na	0,0	246 362	na	0,0	0,020	256
Total payments	7 345 965	- 4,1	98,3	1 199 331 595	+ 8,0	96,5	0,003	163
Card withdrawals ^{a)}	129 083	+ 14,2	1,7	42 950 169	+ 26,5	3,5	0,035	333
Total transactions	7 475 048	- 3,8	100,0	1 242 281 764	+ 8,5	100,0	0,003	166

a) Cards issued in France only.

b) The new approach to cheque fraud involves excluding fraud that is prevented after the cheque has been presented to be cashed.

c) The annual change in total fraud is calculated using a constant methodology and scope, i.e. by applying the new approach to cheque fraud for 2020 and 2021 and neutralising the effect of including fraud on electronic money and money remittances for the first time in 2021.

Notes: na, not available.

From 2021 onwards, total cashless payment fraud includes a new approach to cheque fraud, which excludes fraud that is prevented after the cheque has been presented to be cashed, and includes fraud on electronic money and money remittances.

Source: Observatory for the Security of Payment Means.

T4 Historical development of fraud involving payment means

a) In volume terms

(in units)

	2016	2017	2018	2019	2020	2021
Cards	5 300 847	5 364 312	6 068 959	7 071 095	7 421 137	6 764 752
o/w contactless	125 860	248 991	445 919	603 509	537 061	604 278
o/w by mobile	na	22	2 070	3 494	33 761	83 266
Cheque (new approach)	na	na	na	na	190 001	280 521
Cheque (old approach)	120 295	114 906	166 421	183 488	220 685	321 214
Credit transfers	5 585	4 642	7 736	15 934	35 893	46 718
o/w SEPA Instant Credit Transfer	na	na	5	729	7 131	12 913
Direct debits	1 176	25 801	309 377	43 519	6 485	251 010
Trade bills	4	3	5	1	62	1
E-money	na	na	na	na	na	2 001
Money remittances	na	na	na	na	na	962
Total cashless payment fraud	5 427 907	5 509 664	6 552 498	7 314 037	7 684 262	7 345 965
Card withdrawals	202 158	177 562	158 908	165 505	113 067	129 083
Total fraudulent transactions	5 630 065	5 687 226	6 711 406	7 479 542	7 797 329	7 475 048

Note: na, not available.

Source: Observatory for the Security of Payment Means.

b) In value terms

(EUR)

	2016	2017	2018	2019	2020	2021
Cards	378 455 912	344 962 084	401 604 986	428 249 931	439 489 315	421 410 285
o/w contactless	1 410 566	2 748 790	5 234 852	8 479 354	11 292 261	16 274 668
o/w by mobile	na	1 227	73 682	216 236	2 792 574	5 610 270
Cheque (new approach)	na	na	na	na	401 611 189	464 942 784
Cheque (old approach)	276 716 554	296 072 847	450 108 464	539 215 175	538 059 139	625 625 059
Credit transfers	86 284 101	78 286 492	97 327 128	161 642 174	266 969 099	287 264 068
o/w SEPA Instant Credit Transfer	na	na	29 800	2 203 240	10 562 419	22 406 942
Direct debits	39 935 882	8 726 403	58 346 253	10 990 025	1 891 051	25 318 677
Trade bills	1 018 149	153 100	226 217	74 686	538 918	12 079
E-money	na	na	na	na	na	137 340
Money remittances	na	na	na	na	na	246 362
Total cashless payment fraud	782 410 598	728 200 926	1 007 613 048	1 140 171 991	1 246 947 522	1 199 331 595
Card withdrawals	48 650 966	42 038 924	37 630 659	41 651 788	33 950 879	42 950 169
Total fraudulent transactions	831 061 564	770 239 850	1 045 243 707	1 181 823 779	1 280 898 401	1 242 281 764

Notes: na, not available.

From 2021 onwards, total cashless payment fraud includes a new approach to cheque fraud, which excludes fraud that is prevented after the cheque has been presented to be cashed, and includes fraud on electronic money and money remittances.

Source: Observatory for the Security of Payment Means.

■ CARDS: ACCEPTANCE

T12 Payments by cards accepted in France

[Return to contents ▲](#)

(volume in thousands, value in EUR thousands)

	2017		2018		2019		2020		2021	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
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
o/w contactless payments (including 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
o/w 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
Remote payments (excluding online)	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
Remote payments online	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
o/w 3D-Secure payments with strong authentication	na	na	na	na	na	na	na	na	708 194	78 650 830
o/w 3D-Secure payments with strong authentication	na	na	na	na	na	na	na	na	409 008	18 152 505
o/w non-3D-Secure payments	na	na	na	na	na	na	na	na	1 448 074	59 013 071
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
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

Note: na, not available.

Source: Observatory for the Security of Payment Means.

