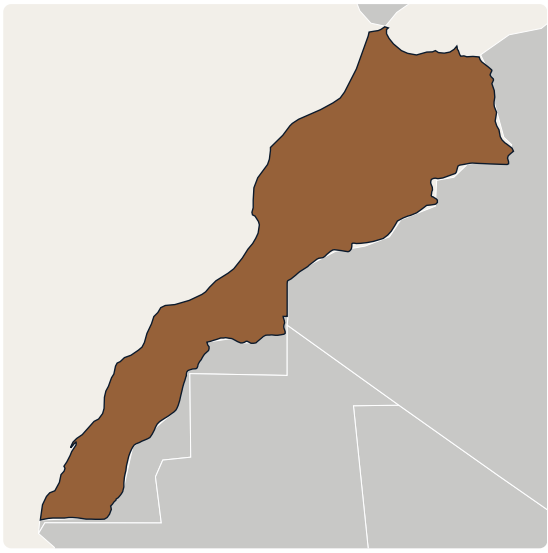
Morocco

Population 38.4 million · Latest figures: 2025



The national police recorded 655 scam cases in 2025, with losses of 14,892,379 dirhams. The annual review says those losses came, in most cases, from phishing, fake pages that capture card details, and from vishing, phone calls that ask for the same details. Of the 655 scam cases, 517 were card and payment scams and 138 were banknote scams. Beside that count, the police handled 13,643 cases tied to new technology and online extortion, identified 3,131 pieces of blackmail content, issued 1,036 international requests for evidence and brought 415 people before the courts.

Sexual extortion using computers fell 5 percent, to 370 cases, with 89 people arrested and 486 victims, 129 of them foreign. Recorded crime as a whole was flat, at 779,008 cases, while violent crime fell 10 percent. The review sits inside the police security strategy for 2022 to 2026.

The national police run the investigations into these scam cases and, since June 2024, e-blagh, the platform for reports of illegal online content, which had taken 25,876 reports by this review. The central bank has chaired a committee on scams that use payment methods since February 2023, and its 2025 report records that law 71-24, amending the Commercial Code, was published in January 2026. The cybersecurity authority under the defence administration has set a strategy to 2030. The strategic committee created by the cybersecurity law of 25 July 2020 seats the police, the gendarmerie and the telecoms regulator together.

PEOPLE SCAMMED

1,793,712

6.7% of adults

The police review names 486 victims of sexual extortion carried out with computers in 2025, and 129 of them were foreign. That class sits inside 13,643 technology and online extortion cases. In the separate count of scam cases, the police dismantled 18 networks and brought 185 people before the courts. The losses in those scam cases are given as one sum, 14,892,379 dirhams, tied to the way the details were taken.

Scammers reach people by the scripts the police and the central bank both describe. A caller gives personal details so as to sound genuine, then asks for the card number and the three-digit security code. A fake page copies a site the person already uses, and what they type is collected. The police say phishing and vishing account for most of the 14,892,379 dirhams lost in the scam cases. e-blagh, the national police platform, lists scams among the contents it receives, next to threats, sexual blackmail and identity misuse.

The casework points beyond one city. The technology and extortion cases produced 1,036 international requests for evidence, and 3,131 pieces of blackmail content were identified. In the scam cases the police also seized fake foreign notes denominated in US dollars, euros and sterling. Once the card details are handed over, online card payments are an ordinary rail: they reached 44.8 million operations and 12.1 billion dirhams in 2025, and instant transfers, each capped at 20,000 dirhams, handled 29 million operations.

PEOPLE WHO LOST MONEY

1,213,830

68% of victims

The money lost in the recorded scam cases leaves mostly through phishing and vishing. The central bank describes the same two scripts scammers use: a phone call that builds confidence and then asks for the card security code, and a lookalike website that collects whatever the customer types. Card payments, including cash machines and online checkouts, reached 230.1 million operations and 70.8 billion dirhams in 2025. Online checkouts alone were 44.8 million operations and 12.1 billion dirhams.

Bank transfer is the other large rail. Instant transfers handled 29 million operations and 107.5 billion dirhams in 2025, up 78 percent and 74 percent on 2024. Each one is capped at 20,000 dirhams, and the average was about 3,700 dirhams. Mobile wallets handled 28 million transactions worth 7.3 billion dirhams, mostly bill payments. Cash withdrawals by card were 450 million operations and 460 billion dirhams, 87 percent of card value.

