

France

Population 66.7 million · Latest figures: 2025

French police and gendarmerie recorded 448,300 victims of scams and payment fraud in 2025, 7% more than in 2024 and almost 80% more than the 250,900 of 2016. More than half of the cases, 53%, now involve digital means, against 31% in 2016. Banks see a different slice: the Banque de France counted EUR 1.24 billion of payment fraud in 2025, and fraud in which the victim is talked into approving the payment rose 34% to EUR 516 million.

No single body leads the response. Police and gendarmerie take complaints and run the online services THESEE and Perceval. The Banque de France chairs the payment security observatory (OSMP), where banks, merchants, consumer groups and, since 2023, phone operators agree common measures. The regulators AMF and ACPR blacklist unauthorised investment and credit sites, the telecoms regulator Arcep polices phone numbers, and the public body behind cybermalveillance.gouv.fr helps victims online.

Three laws mark the last three years. The law of 21 May 2024 on the digital space provides for a national filter that warns users away from scam sites. The law of 30 June 2025 bans cold calling without prior consent from 11 August 2026. The law of 6 November 2025 created a national file of bank accounts reported for fraud risk, shared between banks and running since 7 May 2026. Since October 2024 operators must also cut calls whose number cannot be authenticated.



PEOPLE SCAMMED

5,625,459

10.5% of adults

Young adults are hit most often. In the national crime survey, people aged 18 to 24 were about twice as likely as those aged 65 to 74 to have money taken from a bank account by fraud or to lose money to a scam, and people in the Paris area more than those in the countryside. Women are 53% to 54% of victims. Police records show the same peak, 9.6 recorded victims per 1,000 people aged 20 to 24 in 2025, but the rate is still 7.9 per 1,000 at 75 and over. Investment scams reach a different public: 45% of likely victims in a 2024 survey for the markets regulator were men under 35.

Scammers reach people mainly by text message, email and phone. Two thirds of fraudulent debits in 2023 began with a digital contact. The commonest texts announce a parcel that cannot be delivered, an unpaid traffic fine or motorway toll, or a health card to renew, and lead to a copy of an official site that collects card details. A caller posing as the bank's fraud team then uses those details to win the victim's trust.

Leaked personal data, sold in organised online markets together with ready-made phishing kits and call centres of false advisers, make the messages personal. WhatsApp is used for 'hello mum' messages from a child with a broken phone and for false investor groups, and adverts on social networks using the names of media and public figures draw people to false investment sites. The police statisticians note that authors can act from abroad, which makes cases harder to solve.

PEOPLE WHO LOST
MONEY

3,123,986

56% of victims

Money leaves mostly by bank transfer and card. Of the EUR 1.24 billion of payment fraud that banks reported for 2025, transfers were 39%, card payments 35% and cheques 18%; transfers became the largest source as instant transfers spread. The typical large loss is the fake bank adviser scam: a caller posing as the bank's fraud service has the victim approve payments in the banking app 'to cancel them', or move savings to a 'safe account' that the fraudster controls, sometimes a newly opened account or a crypto wallet. Stolen money is sent to an account in the euro payment area and then moved outside it. In investment scams the victim pays by transfer to false savings or trading sites; the average loss reported to the markets regulator was EUR 29,000 in 2024.

Several things stop a payment. Strong authentication, required for online card payments and transfers, has cut card fraud to EUR 47 per EUR 100,000 paid. Since 9 October 2025 a bank must check that the payee's name matches the account number before a transfer. Since 7 May 2026 banks share suspect account numbers through a national file kept by the Banque de France. Banks are asked to let customers set limits and to spot risky sequences, such as a new payee and a raised limit before an unusual transfer.

A stolen card is blocked at any hour on 0 892 705 705. On the phone side, operators must cut calls whose number is not authenticated, and since January 2026 mask French mobile numbers on unauthenticated calls from abroad.

MONEY LOST

US\$3.19b

€2.82b in a year,
0.09% of GDP

The Interior Ministry's statisticians put the losses in scams and payment fraud reported to the police and gendarmerie at about €1.4 billion for people in metropolitan France in 2023, with a further €670 million for organisations that complained. In those cases the median loss was €812, and one in ten victims lost €7,700 or more. Victims who did not complain had lost much less: a median of €100 in the national survey for 2018.

