ANNUAL CRIME STATISTICS 2021

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EXECUTIVE SUMMARY

COVID-19 continued to plague the people of South Africa in 2021 after the first reported case on 5 March 2020. Although the industry recorded an 8% decrease in associated robbery incidents during 2021, the subtype, branch-before-deposit incidents increased by 56%, and financial losses in the same category increased by 85% because of COVID-19 regulations which limited the number of clients inside branches, but saw perpetrators target bank customers waiting to enter these facilities.

In the digital banking fraud space, the industry saw an 18% decrease in reported incidents which were attributed to a reduction in mobile banking fraud incidents. However, despite the decline in incidents overall, 42%, the bulk of digital banking crimes, occurred on banking applications which also had the greatest portion of gross losses at 49%. Banking application fraud and its resulting losses were due to an increase in the number of banking application users, as more people embraced digital technology to transact.

For the first time, SABRIC has included application fraud in its Annual Crime Stats publication and here, Vehicle Asset Finance (VAF) fraud, increased by 53% in 2021. Data reveals that potential losses increased by 66% in 2021 when compared to 2020, however, robust fraud detection systems implemented by our banks successfully prevented the majority of reported fraudulent applications from being approved during 2021.

Total gross fraud losses for South African issued cards increased by 17% from 2020 to 2021 with debit card fraud remaining the card type with the highest amount of fraud with a 27% increase from 2020 to 2021.

Phishing and OTP vishing scams to obtain customer bank detail information, remain prominent modi operandi used by fraudsters to conduct digital and card fraud, and SABRIC therefore urges bank customers to treat requests for personal and confidential information with suspicion, and use their discretion when sharing this kind of information, should it be requested.

QUALIFICATION OF INFORMATION

The information utilised in this publication was provided by SABRIC members. The statistics used in the report cover the period, 31 January to December 2020 and 2021. The statistics contained in this publication may differ slightly from previous publications due to the continuous reporting of information post-publication, regular data verification processes followed by SABRIC, as well as ongoing investigations.

The information used was as follows:

- For the comparative analysis, the above-mentioned period was compared to 2020.
- All calculations are based on the date that the incident or fraudulent transaction occurred.
- All contact crime losses mentioned in this publication refer to cash that was robbed or stolen and excludes cash that was recovered or other damages that were incurred.
- All fraud losses mentioned in this publication refer to gross fraud losses.
- Loss figures are rounded to the nearest R1 million, unless otherwise stated and therefore the sum of the separate losses (for example per loss category/fraud types) may differ from the rounded loss reflected.
- For purposes of this report, ATM attacks and bank burglaries directly related to the 2021 June civil unrest have been excluded. Please click HERE to view stats pertaining to the civil unrest banking infrastructure damage.
ASSOCIATED ROBBERY

The industry recorded an 8% decrease in associated robbery incidents during 2021, compared to 2020. Despite this decrease in incidents, cash losses increased by 6% during 2021. The decrease in associated robbery incidents can be attributed to the COVID-19 lockdown regulations, which limited the number of clients at or inside branches. This made it challenging for spotters to target clients who withdrew large amounts of cash inside the bank.

In 2021, the sub-type, branch-before-deposit incidents increased by 56% and financial losses in the same category increased by 85%. This is the result of the implementation of 2020 COVID-19 regulations which limited the number of clients inside branches; as a result, perpetrators targeted bank customers waiting to enter the facility.

There were two main modi operandi (MO’s) used by perpetrators to target victims in parking lots close to a bank. A person exiting a vehicle and carrying a bag that appeared to be holding cash was marked as a potential target, and then robbed. The second tactic used, was to follow an individual to the branch, and while the unsuspecting target stood in the queue outside the bank, the perpetrators approached the victim with a firearm and took the intended deposit by force. Unfortunately, criminals were able to anticipate customer behaviour, which was to take the shortest route to the branch entrance, and then target the victim while they were still in possession of their cash deposit.

In 2021, associated robbery incidents were highest in Gauteng (42%), followed by KwaZulu-Natal (19%), Limpopo (9%), Mpumalanga (6%), and North West (9%).