T12b 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	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
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
o/w contactless payments (including 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
o/w mobile payments	1 527	27 058	519	9 094	8 161	141 433	12 850	198 399	24 644	559 377
Remote payments (excluding online)	10 052	1 577 625	10 193	1 750 072	9 182	1 549 216	6 655	973 960	4 678	741 648
Remote payments online	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
o/w 3D-Secure payments with strong authentication	na	na	na	na	na	na	na	na	33 007	4 224 722
o/w 3D-Secure payments with strong authentication	na	na	na	na	na	na	na	na	10 942	1 122 020
o/w non-3D-Secure payments	na	na	na	na	na	na	na	na	55 855	2 313 957
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
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

Note: na, not available.

Source: Observatory for the Security of Payment Means.

T12c 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	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
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
o/w contactless payments (including mobile payments)	2 465	32 464	6 251	94 575	14 771	261 879	25 488	373 003	77 311	1 515 714
o/w mobile payments	149	2 833	444	9 663	2 759	78 936	5 731	93 738	15 280	453 737
Remote payments (excluding online)	5 219	1 329 331	5 457	1 299 766	4 958	1 264 470	3 052	685 035	3 706	990 737
Remote payments online	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
o/w 3D-Secure payments with strong authentication	na	na	na	na	na	na	na	na	13 227	2 241 995
o/w 3D-Secure payments with strong authentication	na	na	na	na	na	na	na	na	8 536	1 232 761
o/w non-3D-Secure payments	na	na	na	na	na	na	na	na	43 844	2 496 053
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
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

Note: na, not available.

Source: Observatory for the Security of Payment Means.

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

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

	2017			2018			2019		
	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
o/w contactless payments (including mobile payments)	243 839	2 734 977	0,0202	438 088	5 174 314	0,0207	602 309	8 534 090	0,0199
o/w mobile payments	377	30 488	0,0269	1 915	64 599	0,0308	3 890	307 230	0,0303
Remote payments (excluding online)	175 974	36 078 041	0,7246	206 957	27 274 865	0,4738	108 259	23 167 505	0,4147
Remote payments online	2 597 284	204 928 799	0,2264	2 537 264	225 819 184	0,2005	2 989 333	232 763 441	0,1909
o/w 3D-Secure payments with strong authentication	na	na	na	na	na	na	na	na	na
o/w 3D-Secure payments with strong authentication	na	na	na	na	na	na	na	na	na
o/w non-3D-Secure payments	na	na	na	na	na	na	na	na	na
Withdrawals	127 560	35 741 778	0,0267	114 727	32 353 075	0,0238	127 005	37 354 814	0,0273
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

Note: na, not available.

Source: Observatory for the Security of Payment Means.

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

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

	2020			2021		
	Volume	Value	Fraud rate by value	Volume	Value	Fraud rate by value
Face-to-face payments and UPT	841 280	42 883 367	0,0100	874 166	49 441 754	0,0103
o/w contactless payments (including mobile payments)	538 313	12 238 895	0,0153	601 803	15 600 613	0,0124
o/w mobile payments	35 968	3 640 684	0,1222	84 421	5 793 427	0,0689
Remote payments (excluding online)	105 972	17 644 315	0,2489	96 257	15 211 163	0,2092
Remote payments online	3 176 400	248 966 265	0,1878	2 885 920	227 162 875	0,1458
o/w 3D-Secure payments with strong authentication	na	na	na	306 265	76 891 633	0,0978
o/w 3D-Secure payments with strong authentication	na	na	na	213 403	20 406 481	0,1124
o/w non-3D-Secure payments	na	na	na	2 366 252	129 864 761	0,2201
Withdrawals	104 960	33 084 175	0,0283	124 077	42 256 276	0,0338
Total	4 228 612	342 578 122	0,0500	3 980 420	334 072 068	0,0434

Note: na, not available.

Source: Observatory for the Security of Payment Means.

.../...

T13b Fraudulent transaction by cards issued in the European Economic Area and accepted in France – European transactions (table 1/2)

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

	2017			2018			2019		
	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
o/w contactless payments (including mobile payments)	2 144	32 302	0,0056	7 592	140 017	0,0296	13 215	317 276	0,0285
o/w mobile payments	354	20 027	0,0740	80	7 089	0,0780	420	93 091	0,0658
Remote payments (excluding online)	30 484	8 897 165	0,5640	20 224	6 245 235	0,3569	18 685	5 393 350	0,3481
Remote payments online	121 295	19 091 788	0,2840	136 783	22 360 948	0,2080	138 530	16 522 464	0,1826
o/w 3D-Secure payments with strong authentication	na	na	na	na	na	na	na	na	na
o/w 3D-Secure payments with strong authentication	na	na	na	na	na	na	na	na	na
o/w non-3D-Secure payments	na	na	na	na	na	na	na	na	na
Withdrawals	3 239	749 359	0,0190	3 074	795 083	0,0187	2 952	805 066	0,0180
Total	182 604	32 252 924	0,1023	188 042	32 770 167	0,0920	198 667	27 169 834	0,0799

Note: na, not available.

Source: Observatory for the Security of Payment Means.