Banks reported €1.241 billion of payment fraud in 2025, up 3.8%, and transfers overtook cards as the largest source, 39% of the total. Fraud by manipulation, mostly the fake bank adviser who has the victim approve payments in the banking app, rose 34% to €516 million, 42% of all payment fraud. The Paris prosecutor estimates that investment scams cost victims at least €500 million a year.

The police and gendarmerie recorded 448,300 victims of scams and payment fraud in 2025, up 7%.

MONEY RETURNED

US\$466m

14.6% of the money
lost

In France the money returned to victims is almost all refunded by banks, above all for card fraud. French payment firms recorded €484.0 million of card fraud in 2024; customers bore 41% of the losses and banks and other firms the rest, according to the European Banking Authority and the European Central Bank. On €351.0 million of fraudulent transfers, customers bore about 88%. A review by the Banque de France and the banking supervisor, published in 2025, found that banks refunded 98% of the value of card payments made without strong authentication but only 20% of the value of such transfers, which the payment security observatory called a persistent failure to comply.

The law obliges the bank to refund an unauthorised payment by the end of the next working day if it is disputed within 13 months. Where the payment was strongly authenticated the bank can refuse only by proving the customer's fraud or gross negligence, and the observatory's 2023 recommendations say a bank in doubt about consent should refund.

Very little is recovered from scammers. A victim who paid a scammer knowingly, for a false shop or investment, has no claim on the bank: the routes are a criminal complaint, damages if the author is tried, and the victims' guarantee fund.

REPORTED

75%

of victims reported it

In the national crime survey VRS 2024, 11% of victims of a fraudulent bank debit and 14% of scam victims in 2023 filed a complaint with the police or gendarmerie, including online. The police and gendarmerie recorded 448,300 victims of scams and payment fraud in 2025, up 7% from 417,300 in 2024.

Of these, 55,300 complained online through THESEE, the police platform for internet scams, after 53,300 in 2024; other scams, such as fake bank adviser and investment fraud, are reported in person. Perceval, the online service for card fraud, took 206,900 reports in 2025, down from 227,711. A Perceval report is not a complaint and is not in the police count, but its receipt goes to the bank with the refund claim.

Banks and card networks declared 7.2 million fraudulent transactions to the Banque de France's payment security observatory in 2025, 7.6% fewer than in 2024, worth €1.241 billion. The mediator of the French Banking Federation received 19,265 referrals in 2024, and about 80% of the 10,982 it accepted concerned payment fraud. Cybermalveillance.gouv.fr and its 17Cyber service, which can put a victim through to a police officer or gendarme, handled more than 504,000 requests for help in 2025, up 20%, 471,798 of them from individuals. The telecoms regulator Arcep received nearly 18,000 reports of spoofed numbers in 2025 up to early December.

POLICE RECORDS

448,300

cases recorded by the
authorities

The figure shown here is the number of victims of scams and payment fraud recorded by the police and gendarmerie in 2025: 448,300, published by the Interior Ministry's statistical service. It counts each victim named in a complaint, 8% of them businesses and other organisations, and includes the 55,300 complaints filed online through THESEE. It leaves out related offences such as breach of trust and abuse of weakness, which add 98,500 victims, and the 206,902 card fraud reports made on Perceval, which are not complaints. Scams proper are 85% of the total and misuse of cards and other payment instruments 15%. The count has risen by 7% a year on average since 2016.

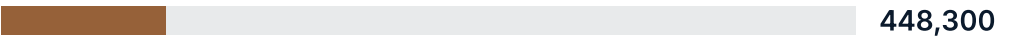
The registers carry no loss total: the amount can be read in about a quarter of case files, and the ministry's statisticians estimated the losses of people who complained at EUR 1.4 billion in 2023, with a median of about EUR 800 per victim and an average near EUR 4,900. Half of complaints are filed within 10 days of the facts.

In 2025, 53,000 people were named as suspects, three quarters of them men and four in ten aged 18 to 29. Few cases are solved: 8% of those recorded in 2024 within a year, against 20% in 2017, and 5% of those committed by digital means. A scam (escroquerie) carries up to 5 years in prison and a EUR 375,000 fine, 7 years and EUR 750,000 when the author poses as a public official or the victim is vulnerable, and 10 years and EUR 1 million for an organised gang.

