Argentina

Population 45.9 million · Latest figures: 2025



The Ministry of National Security recorded 50,155 incidents of computer-assisted fraud in 2025, 108.1 for every 100,000 people. The police category is estafas y defraudaciones asistidas virtualmente: fraud and fraudulent taking carried out with a computer. The count rose 2.5 percent from 48,916 in 2024, and it stands 44.1 percent above the 34,801 incidents of 2023, so the sharp rise of 2024 slowed. A separate series, traditional fraud together with usury, moved the other way: 72,953 incidents in 2025, 11.3 percent fewer than in 2024.

The ministry's directorate for cybercrime and cyber affairs leads the federal plans. In March 2026 it was instructed to carry out a federal plan against computer-assisted fraud for 2026 to 2027, after a broader cybercrime prevention plan for 2025 to 2027. Since September 2024 the federal police, the gendarmerie, the airport police, the coastguard and the federal prison service have sat in one joint centre, the Centro de Sinergia Cibernética, to analyse and investigate this crime. The prosecution service's specialist unit, the Unidad Fiscal Especializada en Ciberdelincuencia, receives reports from the public and supports cases. The central bank's rules of August 2025, February 2026 and September 2026 require banks and payment firms to share fraud events and to use a common risk score. The charge itself remains fraud in the criminal code, including fraud by manipulating a computer.

PEOPLE SCAMMED

2,844,769

8.4% of adults

Scammers reach people on the services they already use to shop, chat and bank. Of 34,468 reports to the specialist prosecution unit in 2024, 21,729 were online fraud. Inside that group, 12,004 cases were people who had paid for a good or a service offered on a social network or a messaging app and did not receive it. About a tenth were investment or job schemes. A WhatsApp or Telegram group offers returns far above ordinary rates, or a remote job liking posts, and then asks for a fee or a tax before any money can be withdrawn. The payment goes to a digital wallet. Fake holiday lets added 488 reports, more than half of them in January, February and March.

A second script is a phone call. The caller claims to be a bank, a card firm, a wallet, or a phone or internet company, often with a special discount for pensioners, and talks the person into installing remote-access software or handing over a code. The unit says this pensioner discount is aimed at older people. Once the phone is controlled, the caller empties a bank account or a wallet, or takes a loan in the person's name. Takeover of WhatsApp is used the same way against the person's contacts: 4,637 reports of a request for money after the account was taken, and 872 reports of a takeover that stopped at access. In 2024, fake messages copied public bodies about as often as banks: traffic fines, court summons, and the tax agency.

PEOPLE WHO LOST MONEY

1,688,342

59% of victims

The money leaves as an instant transfer, or as a card payment the person did not make. Transfers run on a bank account number, the CBU, or a payment-account number, the CVU, including wallets such as Mercado Pago. The prosecution unit logged 3,806 home-banking frauds in 2024, 18 percent of its online-fraud reports, and 740 cases of a Mercado Pago wallet emptied after a call from someone pretending to work there. Banks, payment firms and card issuers also logged an average of 162,369 complaints a month in 2025 from customers who did not recognise a card purchase.

The central bank's recent rules try to stop the transfer before it is sent. From August 2025 the low-value clearing house must keep a live register of how many bank and payment accounts each person holds, and banks and payment firms must look harder at customers whose number of accounts does not fit their history. From February 2026 every bank and every payment firm must report each fraud event to a Central de Prevención de Fraude, built with the industry group CIMPRA and the processor COELSA, and must consult that register on instant transfers and when opening an account. From September 2026 the firms that run instant transfers must build a fraud-risk score for each person, using central-bank information and that register, and give the score free of charge to the banks and payment firms that send the transfers.

MONEY LOST

US$519.8m

ARS 644.94b in a year, 0.08% of GDP

What happens to the money is decided first by the firm that holds the account. In 2025 banks, payment firms, card issuers and other lenders logged an average of 769,548 complaints a month, up from 730,955 in 2024. Operations on electronic channels that the customer said they had not made, and that may be fraud, were 61,832 of that monthly average, a little under the 63,638 of 2024. Banks accounted for 56,130 a month and payment firms for 5,701. Of all complaints, not only these, 64 percent were resolved in the customer's favour. The share resolved in the customer's favour was highest for unrecognised card purchases, at 86 percent.