T13b Fraudulent transaction by cards issued in the European Economic Area and accepted in France – European transactions (table 2/2)

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

	2020			2021		
	Volume	Value	Fraud rate by value	Volume	Value	Fraud rate by value
Face-to-face payments and UPT	24 617	2 658 066	0,0285	18 243	1 799 052	0,0156
o/w contactless payments (including mobile payments)	7 972	690 006	0,0618	9 950	688 955	0,0323
o/w mobile payments	2 740	488 449	0,2462	4 500	516 339	0,0923
Remote payments (excluding online)	12 789	2 899 086	0,2977	6 865	1 107 994	0,1494
Remote payments online	127 870	14 085 265	0,1953	84 504	7 857 768	0,1026
o/w 3D-Secure payments with strong authentication	na	na	na	11 787	2 750 928	0,0651
o/w 3D-Secure payments with strong authentication	na	na	na	10 382	963 611	0,0859
o/w non-3D-Secure payments	na	na	na	62 335	4 143 230	0,1791
Withdrawals	1 252	354 371	0,0134	1 204	381 621	0,0128
Total	166 528	19 996 788	0,0992	110 816	11 146 435	0,0486

Note: na, not available.

Source: Observatory for the Security of Payment Means.

T13c Fraudulent transactions by cards issued abroad outside the European Economic Area and accepted in France – International transactions (table 1/2)

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

	2017			2018			2019		
	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
o/w contactless payments (including mobile payments)	1 402	34 846	0,1073	3 783	67 023	0,0709	7 044	304 793	0,1164
o/w mobile payments	23	10 461	0,3692	118	7 019	0,0726	255	17 091	0,0217
Remote payments (excluding online)	45 630	19 774 078	1,4875	26 817	11 517 433	0,8861	25 461	10 275 948	0,8127
Remote payments online	196 226	37 184 152	1,0175	220 102	39 633 343	0,9668	220 106	33 173 098	1,0114
o/w 3D-Secure payments with strong authentication	na	na	na	na	na	na	na	na	na
o/w 3D-Secure payments with strong authentication	na	na	na	na	na	na	na	na	na
o/w non-3D-Secure payments	na	na	na	na	na	na	na	na	na
Withdrawals	2 635	810 590	0,0442	1 729	664 580	0,0308	1 793	614 123	0,0311
Total	307 506	74 077 037	0,3917	307 922	65 548 626	0,3227	309 841	59 887 695	0,3106

Note: na, not available.

Source: Observatory for the Security of Payment Means.

T13c Fraudulent transactions by cards issued abroad outside the European Economic Area and accepted in France – International transactions (table 2/2)

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

	2020			2021		
	Volume	Value	Fraud rate by value	Volume	Value	Fraud rate by value
Face-to-face payments and UPT	23 313	3 944 806	0,0774	30 598	4 127 085	0,0460
o/w contactless payments (including mobile payments)	7 468	1 046 797	0,2806	15 316	909 045	0,0600
o/w mobile payments	3 421	704 528	0,7516	4 882	475 091	0,1047
Remote payments (excluding online)	18 351	5 780 914	0,8439	11 451	3 498 918	0,3532
Remote payments online	200 761	21 918 355	0,6821	224 079	27 431 873	0,4594
o/w 3D-Secure payments with strong authentication	na	na	na	26 922	4 596 373	0,2050
o/w 3D-Secure payments with strong authentication	na	na	na	43 677	8 233 984	0,6679
o/w non-3D-Secure payments	na	na	na	153 480	14 601 516	0,5850
Withdrawals	746	252 375	0,0126	1 231	436 813	0,0165
Total	243 171	31 896 450	0,2900	267 359	35 494 689	0,1910

Note: na, not available.

Source: Observatory for the Security of Payment Means.

T13d Breakdown of fraud involving payments by cards accepted in France in 2021 (table 1/3)

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

	Lost or stolen cards				Intercepted cards			
	Volume		Value		Volume		Value	
	Number	Share	Value	Share	Number	Share	Value	Share
Face-to-face payments and UPT	741 384	84,8	38 732 810	78,3	9 358	1,1	1 328 473	2,7
o/w contactless payments (including mobile payments)	533 773	88,7	11 516 629	73,8	2 581	0,4	47 960	0,3
o/w mobile payments	42 230	50,0	2 761 097	47,7	78	0,1	4 170	0,1
Remote payments (excluding online)	1 163	1,2	296 306	1,9	34	0,0	6 828	0,0
Remote payments online	71 084	2,5	5 700 437	2,5	1 371	0,0	88 520	0,0
o/w 3D-Secure payments with strong authentication	5 987	2,0	1 486 870	1,9	78	0,0	10 596	0,0
o/w 3D-Secure payments with strong authentication	2 452	1,1	379 107	1,9	188	0,1	21 037	0,1
o/w non-3D-Secure payments	62 645	2,6	3 834 459	3,0	1 105	0,0	56 887	0,0
Withdrawals	119 848	96,6	40 740 982	96,4	2 633	2,1	1 174 305	2,8
Total	933 479	21,8	85 470 535	20,8	13 396	0,3	2 598 126	0,6

Source: Observatory for the Security of Payment Means.