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In 2021, associated robbery incidents were highest in Gauteng (42%), followed by KwaZulu-Natal (19%), Limpopo (9%), Mpumalanga (6%), and North West (9%).
Overall, there was an 11% increase in ATM attacks during 2021, resulting in a 17% increase in losses. Of the reported incidents, 44% can be attributed to SABRIC member banks, while the remaining 56% were reported by non-SABRIC member institutions.

ATM Attack – Explosives: Incidents where explosives were used increased by 15% during 2021. SABRIC members reported 30% of the incidents where explosives were used, and non-SABRIC institutions reported the remaining 70%. The success rate to access the cash in ATM explosives incidents reported by SABRIC members was 32%. SABRIC member banks reported a 4% decrease in ATM attack – explosives incidents. Banks that used risk mitigating methods, like dye-stain technology reported that financial losses from explosive ATM attacks decreased by 9%. However, in certain instances perpetrators still took the cash, even though the dye-stain kit had been activated and had marked the money.

ATM Attack – Angle Grinders: The number of occurrences decreased by 11%, from 47 during 2020, down to 42 incidents in 2021. This is probably because using an angle grinder is time-consuming and requires a planned and coordinated approach. Gauteng reported 38% of all angle grinding incidents, followed by the Free State and Eastern Cape both at 14%. However, it is important to note that financial losses associated with angle grinder attacks on ATMs rose by 130%. In 56% of incidents, perpetrators were successful in accessing the cash inside the ATM, whether it was dye stained or not. Usually, perpetrators target a shopping centre where an unsuspecting security guard is held hostage. The culprits disguised as security guards in full uniform act as lookouts from the outside of the shopping centre, while the rest of the gang use angle grinders to access the cash inside the ATM. Because grinding open an ATM requires a large group of perpetrators, time, and a coordinated approach, the perpetrators risk capture by rapid response teams after the alarm is activated or the signal is lost. The decrease in angle grinding incidents can be attributed to rapid response teams and effective monitoring of ATMs for signs of grinding in progress (e.g., loss of signal, external signs of damage etc.). Cash losses related to this subcategory, increased by 130%, and represent 50% of all ATM attack losses.

From an industry perspective, most ATM attacks occurred in Gauteng at a rate of 31%, followed by Limpopo at 19%, Mpumalanga at 17% and the North-West province at 15%. Although not in the top four provinces for reported incidents, the Free State reported the highest increase in ATM attacks at 300%, with 24 reported incidents compared to six during 2020. In 10 of the incidents, explosives were used whilst six incidents involved the use of angle grinders. Five ATMs were attacked using cutting torches.
In 2021 there was a 16% decrease in bank branch burglary incidents with an 89% decrease in cash losses. There were eight occasions last year where cash was targeted during a burglary. Perpetrators also targeted assets such as laptops and computers. On a positive note, 52% of burglary incidents reported nothing stolen.

The most prominent method to commit a burglary saw criminals access the back of the bank through the roof. Jackhammers and angle grinders were then used to breach the safe.
There was a 37% increase in burglaries at State Owned Banking Institutions during 2021 with a 30% increase in related cash losses.

This increase can be attributed to the perception of higher cash holdings related to social grant payments and COVID-19 relief payments. Perpetrators also targeted assets such as laptops, computers, vehicle registration documents and South African Social Security Agency (SASSA) Cards.

A prevalent MO was to break into the bank through a back door, a window or climb onto the roof and cut through the corrugated iron to gain access. Jackhammers and grinders were often used to breach the safe. In most cases, perpetrators targeted anything of value including courier parcels stored on the premises.
During 2021, the Commercial Private Banking Industry reported ten bank robberies compared to five in 2020.

<table>
<thead>
<tr>
<th>2020</th>
<th>2021</th>
<th>% Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>5</td>
<td>10</td>
<td>100%</td>
</tr>
<tr>
<td>5</td>
<td>10</td>
<td>100%</td>
</tr>
</tbody>
</table>

This increase can be attributed to opportunistic perpetrators targeting single tellers to obtain relatively low cash amounts kept in teller drawers. Traditional bank robberies, where a group of suspects hold up staff and clients at gunpoint did not occur in 2021 due to safety mitigation strategies implemented by these banks.
In 2021, robberies at State Owned Banking Institutions increased by 41% and related losses rose by 22%.

