

# APCA Payment Fraud Statistics

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1. *What fraud data does APCA publish?*

APCA publishes two sets of fraud data: **cheque** fraud data and **card** fraud data, where card fraud totals are split between **proprietary debit card** fraud data; and **scheme credit, debit and charge card** fraud data.

2. *How is the fraud data for APCA's publication sourced?*

**Cheque** fraud data and **proprietary debit card** fraud data are provided to APCA by its members who issue cheques and proprietary debit cards. These include most financial institutions and the industry bodies for building societies and credit unions.

**Scheme credit, debit and charge card** fraud data are provided to APCA by the major international credit and charge card schemes operating in Australia namely, Visa, MasterCard, American Express, Diners and JCB.

3. *Is this representative of the entire market?*

All APCA members that issue **cheques** and/or **debit cards** are required to provide data to APCA. (APCA is not aware of any organisations issuing cheques or debit cards outside its membership.)

All financial institutions participating in a **credit card** scheme are required to provide data to that card scheme, which in turn provides the data to APCA.

**Charge card** companies provide their data direct to APCA.

Consequently, cheque, debit card, credit card and charge card fraud are well-covered in APCA's fraud data publication.

4. *I have had fraud perpetrated on my account. Does this mean that my personal details will be provided to APCA?*

No. Financial institutions and card schemes provide fraud data to APCA on an aggregated basis – no details of individual fraud cases are shared as part of the collection process.

5. *Why does APCA publish payments fraud data?*

APCA is publishing fraud data to increase consumer awareness of the potential for fraud and to highlight the importance of security.

6. *When does APCA release its fraud data?*

A rolling annualised 12 months of data for each of the two collections (i.e. cheque and card fraud) is released every six months.

The first release was in November 2006 for fraud data from June 2005 to June 2006.

7. *What is meant by 'proprietary debit'?*

The term 'proprietary debit' is used to distinguish between the original bank-issued debit cards and scheme debit cards (from Visa and MasterCard). These cards support face-to-face and ATM transactions and require a PIN to be used.

Proprietary debit covers eftpos transactions and most ATM transactions in Australia (it excludes cash advances made on credit cards and international withdrawals).

Prior to November 2010 the category for 'Proprietary Debit Cards' was simply referred to as 'Debit Cards'

8. *Where are the figures for Visa Debit and MasterCard Debit card fraud?*

The figures for Visa Debit and MasterCard Debit cards are included within the 'Scheme Credit, Debit and Charge Card' category. This has been the case since the first publication in 2006. These cards support face-to-face transactions (using a signature or PIN), ATM transactions (using a PIN) and card-not-present transactions (e.g. over the internet).

9. *Why have the card fraud rates been combined?*

Until December 2012, the RBA provided transaction statistics that enabled APCA to calculate fraud rates on proprietary debit card fraud and scheme credit, debit and charge card fraud. Since January 2013, information on the transaction values and volumes of these two categories is no longer publicly available. This means that APCA is unable to calculate fraud rates for the two different categories.

As a result, fraud rates will be shown for all cards combined, but fraud totals will continue to be split.