What stops a scam payment sits on those rails. At the end of 2025, 99.9 percent of bank cards met the chip standard, and remote card payments use strong authentication, including 3D Secure. Payment accounts opened under the central bank's circular of 20 December 2024 are capped by level, from 1,000 dirhams to 100,000 dirhams. In 2025 the bank inspected the scam controls at payment firms. A July 2026 workshop was reported with a guide on rebound accounts, the accounts scammers use as relays, and a call for a second check on mobile banking apps.

MONEY LOST

US$45.9m

MAD 429m in a year, 0.03% of GDP

The national police put the losses in the 2025 scam cases at 14,892,379 dirhams. In the same year they carried out court orders to freeze assets in 398 files and seized criminal proceeds worth 660,146,402 dirhams, of which 240,161,190 dirhams were seized in money-laundering cases. Drug trafficking led those cases, with 303 of 633, 47 percent, and economic and financial crime followed with 263 cases, about 41 percent.

Cheques have their own register at the central bank. Banks declared 462,617 unpaid-cheque incidents in 2025, down 5.1 percent, for 16,599 million dirhams, up 2.8 percent. Regularisations fell from 192,346 to 104,710, and the amount regularised fell from 5,431 million dirhams to 2,367 million. Fake Moroccan notes detected by the central bank fell 10 percent, to 4,064 notes worth 574,000 dirhams, or 1.2 fakes per million notes in circulation.

After a scam payment, the trail described in 2026 is the rebound account, an account scammers use as a relay. The central bank's July 2026 guide, reported from a workshop with its director of banking supervision, is about identifying those accounts and dealing with them. The committee on these scams, which the bank has chaired since February 2023, met in 2025 so that banks and payment firms could share incidents and the measures already taken. A further committee against financial scams, under the national financial intelligence authority, brings in the banks, the courts and the police.

MONEY RETURNED

US$1.4m

3.1% of the money lost

US$1.4m (MAD 13.4m) of it was returned to victims, 3.1% of the money lost.

REPORTED

75%

of victims reported it

Since June 2024 the national police platform e-blagh has taken 25,876 reports of illegal online content. The 2025 police review says those reports covered defamation, incitement, threats, sexual extortion by computer, identity theft and praise of terrorism. The platform's own page also lists scams among the contents it receives.

The case figures sit next to that flow. In 2025 the police handled 13,643 technology and online extortion cases and 655 scam cases, the second of those with losses of 14,892,379 dirhams. Sexual extortion cases fell 5 percent, to 370, with 486 victims. Cheque cases rose 15 percent, to 48,958. The central bank collects reports of card and cheque scams from banks and payment firms so it can see the detected cases and line them up with the published rate of these scams in cashless payments. In 2025 three of its four inspections of payment firms covered how the firms handle scams and the quality of the reports sent in.

The channels meet in committees. The central bank has chaired a committee on scams that use payment methods since February 2023, and that committee met in 2025 to share new scam types and significant incidents. In July 2026 a report of a central bank workshop described a national committee against financial scams, coordinated by the national financial intelligence authority, linking banks, the courts and the police. The cybersecurity authority's computer emergency team watches attacks on state systems, a different desk from e-blagh.

POLICE RECORDS

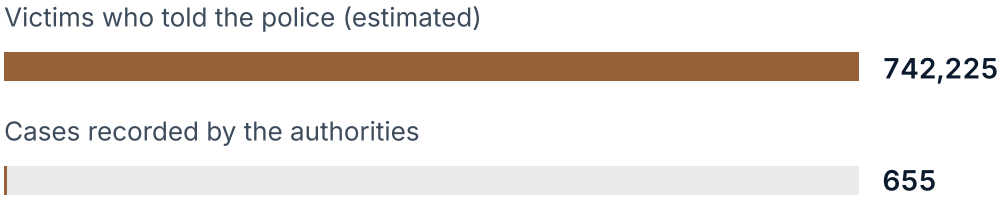
655

cases recorded by the authorities

The figure shown on this page is the 655 cases of fraudulent payment instruments and counterfeit banknotes recorded by the national police in 2025. These are scam cases: 138 were banknote scams and 517 were card and payment scams. The police put the losses in these scam cases at 14,892,379 dirhams, and said they came mostly from phishing and vishing. In that work they seized 592 fake national notes and 1,118 fake foreign notes, dismantled 18 networks and brought 185 people before the courts.