.../...

T13d Breakdown of fraud involving payments by cards accepted in France in 2021 (table 2/3)

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

	Forged or counterfeit cards				Misappropriated card numbers			
	Volume		Value		Volume		Value	
	Number	Share	Value	Share	Number	Share	Value	Share
Face-to-face payments and UPT	66 472	7,6	4 308 098	8,7	28 082	3,2	2 264 741	4,6
o/w contactless payments (including mobile payments)	31 036	5,2	2 167 685	13,9	12 959	2,2	844 833	5,4
o/w mobile payments	19 909	23,6	1 625 926	28,1	6 681	7,9	595 740	10,3
Remote payments (excluding online)	1 119	1,2	279 742	1,8	93 798	97,4	14 568 199	95,8
Remote payments online	24 307	0,8	3 526 129	1,6	2 784 048	96,5	216 423 163	95,3
o/w 3D-Secure payments with strong authentication	1 929	0,6	370 069	0,5	297 157	97,0	74 376 064	96,7
o/w 3D-Secure payments with strong authentication	3 870	1,8	1 767 791	8,7	206 100	96,6	18 089 707	88,6
o/w non-3D-Secure payments	18 508	0,8	1 388 269	1,1	2 280 791	96,4	123 957 392	95,5
Withdrawals	198	0,2	73 079	0,2	286	0,2	70 507	0,2
Total	92 096	2,2	8 187 048	2,58	2 906 214	74,7	233 326 610	74,7

Source: Observatory for the Security of Payment Means.

T13d Breakdown of fraud involving payments by cards accepted in France in 2021 (table 3/3)

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

	Other				All sources	
	Volume		Value		Volume	Value
	Number	Share	Value	Share		
Face-to-face payments and UPT	28 870	3,3	2 807 632	5,7	874 166	49 441 754
o/w contactless payments (including mobile payments)	21 454	3,6	1 023 506	6,6	601 803	15 600 613
o/w mobile payments	15 523	18,4	806 494	13,9	84 421	5 793 427
Remote payments (excluding online)	143	0,1	60 088	0,4	96 257	15 211 163
Remote payments online	5 110	0,2	1 424 626	0,6	2 885 920	227 162 875
o/w 3D-Secure payments with strong authentication	1 114	0,4	648 034	0,8	306 265	76 891 633
o/w 3D-Secure payments with strong authentication	793	0,4	148 839	0,7	213 403	20 406 481
o/w non-3D-Secure payments	3 203	0,1	627 754	0,5	2 366 252	129 864 761
Withdrawals	1 112	0,9	197 403	0,5	124 077	42 256 276
Total	35 235	0,98	4 489 749	1,33	3 980 420	334 072 068

Source: Observatory for the Security of Payment Means.

13e Geographical breakdown of fraud involving cards accepted in France in 2021 (table 1/2)

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

	Domestic transactions				European transactions			
	Volume		Value		Volume		Value	
	Number	Share	Value	Share	Number	Share	Value	Share
Face-to-face payments and UPT	825 325	87,6	43 515 617	83,0	18 243	2,1	1 799 052	3,6
o/w contactless payments (including mobile payments)	576 537	95,4	14 002 613	86,0	9 950	1,7	688 955	4,4
o/w mobile payments	75 039	90,1	4 801 997	85,6	4 500	5,3	516 339	8,9
Remote payments (excluding online)	77 941	62,6	10 604 251	47,8	6 865	7,1	1 107 994	7,3
Remote payments online	2 577 337	45,2	191 873 234	55,3	84 504	2,9	7 857 768	3,5
o/w 3D-Secure payments with strong authentication	267 556	53,9	69 544 332	67,5	11 787	3,8	2 750 928	3,6
o/w 3D-Secure payments with strong authentication	159 344	43,7	11 208 886	43,0	10 382	4,9	963 611	4,7
o/w non-3D-Secure payments	2 150 437	44,5	111 120 015	51,0	62 335	2,6	4 143 230	3,2
Withdrawals	121 642	94,2	41 437 842	96,5	1 204	1,0	381 621	0,9
Total	3 602 245	52,3	287 430 944	61,9	110 816	2,8	11 146 435	3,3

Source: Observatory for the Security of Payment Means.

13e Geographical breakdown of fraud involving cards accepted in France in 2021 (table 2/2)

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

	International transactions				Total	
	Volume		Value		Volume	Value
	Number	Share	Value	Share		
Face-to-face payments and UPT	30 598	3,5	4 127 085	8,3	874 166	49 441 754
o/w contactless payments (including mobile payments)	15 316	2,5	909 045	5,8	601 803	15 600 613
o/w mobile payments	4 882	5,8	475 091	8,2	84 421	5 793 427
Remote payments (excluding online)	11 451	11,9	3 498 918	23,0	96 257	15 211 163
Remote payments online	224 079	7,8	27 431 873	12,1	2 885 920	227 162 875
o/w 3D-Secure payments with strong authentication	26 922	8,8	4 596 373	6,0	306 265	76 891 633
o/w 3D-Secure payments with strong authentication	43 677	20,5	8 233 984	40,3	213 403	20 406 481
o/w non-3D-Secure payments	153 480	6,5	14 601 516	11,2	2 366 252	129 864 761
Withdrawals	1 231	1,0	436 813	1,0	124 077	42 256 276
Total	267 359	6,7	35 494 689	10,6	3 980 420	334 072 068

Source: Observatory for the Security of Payment Means.

