

APPENDIX 4: UNDERLYING DATA FOR THE FIGURES IN CHAPTER 5

Table V4.1 Value of transactions and fraudulent transactions with payment cards reported by card issuer. Figures for 2022 (excluding cash withdrawal fraud)

Transaction value (amounts in NOK million)	Transactions in Norway	Cross-border transactions in the EEA	Cross-border transactions outside the EEA	Total transactions
Card payments (issuer)				
Total	677 461.9	302 252.9	39 865.6	1 019 580.3
- Of which fraud	16.9	124.6	74.3	215.8
Fraud in per cent	0.002	0.041	0.186	0.021
Of which initiated non- electronically:				
Total	5 053	6 803	3 439	15 295
- Of which fraud	0	6	8	14
Fraud in per cent	0.005	0.085	0.220	0.089
Of which initiated electronically:				
Fraudster issues the payment order, of which	8.0	108.3	63.5	179.8
- Lost or stolen card	2.7	3.2	2.1	8.1
- Card not received	0.2	0.3	0.6	1.1
- Counterfeit card	0.2	1.1	0.3	1.7
- Theft of card details	2.4	73.6	51.7	127.8
- Other	2.4	30.0	8.7	41.2
Fraudster changes or modifies the payment order	0.0	0.5	0.4	0.9
Fraudster manipulates the payer into making a card payment	8.6	10.0	2.8	21.5

Remote payment (e-commerce)				
Total	74,849.4	182,020.1	20,987.8	277,857.3
- Of which fraud	7.5	109.7	63.5	180.6
Fraud in per cent	0.010	0.060	0.303	0.065
In-person payment (at a physical merchant)				
Total	597,559.0	113,430.1	15,438.5	726,427.6
- Of which fraud	9.1	9.1	3.2	21.5
Fraud in per cent	0.002	0.008	0.021	0.003
Remote payment without strong customer authentication (SCA)				
Total	36,592.2	87,197.0	12,748.2	136,537.3
- Of which fraud	2.5	37.5	40.4	80.3
Fraud in per cent	0.007	0.043	0.317	0.059

Source: Finanstilsynet

Table V4.2 Value of transactions and fraudulent transactions with payment cards reported by card issuer. Figures for 2021 (excluding cash withdrawal fraud)

Transaction value (amounts in NOK million)	Transactions in Norway	Cross-border transactions in the EEA	Cross-border transactions outside the EEA	Total transactions
Card payments (issuer)				
Total	712,504.7	211,058.6	25,472.4	949,035.7
- Of which fraud	6.3	97.6	55.4	159.2
Fraud in per cent	0.001	0.046	0.217	0.017
Of which initiated non- electronically:				
Total	4,808.9	6,122.4	2,994.1	13,925.5
- Of which fraud	0.5	6.3	7.2	14.0
Fraud in per cent	0.011	0.103	0.240	0.101
Of which initiated electronically:				
Fraudster issues the payment order, of which	4.6	78.4	44.1	127.1
- Lost or stolen card	0.8	1.4	1.2	3.4
- Card not received	0.4	0.6	0.4	1.3
- Counterfeit card	0.0	0.9	1.0	2.0
- Theft of card details	2.7	51.7	35.1	89.5
- Other	0.8	23.7	6.5	31.0
Fraudster changes or modifies the payment order	0.3	0.6	0.6	1.4
Fraudster manipulates the payer into making a card payment	0.8	12.3	3.5	16.6

Remote payment (e-commerce)				
Total	67,787.0	138,953.8	18,857.7	225,598.5
- Of which fraud	3.9	87.3	44.8	136.0
Fraud in per cent	0.006	0.063	0.238	0.060
In-person payment (at a physical merchant)				
Total	639,908.8	65,982.3	3,620.6	709,511.7
- Of which fraud	1.9	3.9	3.4	9.2
Fraud in per cent	0.000	0.006	0.093	0.001
Remote payment without strong customer authentication (SCA)				
Total	27,475.9	63,050.6	11,673.8	102,200.4
- Of which fraud	1.5	27.8	28.0	57.4
Fraud in per cent	0.006	0.044	0.240	0.056

Source: Finanstilsynet

Table V4.3 Transactions and fraudulent transactions – account transfers (online banking, etc.) 2021
 See table 5.8 in the report for figures from 2022.

Account transfers initiated electronically (amounts in NOK million)	Transactions in Norway	Cross-border transactions in the EEA	Cross-border transactions outside the EEA	Total transactions
Total	28,889,907.3	5,692,685.9	1,142,318.5	35,724,911.6
Of which fraud	140.6	141.0	64.9	346.5
Fraud in per cent	0.0005	0.0025	0.0057	0.0010
Of which different types of fraud:				
Fraudster issues the payment order	44.9	54.8	8.7	108.3
Fraudster modifies the payment order	5.1	8.3	0.3	13.7
Fraudster manipulates the payer into issuing the payment order	90.6	77.9	56.0	224.5

Source: Finanstilsynet