The increase in robberies can be attributed to the perpetrators’ perception of higher cash targets related to social grant payments and COVID-19 relief payments as well as the perception that these institutions had inadequate security.

Criminals took advantage of COVID-19 protocols, pretending to be clients while wearing personal protective equipment (PPE) face masks to execute robberies. In some instances, the perpetrators disguised themselves as government officials claiming they had to conduct COVID-19 compliance inspections, to gain access to the institutions to rob them.

The highest number of robberies at State Owned Banking Institutions was reported in KwaZulu-Natal at 23%, followed by Eastern Cape at 19%.

Provincial Distribution

- Gauteng - 16%
- KwaZulu-Natal - 23%
- Eastern Cape - 19%
- Mpumalanga - 11%
- Free State - 8%
- North West - 9%
- Northern Cape - 0%

Gauteng and KwaZulu-Natal had the highest number of robberies, followed by Eastern Cape.

Provincial Distribution - Incidents Per Year

- Gauteng: 2020 - 52, 2021 - 58, % Diff: 12%
- KwaZulu-Natal: 2020 - 51, 2021 - 86, % Diff: 69%
- Eastern Cape: 2020 - 14, 2021 - 33, % Diff: 138%
- Northern Cape: 2020 - 2, 2021 - 1, % Diff: -50%
- Free State: 2020 - 22, 2021 - 30, % Diff: 36%
- Western Cape: 2020 - 20, 2021 - 21, % Diff: 5%
- North West: 2020 - 14, 2021 - 31, % Diff: 118%
- Mpumalanga: 2020 - 33, 2021 - 43, % Diff: 30%
- Limpopo: 2020 - 24, 2021 - 31, % Diff: 29%
- Eastern Cape: 2020 - 14, 2021 - 33, % Diff: 138%
- Northern Cape: 2020 - 2, 2021 - 1, % Diff: -50%

GRAND TOTAL

- 2020: 266
- 2021: 374
- % Difference: 41%
From January to December 2021, 313 CIT incidents were reported, a 5% increase from 2020.

<table>
<thead>
<tr>
<th>Sub-Type</th>
<th>2020</th>
<th>2021</th>
<th>% Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>ATM Site</td>
<td>14</td>
<td>15</td>
<td>7%</td>
</tr>
<tr>
<td>Merchants Premises (Retail)</td>
<td>25</td>
<td>23</td>
<td>-8%</td>
</tr>
<tr>
<td>Pavement</td>
<td>121</td>
<td>119</td>
<td>-2%</td>
</tr>
<tr>
<td>Paypoint</td>
<td>8</td>
<td>8</td>
<td>0%</td>
</tr>
<tr>
<td>Robbery (Own Premises)</td>
<td>2</td>
<td>1</td>
<td>-50%</td>
</tr>
<tr>
<td>Static AV Attack</td>
<td>7</td>
<td>14</td>
<td>100%</td>
</tr>
<tr>
<td>Vehicle on Road</td>
<td>133</td>
<td>133</td>
<td>0%</td>
</tr>
<tr>
<td>Bank Premises</td>
<td>0</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td><strong>GRAND TOTAL</strong></td>
<td>297</td>
<td>313</td>
<td>5%</td>
</tr>
</tbody>
</table>

Historically, sub-type CIT cross-pavement robberies was the dominant MO used by perpetrators. However, in 2021 the sub-type of CIT vehicle-on-road robberies surpassed CIT cross-pavement robberies by 15 incidents.

Gauteng remained the province with the highest number of reported CIT robbery incidents, 32% followed by KwaZulu-Natal, 17%.

- Gauteng - 32%
- Northern Cape - 1%
- KwaZulu-Natal - 17%
- Western Cape - 5%
- Limpopo - 9%
- Eastern Cape - 15%
- Mpumalanga - 12%
- Free State - 3%
- North West - 6%

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A general pattern of evolution underpinned digital banking fraud threats and trends during 2021. Cybercriminals perfected their tactics, techniques and “business models” to overcome measures implemented by the industry, to enhance and ensure improved cybersecurity.