■ CHEQUES

T14 Cheques exchanged

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

	2017	2018	2019	2020	2021
Volume	1 926,8	1 746,9	1 586,5	1 175,5	1 105,8
Value	1 002,0	891,1	814,5	614,2	588,6
Average amount	520,0	510,1	513,4	522,5	532,3

Source: Observatory for the Security of Payment Means.

T14b Volume of cheques exchanged in detail

(in millions)

	2017	2018	2019	2020	2021
Cheques cashed for payment	1 927	1 747	1 587	1 176	1 106
o/w cheques payable abroad	0,807	1,340	1,078	0,769	1,161
o/w circulating cheques	18	17	16	12	10
Cheques drawn on the institution	1 903	1 765	1 579	1 172	1 077
o/w cheques drawn abroad	0,198	0,127	0,061	0,041	0,042
o/w bank cheques	na	4,092	3,842	2,921	2,820

Note: na, not available.

Source: Observatory for the Security of Payment Means.

T15 Cheque fraud

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

a) Old approach

	2017	2018	2019	2020	2021
Volume	114 906	166 421	183 488	220 685	321 214
Fraud rate (%)	0,060	0,095	0,116	0,188	0,290
Value	296 072 847	450 108 464	539 215 175	538 059 139	625 625 059
Fraud rate (%)	0,030	0,051	0,066	0,088	0,106
Average amount	2 577	2 705	2 939	2 438	1 948

b) New approach

	2017	2018	2019	2020	2021
Volume	na	na	na	190 001	280 521
Fraud rate (%)				0,162	0,254
Value	na	na	na	401 611 189	464 942 784
Fraud rate (%)				0,065	0,079
Average amount	na	na	na	2 114	1 657

Notes: na, not available.

The old approach took into account any cheque transaction settled and rejected for fraud. The new approach to cheque fraud excludes fraud that is prevented after the cheque has been presented and settled.

Source: Observatory for the Security of Payment Means.

T16 Types of cheque fraud

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

	2017		2018		2019		2020		2021	
	Volume/ value	Share	Volume/ value	Share	Volume/ value	Share	Volume/ value	Share	Volume/ value	Share
Volume										
Theft, loss	89 988	78,3	138 358	83,1	154 211	84,0	196 754	89,2	274 996	85,6
Falsification	15 738	13,7	17 178	10,3	16 459	9,0	13 894	6,3	36 073	11,2
Counterfeiting	7 234	6,3	8 092	4,9	9 574	5,2	7 207	3,3	5 119	1,6
Misappropriation, replay	1 946	1,7	2 793	1,7	3 244	1,8	2 830	1,3	5 026	1,6
Value										
Theft, loss	130 815 653	44,2	252 890 727	56,2	296 367 562	55,0	365 813 764	68,0	398 698 840	63,7
Falsification	127 157 212	42,9	145 737 424	32,4	145 881 745	27,1	102 801 337	19,1	100 377 757	16,0
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
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

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

Source: Observatory for the Security of Payment Means.

[Return to contents ▲](#)

■ CREDIT TRANSFERS

T17 Breakdown of credit transfers issued by type

[Return to contents](#) ▲

(volume in millions, value in EUR millions)

	2017		2018		2019		2020		2021	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
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
o/w 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
o/w SEPA Instant Credit Transfers	na	na	0	86	14	7 074	45	26 243	107	50 053
o/w large-value transfers – LVT ^{a)}	10	9 483 487	10	10 130 586	9	12 266 316	9	19 042 030	9	19 661 685
o/w other transfers	59	5 326 483	53	3 233 556	54	4 002 960	45	3 615 748	59	6 030 114
Total – excluding 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

a) Large-value transfers issued via Target2 or Euro1.
Note: SEPA, Single Euro Payments Area; na, not available.
Source: Observatory for the Security of Payment Means.

T17b Breakdown of credit transfers issued by initiation channel

(volume in millions, value in EUR millions)

	2017		2018		2019		2020		2021	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
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
o/w 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
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
o/w transfers initiated by electronic means via a non-remote channel (ATM, Transfers by electronic means	na	na	na	na	na	na	na	na	115	413 242
o/w 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
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
o/w transfers initiated by a PISP	na	na	3	6 809	0	1 240	7	8 030	1	5 837

a) Until 2020, this category covered all electronic fund transfers, including those initiated by non-remote channels.
Note: PISP, payment initiation service providers; ATM, automated teller machine; na, not available.
Source: Observatory for the Security of Payment Means.