The same review keeps a wider set of technology cases apart from those 655 scam cases. It records 13,643 cases linked to new technology and online extortion, 3,131 pieces of blackmail content, 1,036 international requests for evidence and 415 people brought before the courts. Sexual extortion with computers was 370 cases, down 5 percent, with 89 people arrested and 486 victims, 129 of them foreign. Cheque cases were 48,958, up 15 percent. Money-laundering cases were 633, down 2 percent, with asset freezes in 398 files and 660,146,402 dirhams of criminal proceeds seized.

The 779,008 cases are every criminal case in the year. Violent crime was 43,869 cases, 6 percent of that total, and it fell 10 percent. The technology cases are counted separately from the scam cases, by the national judicial police brigade and four regional brigades in Rabat, Casablanca, Fès and Marrakech.



MOST COMMON

1. Online shopping
2. Jobs
3. Investment

On the count shown here, card and payment scams are the larger part: 517 of the 655 scam cases in 2025. Banknote scams are the other 138. The 14,892,379 dirhams are given as one sum for these scam cases, and the police review says most of that sum came from phishing and vishing.

Phishing, on the central bank's page on card scams, is a fake page that looks like a site the person uses, so that what they type is taken and then used for a payment. Vishing is the phone version scammers use: a caller gives personal details to sound genuine, then asks for the card number and the security code. Remote card payments, the rail those details feed, were 44.8 million operations and 12.1 billion dirhams in 2025, up from 38.5 million and 11 billion. Shop terminals were larger, at 184.5 million operations and 58.6 billion dirhams, and contactless payments were 113.1 million of the terminal operations.

In a separate count, the published class is 13,643 cases of new technology and online extortion, with 3,131 blackmail contents and 415 people brought before the courts. Sexual extortion is the class with a direction: 370 cases, down 5 percent, and 486 victims. Fake notes detected by the central bank, a different count from the 138 banknote scams, were 4,064 notes worth 574,000 dirhams. The 200 dirham note was 56 percent of them, and photocopying or colour printing made 97 percent.

GOVERNMENT RESPONSE

The central bank has chaired a committee on scams that use payment methods since February 2023. It met in 2025 with the main firms in payments to share new scam types, look at serious incidents and follow the actions already started. Chip cards stood at 99.9 percent compliance, and remote payments use strong authentication. A guide on phishing dates from July 2024, and a guide on rebound accounts from July 2026.

Sexual extortion fell 5 percent, to 370 cases. The scam cases were 655, with losses of 14,892,379 dirhams, and 18 networks were dismantled. e-blagh, open since June 2024, had taken 25,876 reports by the 2025 review. The cybersecurity strategy to 2030 covers governance, resilience of national systems, skills and cooperation abroad. The strategic committee created by the cybersecurity law of 25 July 2020 is chaired by the defence administration and seats the national police, the gendarmerie, the telecoms regulator, interior and finance.

Banks and the central bank share the committee on these scams, and the statutory cybersecurity committee puts the police and the phone regulator in the same room as the defence administration. A July 2026 report describes a further committee against financial scams, under the financial intelligence authority, that brings in the courts and the police. Seized criminal proceeds were 660,146,402 dirhams, beside scam losses of 14,892,379 dirhams. The computer emergency team watches state systems, and e-blagh takes the public reports.

Calculation Methodology & Sources

People scammed

- 6.7%. Where reliable survey data is not available, we estimate using mobile and broadband penetration.
- 6.7% of 26,757,444 adults.

People who lost money

- 67.7%. Where reliable survey data is not available, we estimate using mobile and broadband penetration.

Money lost

- MAD 14.9m was lost in cases recorded by the authorities. Adding the 1,213,175 victims who lost money but are not in those records, at MAD 341 each, gives MAD 429m.
- 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$36.51 = MAD 341.34.
- US dollars at 0.106948704 per MAD.
- Share of GDP: US$45.9m against GDP of US$182.37b in 2025. World Bank, GDP (current US$) 2025.

Money returned

- Estimated: the median share of money recovered in lower-middle-income countries that publish it: Bangladesh (1.1%), Egypt (7.6%), India (4.3%), Nigeria (0.3%), the Philippines (6.6%), Pakistan (6.2%), Tanzania (0.5%) and Vietnam (2.0%).

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%).
- 655: Fraudulent payment and banknote cases recorded by the national police.

Most common

- Borrowed from India, the Philippines and Vietnam: ranked by the average of the scam types their victims named (no survey of Morocco's own). 36.9% of answers are methods such as phishing, or other, and are not ranked.

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