During 2021, digital banking fraud saw an 18% decrease in reported incidents which are mainly attributed to a reduction in mobile banking fraud incidents. However, despite the decline in incidents, there was a significant increase of 45% in gross losses, from R310 484 349 in 2020 to R438 238 743 in 2021.

Social engineering techniques including, but not limited to phishing, vishing, smishing, email hacking and business email compromise continued to prevail and were the most prominent fraud methods in the digital banking fraud space. These methods were often used in combination or as one segment of a broader scheme.

Although fraudsters obtained their victims’ private information through social engineering techniques, they also exploited vulnerabilities in the management of critical data, and sourced usernames and passwords saved on various devices or multiple applications.

A popular form of vishing used by scamsters, is to phone a victim, impersonate a bank official or service provider and use social engineering skills to manipulate the victim into disclosing confidential information, which is then used to defraud them. However, it is important to note that no compromise of banking applications have been confirmed to date. A tactical part of these MO’s was the interception of transactional verification tokens, like one-time pins (OTPs) and random verification numbers (RVNs). This was achieved through SIM swaps via the unsuspecting bank client’s mobile service provider. The number of incidents involving SIM swaps increased from 2 686 incidents in 2020 to 4 386 reported in 2021.
Although online banking fraud makes up the smallest portion of incidents of digital banking crime (20% of reported incidents), it accounts for the second highest portion of gross losses at 45%. In general, financial losses per incident decreased by 9% between 2020 and 2021. The average value per incident in 2020 was R37,308, compared to R33,781 reported in 2021. It is important to note that when compared to bank application and mobile banking fraud, online banking fraud reflected the highest average financial value per incident.

Fraud incidents reported in the mobile banking channel decreased by 47% between 2020 and 2021, with a total of 21,106 incidents reported in 2020, compared to 10,998 incidents, in 2021. Mobile banking fraud makes up the second largest portion of digital banking crimes, comprising of 38% of reported incidents. Despite this, mobile banking fraud has the lowest gross losses at 4%. Enhanced detection measures implemented by banks have curbed fraud losses in this channel. Smishing, (SMS phishing) is the preferred method used by fraudsters to get confidential information via mobile banking channels. It is similar to phishing, but instead of emails, text messages are sent to potential victims, requesting them to call a number or click on a link which then tricks them into revealing their confidential banking information.

As with banking applications and online banking fraud, those committing mobile banking fraud may also require a SIM swap via the victim’s mobile service provider. In 87% (9,571) of mobile banking fraud incidents reported to SABRIC in 2020, SIM swaps were part of the MO. These increased to 93% (19,730) in 2021.

Another commonly reported MO used in the mobile banking channel in 2021 was the ‘known party’ or ‘friendly fraud’ practice. In this type of scam, an individual, known to the victim (such as family member or colleague), who is physically near the victim and/or their device, accesses the device and conducts transactions on the mobile banking platform without the victim’s knowledge. Losses generally consist of airtime or electricity purchases, as well as other instant cash sending transactions.

Phishing and vishing still remain the preferred methods used to get access to banking login details. Phishing emails encourage victims to click on a link in the email that then directs them to a spoofed (fake) website designed to look like a legitimate bank website. Victims are then prompted to verify or update contact details or other sensitive financial information. In some instances, vishing is used to access the OTPs or RVNs required to complete a fraudulent transaction. SIM swapping is also a popular method used by criminals to intercept transaction verification tokens which led to the increase in SIM swaps in 2021.
SECURED FRAUD

2020 & 2021

VAF fraud applications increased by 53% in 2021 with 20,103 incidents reported, compared to 2020’s 13,095 occurrences. Data reveals that potential losses increased by 66% from R4.4b in 2020 to R7.3b in 2021. On a positive note, fraud detection systems implemented by banks identified and successfully prevented the majority of reported fraudulent applications from being approved during 2021.