T17c Breakdown of credit transfers issued by geographical destination

(volume in millions, value in EUR millions)

	2017		2018		2019		2020		2021	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
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
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
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

Note: EEA, European Economic Area.
Source: Observatory for the Security of Payment Means.

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

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

	2017			2018			2019		
	Volume	Value		Volume	Value		Volume	Value	
		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
o/w SEPA Credit Transfers	na	na	na	6 521	78 314 614	0,0007	13 302	127 572 549	0,0013
o/w SEPA Instant Credit Transfers	na	na	na	5	29 800	0,0345	729	2 203 240	0,0311
o/w large-value transfers – LVT ^{a)}	na	na	na	14	4 622 598	0,0000	15	15 476 053	0,0001
o/w other transfers	na	na	na	1 196	14 360 116	0,0004	1 888	16 390 332	0,0004
Total – excluding LVT	na	na	na	7 722	92 704 530	0,0007	15 919	146 166 121	0,0011

a) Large-value transfers issued via Target2 or Euro1.
Note: PISP, payment initiation service providers; ATM, automated teller machine; na, not available.
Source: Observatory for the Security of Payment Means.

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

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

	2020			2021		
	Volume	Value		Volume	Value	
		Value	Fraud rate		Value	Fraud rate
Total	35 893	266 969 099	0,0008	46 718	287 264 068	0,0007
o/w SEPA Credit Transfers	25 254	191 474 396	0,0019	33 199	246 527 533	0,0019
o/w SEPA Instant Credit Transfers	7 131	10 562 419	0,0402	12 913	22 406 942	0,0448
o/w large-value transfers – LVT ^{a)}	51	2 439 224	0,0000	5	1 539 120	0,0000
o/w other transfers	3 457	62 493 060	0,0017	601	16 790 473	0,0003
Total – excluding LVT	35 842	264 529 875	0,0019	46 713	285 724 948	0,0015

a) Large-value transfers issued via Target2 or Euro1.
Note: SEPA, Single Euro Payments Area; na, not available.
Source: Observatory for the Security of Payment Means.

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

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

	2017			2018			2019		
	Volume	Value		Volume	Value		Volume	Value	
		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
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
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
o/w transfers initiated by electronic means via a non-remote channel	na	na	na	na	na	na	na	na	na
Transfers by electronic means									
o/w 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
o/w 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
o/w transfers initiated by a PISP	na	na	na	na	na	na	na	na	na

a) Until 2020, this category covered all electronic fund transfers, including those initiated by non-remote channels.
Note: PISP, payment initiation service providers; ATM, automated teller machine; na, not available.
Source: Observatory for the Security of Payment Means.

.../...

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

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

	2020			2021		
	Volume	Value		Volume	Value	
		Value	Fraud rate		Value	Fraud rate
Total	35 893	266 969 099	0,0008	46 718	287 264 068	0,0007
<i>o/w transfers initiated by non-electronic means (letter, email, telephone)</i>	1 834	32 246 636	0,0018	1 455	26 411 801	0,0009
<i>o/w transfers initiated remotely by electronic means^{a)}</i>	33 400	233 588 136	0,0008	44 830	257 570 015	0,0007
<i>o/w transfers initiated by electronic means via a non-remote channel</i>	na	na	na	433	3 282 252	0,0008
Transfers by electronic means						
<i>o/w transfers initiated via online banking</i>	31 899	141 912 039	0,0012	43 693	165 861 285	0,0012
<i>o/w transfers initiated by batch/file (telematic channels)</i>	1 501	91 676 097	0,0007	1 137	91 708 730	0,0006
<i>o/w transfers initiated by a PISP</i>	na	na	na	592	1 051 710	0,0180

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

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

Source: Observatory for the Security of Payment Means.

T18c Fraudulent transactions by geographical destination of the credit transfer (table 1/2)

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

	2017			2018			2019		
	Volume	Value		Volume	Value		Volume	Value	
		Value	Fraud rate		Value	Fraud rate		Value	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
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
Cross-border transfers outside the EEA	228	14 135 948	0,0012	194	9 065 580	0,0008	271	11 632 270	0,0011

Note: EEA, European Economic Area.

Source: Observatory for the Security of Payment Means.

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

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

	2020			2021		
	Volume	Value		Volume	Value	
		Value	Fraud rate		Value	Fraud rate
Domestic transfer	26 596	120 441 079	0,0004	33 809	137 964 082	0,0004
Cross-border transfers within the EEA	9 044	111 147 563	0,0033	12 213	129 683 804	0,0032
Cross-border transfers outside the EEA	253	35 380 457	0,0046	696	19 616 181	0,0008

Note: EEA, European Economic Area.

Source: Observatory for the Security of Payment Means.

T19 Total fraud on credit transfers

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

	2017	2018	2019	2020	2021
Volume	4 642	7 736	15 934	35 893	46 718
Rate (%)	0,0012	0,0019	0,0037	0,0080	0,0096
Value	78 286 492	97 327 128	161 642 174	266 969 099	287 264 068
Rate (%)	0,0003	0,0004	0,0006	0,0008	0,0007
Average amount	16 865	12 581	10 144	7 438	6 149

Source: Observatory for the Security of Payment Means.