Victims who told the police (estimated)



Cases recorded by the authorities



MOST COMMON

1. Card fraud

Card and account fraud is the most common: in the national crime survey, people who had money taken from a bank account by fraud outnumber those who lost money to a scam by about three to two.

By money, banks' figures point to the fake bank adviser. Fraud in which the customer was manipulated reached EUR 516 million in 2025, of which EUR 376 million by transfer. It usually starts with phishing: a text about a parcel, a fine or a health card collects card details, and a caller who knows them poses as the bank's fraud team and has the victim approve payments or move savings. In 2025 fraudsters also sent texts with a false card-blocking number, so that the victim calls them. Phishing was a third of the requests for help received by the state's cyber assistance service in 2025, up 71%; requests about fake advisers rose 159% and about false investments 277%.

Investment scams take the largest sums per victim: false savings accounts, loans and crypto or currency trading sites, often copying the name of an authorised firm, cost victims at least EUR 500 million a year on the Paris prosecutor's estimate, and the two financial regulators blacklisted 1,351 new sites in 2025. Other frequent scams are false online shops, false buyers and sellers on second-hand sites, false rentals, romance scams, fake technical support and texts from a 'child' with a new phone number. Businesses are hit by false transfer orders: 640 cases known to the judicial police in 2025 cost EUR 43 million.

GOVERNMENT
RESPONSE

France has joined up its banks more than its phone and internet firms, and prevention more than redress. The payment security observatory chaired by the Banque de France brings banks, merchants, consumers and, since 2023, phone operators around one table, and has delivered: card fraud is at its lowest rate, payee names are checked before transfers, and since May 2026 banks share suspect account numbers by law. The law also makes the bank, not the customer, bear an unauthorised payment.

Yet the results are moving the wrong way. Recorded victims rose 7% in 2025 and fraud by manipulation 34%; banks refunded 62% of the money taken in the latest review, less than two years earlier; and police solve 8% of cases within a year. Phone measures have been outrun: operators have had to cut unauthenticated calls since October 2024, yet the regulator Arcep received nearly 18,000 reports of spoofed numbers between January and December 2025 and opened an inquiry into operators, and requests for help about spoofing rose sixfold. The anti-scam filter voted in May 2024 still awaits its decree.

Social networks, search engines and messaging apps bear none of the loss; the observatory had only opened a dialogue with Google, Meta and TikTok by September 2026. The senator who reported on the 2025 bank fraud law called its measures welcome but insufficient. A victim of a fake adviser cannot complain online, and one who paid a scammer knowingly has no refund right.

Calculation Methodology & Sources

People scammed

- 10.5%. Where reliable survey data is not available, we estimate using mobile and broadband penetration.
- 10.5% of 53,362,355 adults.

People who lost money

- 55.5%. Where reliable survey data is not available, we estimate using mobile and broadband penetration.

Money lost

- €2.13b was lost in cases recorded by the authorities. Adding the 2,675,686 victims who lost money but are not in those records, at €258 each, gives €2.82b.
- 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\$291.78 = EUR 258.22.
- US dollars at 1.129983137 per EUR.
- Share of GDP: US\$3.19b against GDP of US\$3.37tn in 2025. World Bank, GDP (current US\$) 2025.

Money returned

- European Banking Authority and European Central Bank, 2025 Report on Payment Fraud, Table 1, page 45; Charts 20 and 21, pages 36 to 37.
- Card and transfer fraud refunded by payment firms, and money pulled back before it was lost. Worked out: card refunds EUR 285.6m (EUR 484.0m x 59% not borne by users), transfer refunds EUR 44.7m and money pulled back EUR 53.5m; banks returned EUR 383.8m (22.9% of the 59.5% of money lost through banks); EUR 28.6m came back on money lost outside banks (2.5%, measured in the Federal Reserve's household survey for victims who paid only by crypto, cash, gift cards or money transfer firms).

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%).
- 448,300: Scam and payment fraud cases recorded by the police and gendarmerie of France (victims counted).

Most common

- Ranked by kinds of fraud recorded in the national crime survey (VRS 2024). 40.9% of answers are methods such as phishing, or other, and are not ranked.

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