In 2021, Gauteng and KwaZulu-Natal at 38% and at 24% respectively, accounted for more than half of reported fraudulent applications nationally.

- Gauteng - 38%
- KwaZulu-Natal - 24%
- Limpopo - 10%
- Mpumalanga - 8%
- North West - 4%
- Northern Cape - 2%
- Western Cape - 7%
- Eastern Cape - 5%
- Free State - 3%

The vast majority of fraudulent home loan applications, 64% occurred in Gauteng followed by the Western Cape at 15%.

Only 12% of the reported fraudulent home/mortgage loan applications were successful in 2021. Although the banks, in the majority of successful fraudulent applications, have some protection in the form of bonds and deed registration over the properties, huge expenses are still incurred in legal and eviction costs. Data shows that home/mortgage loan fraud applications increased by 1.6% from 2020 (2,740 reported incidents) to 2021 (2,785 reported incidents). This meant that potential losses increased by 12.7% from R3b in 2020 to R3.4b in 2021. Actual losses reported increased by 47% from R301.7m in 2020, to R445.6m in 2021.
Unsecured fraud, consisting of current, cheque, saving accounts, personal loans and business loans, showed a 4.4% decrease from 2020 with 11,062 occurrences, compared to 2021’s 10,578 reported incidents. Potential losses decreased by 40% from R403.2m in 2020 to R241.8m in 2021. The actual losses increased by 10.3% from R14.6m in 2020 to R16m in 2021. However, 94% of reported fraudulent applications were detected and declined.

<table>
<thead>
<tr>
<th>Applications Approved</th>
<th>Potential Loss</th>
<th>Actual Loss</th>
</tr>
</thead>
<tbody>
<tr>
<td>2020</td>
<td>R403.2 Million</td>
<td>R16 Million</td>
</tr>
<tr>
<td>2021</td>
<td>R241.8 Million</td>
<td>R16 Million</td>
</tr>
</tbody>
</table>

In 2021 current accounts made up 74% of fraudulent applications followed by credit card accounts (20%) and savings accounts (6%). It is important to note that 91% of fraudulent loan applications were personal loan applications, with the remaining 9% reported for false business loans. Fraudulent current account applications increased by 16% from 2020 to 2021 and fraudulent personal loan applications decreased by 22%.

The top three provinces affected by unsecured application fraud in 2020 were Gauteng (53%), KwaZulu-Natal (19%) and Western Cape (11%).
- Gauteng - 53%
- KwaZulu-Natal - 19%
- Western Cape - 11%
- Eastern Cape - 6%
- Limpopo - 4%
- Free State - 2%
- Mpumalanga - 5%
- Gauteng - 49%
- KwaZulu-Natal - 19%
- Western Cape - 19%
- Eastern Cape - 18%
- Limpopo - 4%
- Free State - 2%
Debit & Credit Card Fraud Losses: All Fraud Types, All Countries

<table>
<thead>
<tr>
<th>Year</th>
<th>Gross Fraud (Credit &amp; Debit)</th>
<th>Credit</th>
<th>Debit</th>
</tr>
</thead>
<tbody>
<tr>
<td>2020</td>
<td>R993,547,709</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2021</td>
<td>R1,163,476,761</td>
<td>R499,051,592</td>
<td>R664,425,168</td>
</tr>
<tr>
<td>Inc / Dec</td>
<td>17.1% Increase</td>
<td>5.8% Increase</td>
<td>27.3% Increase</td>
</tr>
</tbody>
</table>

Although there was an overall increase in card fraud in 2021 when compared to 2020, debit cards remained the card type with the highest fraud amount. Gross fraud losses on South African issued debit card fraud amounted to R664.4m in 2021, a 27.3% increase when compared to 2020 (R521.9m).

Phishing and OTP vishing scams to obtain customer bank detail information, remained a prominent modus operandi implemented by fraudsters during 2021.

Total gross fraud losses for South African issued cards increased by 17.1% from 2020 (R993.5m) to 2021 (R1.163bn). In comparison, gross fraud losses on South African issued credit cards amounted to R499m in 2021, an increase of 5.8% when compared to 2020 (R471.6m).