T20 Fraud on credit transfers by type

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

	2017		2018		2019		2020		2021	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
Fakes	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
Share	81,9	53,7	71,4	52,5	86,4	61,0	78,6	32,6	76,8	30,4
Falsification	57	1 304 143	151	485 131	125	3 438 923	203	3 377 807	875	5 387 862
Share	1,2	1,7	2,0	0,5	1,6	2,1	0,6	1,3	1,9	1,9
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
Share	10,0	42,1	13,4	41,4	19,8	35,0	16,0	58,9	18,2	58,5
Other ^{a)}	318	2 007 743	1 023	5 521 697	506	3 163 011	1 748	19 211 154	1 455	26 411 801
Share	6,9	2,6	13,2	5,7	3,2	2,0	4,9	7,2	3,1	9,2

a) "Other" includes fraud on transfers initiated by non-electronic means (letter, telephone, etc.).

Source: Observatory for the Security of Payment Means.

■ DIRECT DEBITS

T21 Breakdown of direct debits issued by type of mandate

[Return to contents ▲](#)

(volume in millions, value in EUR millions)

	2017		2018		2019		2020		2021	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
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
Breakdown of direct debits by type of mandate										
o/w direct debit by electronic mandate	na	na	na	na	na	na	na	na	1 106	430 781
o/w direct debit by paper-based mandate	na	na	na	na	na	na	na	na	3 914	1 464 317
Direct debits by initiation method										
o/w direct debits 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
o/w direct debits initiated on the basis of a single payment	63	52 596	60	35 148	58	38 593	61	36 754	84	75 678

Note: na, not available.

Source: Observatory for the Security of Payment Means.

T21b Breakdown of direct debits issued by geographical origin of the payer

(volume in millions, value in EUR millions)

	2017		2018		2019		2020		2021	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
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
Cross-border direct debits within the EEA	38	11 651	53	13 375	156	20 417	317	28 098	416	37 523
Cross-border direct debits outside the EEA	1	21 817	1	532	1	261	2	498	4	1 651

Note: SEPA, Single Euro Payments Area.

Source: Observatory for the Security of Payment Means.

T22 Direct debit fraud

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

	2017	2018	2019	2020	2021
Volume	25 801	309 377	43 519	6 485	251 010
Fraud rate (%)	0,0063	0,0735	0,0100	0,0014	0,0500
Value	8 726 403	58 346 253	10 990 025	1 891 051	25 318 677
Fraud rate (%)	0,0006	0,0035	0,0006	0,0001	0,0013
Average amount	338	189	253	292	101

Source: Observatory for the Security of Payment Means.

T22b Breakdown of fraudulent direct debits by geographical origin of the payer (table 1/2)

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

	2017			2018			2019		
	Volume	Value		Volume	Value		Volume	Value	
		Value	Fraud rate		Value	Fraud rate		Value	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
Cross-border direct debits within the EEA	94	75 913	0,0007	9 452	13 946 376	0,1043	239	406 139	0,0020
Cross-border direct debits outside the EEA	0	0	0,0000	13	846	0,0002	0	0	0,0000

Note: SEPA, Single Euro Payments Area.

Source: Observatory for the Security of Payment Means.

T22b Breakdown of fraudulent direct debits by geographical origin of the payer (table 2/2)

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

	2020			2021		
	Volume	Value		Volume	Value	
		Value	Fraud rate		Value	Fraud rate
Domestic direct debit	5 721	1 421 187	0,0001	151 729	10 773 629	0,0006
Cross-border direct debits within the EEA	754	469 864	0,0017	99 209	14 523 176	0,0387
Cross-border direct debits outside the EEA	10	0	0,0000	72	21 872	0,0013

Note: SEPA– Single Euro Payments Area.

Source: Observatory for the Security of Payment Means.

T22c Breakdown of fraudulent direct debits by type of mandate (table 1/2)

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

	2018			2019		
	Volume	Value		Volume	Value	
		Value	Fraud rate		Value	Fraud rate
Total	309 377	58 346 253	0,0035	43 519	10 990 025	0,0006
o/w direct debit by electronic mandate	227 689	51 832 728	na	43 399	10 870 124	na
o/w direct debit by paper-based mandate	81 690	6 523 926	na	118	8 196	na

Note: na, not available.

Source: Observatory for the Security of Payment Means.

T22c Breakdown of fraudulent direct debits by type of mandate (table 2/2)

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

	2020			2021		
	Volume	Value		Volume	Value	
		Value	Fraud rate		Value	Fraud rate
Total	6 485	1 891 051	0,0001	251 010	25 318 677	0,0013
o/w direct debit by electronic mandate	2 627	592 137	na	130 214	7 443 833	0,0017
o/w direct debit by paper-based mandate	3 848	1 127 546	na	120 796	17 874 844	0,0012

Note: na, not available.

Source: Observatory for the Security of Payment Means.