If the firm's answer does not settle the complaint, the central bank takes it as a second step. It handled 14,190 complaints in 2025, 44.62 percent more than the 9,812 of 2024, and 17 percent of them were operations the customer said they had not made. A case that is still open after that goes to the national consumer-protection office. The rules issued in August 2025 and in February and September 2026 tell the firms to spot risky clusters of accounts and to share fraud events with one another. Repayment of a particular loss still turns on that complaint to the firm and, where the person goes further, on the central bank and the consumer office.

MONEY RETURNED

US$32m

6.2% of the money lost

US$32m (ARS 39.73b) of it was returned to victims, 6.2% of the money lost.

REPORTED

75%

of victims reported it

Reports land in four places, and each place counts a different thing. Police forces recorded 50,155 computer-assisted fraud incidents in 2025, 2.5 percent more than in 2024. The specialist prosecution unit, through its own inbox, received 34,468 reports in 2024, 21.1 percent more than the 28,456 of 2023, and 21,729 of them were online fraud. Banks and payment firms are the wide end of the funnel: an average of 61,832 complaints a month in 2025 about electronic operations the customer said they had not made, about 742,000 across the year, beside 50,155 police incidents in the whole year. The central bank, which steps in only after the firm has answered, handled 14,190 complaints of every kind in 2025, up 44.62 percent on 2024.

The 2017 national victimisation survey, asking about 2016, found that 81.4 percent of estafa incidents and 50.8 percent of bank-fraud incidents had not been reported. Bank fraud was taken to the authorities more often than the narrower estafa of paying for something that never arrived. For a disputed payment, the path runs from the firm to the central bank and then to the consumer-protection office. A criminal report is taken by local police and prosecutors into the national crime system, or by the specialist unit, which can open a preliminary case. In 2025 the two police fraud series diverged: computer-assisted incidents rose, and traditional fraud and usury fell by 11.3 percent, to 72,953.

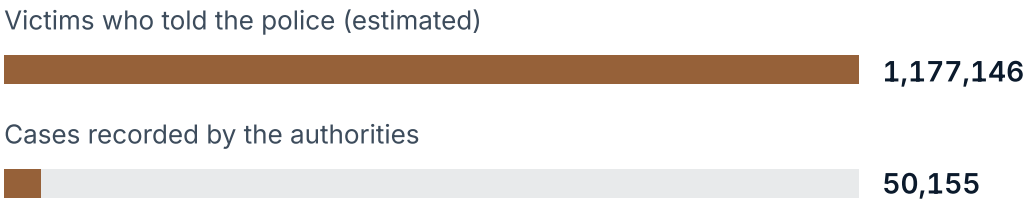
POLICE RECORDS

50,155

cases recorded by the authorities

The figure on this page is 50,155 computer-assisted fraud incidents recorded by the Ministry of National Security for calendar 2025. The police heading is estafas y defraudaciones asistidas virtualmente. These are incidents entered in the national criminal information system by every province and the city of Buenos Aires, not a count of people, and the series is not limited to fraud against individuals. Beside it sit 72,953 incidents of traditional fraud and usury. Since 2023 the old heading for other property crime has been split into seven parts, and this series is one of them. Illegal access to a computer system, and damage to one, is a further line: 223 incidents in 2025, after 231 in 2024 and 404 in 2023.

The specialist prosecution unit keeps its own inbox, separate from that register. From its creation in November 2015 to December 2024 it received 120,264 queries and reports, and it had assisted courts and opened preliminary work on about 5,900 cases, in more than 7,500 interventions. Its 2024 inbox alone was 34,468 reports. The offence behind the police series is fraud. The joint centre set up in September 2024, the Centro de Sinergia Cibernética, is charged with the analysis, investigation and prevention of computer-assisted crime, with officers from the federal police, the gendarmerie, the airport police, the coastguard and the federal prison service.



MOST COMMON

1. Online shopping
2. Card fraud

Online fraud dominates the specialist unit's 2024 reports: 21,729 cases, 63 percent of 34,468. The largest piece is a purchase that never arrives. The unit counted 12,004 such cases, 56 percent of its online fraud: the offer is on a social network or a messaging app, the person pays, and the good or the service is not delivered. Next is home banking, 3,806 cases and 18 percent: the scammer gets into the account and sends the balance out, or takes a loan in the person's name. About a tenth are pyramid and investment schemes, including fake jobs. A group on WhatsApp or Telegram promises unusual returns, a small early payout may be allowed, and a fee or a tax is demanded before any withdrawal. The unit describes the crypto version of this as growing in Argentina as digital wallets have spread.