Debit & Credit Card Fraud Losses: All Fraud Types, South Africa Only

<table>
<thead>
<tr>
<th>Year</th>
<th>Gross Fraud (Credit &amp; Debit)</th>
<th>Credit</th>
<th>Debit</th>
</tr>
</thead>
<tbody>
<tr>
<td>2020</td>
<td>R427,878,708</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2021</td>
<td>R580,870,841</td>
<td>R240,939,871</td>
<td>R339,930,969</td>
</tr>
<tr>
<td>Inc / Dec</td>
<td>35.7% Increase</td>
<td>40.7% Increase</td>
<td>32.4% Increase</td>
</tr>
</tbody>
</table>

The total gross fraud losses for 2021 (R427.8m) for South African issued cards where fraudulent transactions took place in South Africa increased by 35.7% when compared to 2020.

Credit card fraud increased by 40.7% when comparing 2021 (R240.9m) to 2020 (R171.2m), and debit card fraud also increased by 32.4% when comparing 2021 (R240.9m) to 2020 (R171.2m).

The elevated fraud losses during 2021, when compared to 2020, can be attributed to the relaxation of the stringent COVID-19 lockdown restrictions applied to outlets during 2020.

DISCLAIMER

The credit and debit card fraud information utilised in this report was provided by African Bank, Al Baraka Bank, Access Bank, ABISA, Bidvest, Capitec Bank, Discovery Bank, FNB National Bank, Investec, Nedbank, Postbank, Ubank, Sasfin, Standard Bank of South Africa, Tyme Bank, American Express and Diners Club. The statistics used in the report cover the period from 1 January to 31 December 2021. For the comparative analysis, the above-mentioned period was compared to that of 2020.

The information set used was as follows:

- All credit and debit card gross fraud losses were reported to SABRIC as on 23/05/2022 at 10:00
- All calculations are based on the date that the fraudulent transaction occurred
- All fraud losses mentioned in this booklet refer to gross fraud losses and do not relate to the net losses suffered by the banking industry
- Fraud loss figures are rounded to the nearest R1 million, unless otherwise stated and therefore, the sum of the separate losses (for example per loss category/fraud types/provinces) may differ from the rounded loss reflected
In 2021, 51.6% of fraud on South African issued credit cards occurred outside South Africa, while 51.7% of South African issued debit card fraud took place within South Africa.

This chart details the top countries where reported fraud took place using South African issued debit or credit cards.
In 2021 Card Not Present (CNP) fraud amounted to 77% of gross fraud losses on South African issued credit cards, followed by Lost and/or Stolen (10%) and Counterfeit (5.4%) fraud. CNP fraud increased by 2.5% when compared to 2020. Lost and/or Stolen fraud (R49.6m) increased by 20.4% compared to 2020 (R41.2m).

In 2021 56.2% of CNP credit card fraud occurred abroad.

Prominent merchant groups were:
- Betting
- Telecommunication Services
- Foreign Currency Agents
- Security Brokers
- Hotels

During 2021, online shopping remained the preferred channel exploited by fraudsters to obtain innocent shoppers’ banking details through various scams.

In 2021 CNP fraud with a debit card contributed to 55.3% of debit card fraud, followed by Lost and Stolen (33.2%) and Counterfeit (9.2%). It is important to note that CNP fraud increased by 31.5% when compared to 2020, and remains a concern as transactions with online merchants continue to increase.

Card theft or swapping at ATMs has a direct link to Lost and/or Stolen card fraud, which remained a prominent crime during 2021 as can be seen by the 13% increase. 2021 also saw a sharp rise in Counterfeit (R61.1m) fraud using a debit card, which increased by 54.4% when compared to 2020 (R39.6).

Although the Rand value for False Application (R10.9m) and Not Received Issued (R4.8m) is significantly lower than other fraud types, there were substantial increases of over 100% for both fraud types when compared to 2020. Although the Rand value for False Application (R10.9m) and Not Received Issued (R4.8m) is significantly lower than other fraud types, there were substantial increases of over 100% for both fraud types when compared to 2020. Although the Rand value for False Application (R10.9m) and Not Received Issued (R4.8m) is significantly lower than other fraud types, there were substantial increases of over 100% for both fraud types when compared to 2020.