T23 Types of direct debit fraud

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

	2017		2018		2019		2020		2021	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
Fakes	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
Share	92,8	70,4	100,0	100,0	33,6	36,0	92,7	73,4	99,8	99,5
Misappropriation	1 832	2 305 112	72	16 703	26 223	6 677 467	62	10 720	517	116 968
Share	7,1	26,4	0,0	0,0	60,3	60,8	1,0	0,6	0,2	0,5

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 up to 2020.

Source: Observatory for the Security of Payment Means.

■ OTHER

Electronic money

T24 Number of instruments from providers authorised or established in France

[Return to contents](#) ▲

(in units)	2017	2018	2019	2020	2021
Number of e-money instruments	2 976 816	5 308 432	10 476 079	10 347 177	10 824 393
<i>o/w number of e-money instruments loaded at least once</i>	<i>1 434 048</i>	<i>2 693 927</i>	<i>4 882 565</i>	<i>5 112 992</i>	<i>8 781 311</i>

Source: Observatory for the Security of Payment Means.

T25 Use of electronic money by type of transaction

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

	2017		2018		2019		2020		2021		
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Share
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	63 758 231	1 025 827 674	100
o/w remote payments											
online	na	na	na	na	na	na	na	na	46 746 239	490 164 357	47,8
o/w face-to-face payments	na	na	na	na	na	na	na	na	17 011 992	535 663 317	52,2

Note: 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
Volume	2 001
Fraud rate (%)	0,031
Value	137 340
Fraud rate (%)	0,0134
Average amount	69

Source: Observatory for the Security of Payment Means.

Trade bills: bills of exchange and promissory notes

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

(volume in millions, value in EUR millions)

	2017		2018		2019		2020		2021	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
Bills of exchange and promissory notes	81	260 399	81	252 312	78	232 532	72	197 025	75	211 696

Note: PSP, payment service provider

Source: Observatory for the Security of Payment Means.

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

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

	2017		2018		2019		2020		2021	
	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	
Falsification	3	100,0	2	40,0	0		0		0	
Counterfeiting	0		0		1	100	62	100	1	100,0
Misappropriation, replay	0		1	20,0	0		0		0	
Total	3		5		1		62		1	100,0
Value										
Theft, loss	0		190 440	84,2	0		0		0	
Falsification	153 100	100,0	10 000	4,4	0		0		0	
Counterfeiting	0		0	0,0	74 686	100	538 918	100	12 079	100,0
Misappropriation, replay	0		25 777	11,4	0		0		0	
Total	153 100		226 217		74 686		538 918		12 079	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	
	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	29	1 227
<i>o/w to France</i>	<i>16</i>	<i>130</i>	<i>13</i>	<i>280</i>	<i>12</i>	<i>462</i>	<i>12</i>	<i>146</i>	<i>1</i>	<i>48</i>
<i>o/w to the EEA</i>	<i>0</i>	<i>413</i>	<i>0</i>	<i>535</i>	<i>1</i>	<i>374</i>	<i>0</i>	<i>321</i>	<i>0</i>	<i>162</i>
<i>o/w abroad outside the EEA</i>	<i>3</i>	<i>1 095</i>	<i>2</i>	<i>990</i>	<i>3</i>	<i>1 139</i>	<i>3</i>	<i>1 295</i>	<i>28</i>	<i>1 018</i>

Note: EEA, European Economic Area.

Source: Observatory for the Security of Payment Means.

.../...

T30 Fraudulent transactions by remittances

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

	Volume	2021	
		Value	Fraud rate
Total fraudulent money remittance transactions	962	246 362	0,0201
<i>o/w to France</i>	<i>24</i>	<i>16 706</i>	<i>0,0352</i>
<i>o/w to the EEA</i>	<i>0</i>	<i>0</i>	<i>0,0000</i>
<i>o/w abroad outside the EEA</i>	<i>938</i>	<i>229 656</i>	<i>0,0226</i>

Note: EEA, European Economic Area.

Source: Observatory for the Security of Payment Means.

Payment initiation services

T31 Transactions initiated by the institution

in its capacity as a payment initiation service provider

(paragraph 7 of Art. L. 314-1 of the French Monetary and Financial Code)

(volume in millions, value in EUR millions)

	Volume	2021
		Value
Total	7	6 855
<i>o/w remote payments</i>	<i>7</i>	<i>6 853</i>
<i>o/w face-to-face payments</i>	<i>0</i>	<i>1</i>

Source: Observatory for the Security of Payment Means.

T32 Fraudulent transactions initiated via an institution

acting as a payment initiation service provider

(paragraph 7 of Art. L. 314-1 of the French Monetary and Financial Code)

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

	Volume	2021	
		Value	Fraud rate
Total	20	30 767	0,0004
<i>o/w remote payments</i>	<i>20</i>	<i>30 767</i>	<i>0,0004</i>
<i>o/w face-to-face payments</i>	<i>0</i>	<i>0</i>	<i>0,0000</i>

Source: Observatory for the Security of Payment Means.