The next block is identity takeover used to ask for money: 4,637 reports, largely a captured WhatsApp account writing to the person's contacts, with a further 872 WhatsApp takeovers that stopped at access. Phishing was 1,563 reports. About two thirds used a phone call or a social network rather than email, and the copied sender was as often a public office, a fine or a court summons, as a bank. Email extortion, demanding cryptocurrency, accounted for 109 of 774 extortion reports. The police count for 2025 holds computer-assisted fraud as a single line of 50,155 incidents. The unit's 2024 inbox is the count that shows how those scripts divide.

GOVERNMENT RESPONSE

Banks and payment firms are now required to act on the same fraud information. The August 2025 rule gives them a shared, live count of how many accounts each person holds, so a cluster of accounts with no ordinary explanation can be reviewed. The February 2026 instruction makes it obligatory to report every fraud event to the Central de Prevención de Fraude and to consult that register on instant transfers and on new customers. The September 2026 rule tells the firms that run instant transfers to turn central-bank data and that register into a fraud-risk score, and to give the score free to the banks and payment firms. Five federal forces share one centre, created in September 2024, and the ministry's cybercrime directorate coordinates a plan against computer-assisted fraud for 2026 to 2027, after the cybercrime prevention plan for 2025 to 2027.

The recorded results are a slower rise. Computer-assisted incidents still grew in 2025, by 2.5 percent, after the jump from 34,801 in 2023 to 48,916 in 2024. The prosecution inbox rose 21.1 percent in 2024, to 34,468. Complaints to firms about electronic operations the customer rejected eased only from 63,638 a month to 61,832. The new duties bind banks, payment firms and the transfer networks, and those payment rules place no matching duty on telephone companies. Computer intrusion is a thin police line: 223 incidents beside 50,155 fraud incidents. Firms resolve 64 percent of all complaints in the customer's favour.

Calculation Methodology & Sources

People scammed

- 8.4%. Where reliable survey data is not available, we estimate using mobile and broadband penetration.
- 8.4% of 34,027,524 adults.

People who lost money

- 59.3%. Where reliable survey data is not available, we estimate using mobile and broadband penetration.

Money lost

- Our estimate of the money lost in cases recorded by the authorities is ARS 442.11b. Adding the 1,638,187 victims who lost money but are not in those records, at ARS 123,813 each, gives ARS 644.94b.
- Price of an unrecorded loss: Read off the line fitted to GDP per person in the countries where this price is measured (Canada, Chile, Mexico, Singapore and United States): US$99.78 = ARS 123,812.59.
- US dollars at 0.000805898 per ARS.
- Share of GDP: US$519.8m against GDP of US$683.1b in 2025. World Bank, GDP (current US$) 2025.

Money returned

- Estimated: the median share of money recovered in upper-middle-income countries that publish it: Brazil (15.9%), China (5.8%), Indonesia (6.2%), Mexico (8.6%), Malaysia (5.8%), Thailand (10.2%) and Türkiye (5.8%).

Reported

- Borrowed from Indonesia, India, Malaysia, the Philippines, Singapore, Thailand and Vietnam: 75.0%. The median of the shares measured by the non-government survey: Indonesia (48.0%), India (87.9%), Malaysia (55.2%), the Philippines (76.9%), Singapore (87.1%), Thailand (75.0%) and Vietnam (65.2%).

Police records

- Borrowed from Indonesia, India, Malaysia, the Philippines, Singapore, Thailand and Vietnam: 41.4%. The median of the shares measured by the non-government survey: Indonesia (28.0%), India (53.4%), Malaysia (41.4%), the Philippines (13.5%), Singapore (54.8%), Thailand (45.8%) and Vietnam (39.4%).
- 50,155: Virtually assisted fraud cases recorded by the Ministry of National Security.

Most common

- Borrowed from Chile and Colombia: ranked by the average of the scam types their victims named (no survey of Argentina's own). 50.4% of answers are methods such as phishing, or other, and are not ranked.

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