The most prominent scams reported by the banking industry during 2021 were phishing and OTP vishing, where clients were manipulated into providing banking details to fraudsters who pretended to be bank officials. Fraudsters continued to use various modi operandi at ATMs, by misleading unsuspecting clients into believing that they were bank employees, and that their requests for information such as a client’s PIN needed to steal/swap their bank card were to comply with COVID-19 regulations.
In 2021, 78.1% of Lost and/or Stolen credit card fraud occurred in South Africa.

Prominent merchant groups were:
- Supermarkets
- Toll Gates
- ATM
- Security Brokers
- Supermarkets

17.5% of the gross fraud losses on Lost and/or Stolen cards took place at toll gates and 11.6% at telecommunication service providers.

In 2021, 87% of Lost and/or Stolen debit card fraud occurred in South Africa.

Prominent merchant groups were:
- ATMs
- Toll Gates
- Supermarkets
- Telecommunication Services
- Liquor Stores

43.2% of the gross fraud losses on Lost and/or Stolen debit cards were ATM withdrawals.

In 2021, 69.4% of Counterfeit credit card fraud occurred in South Africa.

Prominent merchant groups were:
- Supermarkets
- Toll Gates
- Betting
- ATM
- Telecommunication Services

11.3% of the gross fraud losses on Counterfeit credit cards took place at supermarkets.

In 2021, 55% Counterfeit debit card fraud occurred in South Africa.

Prominent merchant groups were:
- Supermarkets
- ATM
- Digital Goods
- Clothing Stores
- Telecommunication Services

15.3% of the gross fraud losses on Counterfeit debit cards took place at supermarkets and 13.6% at ATMs.
In 2021, credit card fraud with a False Application (64.9%) occurred abroad.

Prominent merchant groups were:
- ATMs
- Foreign Currency Agency
- Betting
- Supermarkets
- Security Brokers

10.4% of the gross fraud losses on False Application credit cards took place at ATMs.

In 2021, debit card fraud with a False Application (56.6%) occurred in South Africa.

Prominent merchant groups were:
- ATMs
- Telecommunication Services
- Liquor Stores
- Restaurants
- Supermarkets

27.7% off the gross fraud losses on False Application debit cards were ATM withdrawals.
Card Not Present, Counterfeit and Lost and/or Stolen fraud were prominent in the countries detailed in the chart below.

**Credit Card**
- **Card Not Present (CNP)**: United States, United Kingdom, Ireland, Netherlands, India, Canada, Nigeria, Luxembourg, Kenya, Cyprus
- **Counterfeit (CTF)**: United States, United Kingdom, Ireland, Spain, Netherlands, Luxembourg, Italy, Germany, France, Singapore, Australia
- **Lost and/or Stolen (L&S)**: United States, United Kingdom, Ireland, Netherlands, Luxembourg, Italy, Germany, France, Singapore, Malta, Cyprus

**Debit Card**
- **Card Not Present (CNP)**: United States, Ireland, United Kingdom, Cyprus, Turkey, Nigeria, Netherlands, Indonesia, Hong Kong, Canada
- **Counterfeit (CTF)**: United States, Ireland, United Kingdom, Turkey, Netherlands, Mexico, Brazil, Nigeria, Malta, France, Spain
- **Lost and/or Stolen (L&S)**: United States, Ireland, United Kingdom, Turkey, Netherlands, Mexico, Brazil, Nigeria, Malta, France, Spain
2021 saw Gauteng most affected by credit card fraud (56%), followed by Western Cape (32.3%) and KwaZulu-Natal (4.3%). Card Not Present (69.6%) fraud transactions with a credit card was prominent in South Africa during 2021.

The top three provinces affected by debit card fraud during 2021 were Gauteng (42.8%), Western Cape (20.6%) and KwaZulu-Natal (11.6%). 55.6% of fraudulent transactions in South Africa took place with a Lost and/or Stolen debit card.
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