

Mexico

Population 131.9 million · Latest figures: 2025

Fraud is now Mexico's most frequent crime. The national crime survey counts 8,290 frauds for every 100,000 people in 2025, up from 7,574 in 2024 and 5,341 in 2017, and fraud is the most common crime in 27 of the 32 states. Fraud and extortion together were 44% of all crime.

No single body leads on fraud. The financial consumer agency CONDUSEF handles claims against banks and lenders. Fraud itself is prosecuted by the state prosecutors. The Guardia Nacional runs the national cyber line, and the federal security ministry leads on extortion, with a national strategy launched on 6 July 2025 and a general law in force since 29 November 2025.

Two measures aim at the tools scammers use. Since 1 October 2025 bank customers set their own transfer limit, above which the bank must ask for extra confirmation. And every mobile line must be registered to a named person: lines not linked by their deadline, staggered from 15 August to 31 December 2026, are suspended. In June and July 2026 CONDUSEF signed agreements to share information on fraud with the banks' security body SEPROBAN and with the government's financial intelligence unit.



PEOPLE SCAMMED

5,963,883

6.4% of adults

Men are hit slightly more often than women: 8,688 frauds per 100,000 men in 2025 against 7,947 per 100,000 women. Most frauds are electronic and most extortion is by phone, according to the statistics office.

CONDUSEF says fraud has moved from voice calls to SMS and WhatsApp, because many people no longer answer unknown numbers: the messages claim to come from a bank, the tax office or an online shop and carry an urgent link. Its list of the riskiest frauds for 2025 was phishing emails, smishing by SMS, fraudulent calls, card skimming, fraud on social networks, identity theft, online buying and selling, and tampered cash machines. In 2026 it warned of apps installed from links that capture passwords or take control of the phone, and of fake advisers on social media who use real lenders' names and ask for a deposit before a loan is paid out.

Many extortion calls are made from inside prisons: twelve prisons account for 56% of the numbers reported to the national extortion line. Mexico City's cyber police have warned of romance scams run from fake profiles of soldiers, and of QR codes that lead to fraudulent sites.

PEOPLE WHO LOST
MONEY

4,987,744

84% of victims

Half of the frauds in the national crime survey were bank cards or accounts used without the owner's permission, and nearly half were goods or services paid for and not delivered. A transfer through the SPEI payment system can be cancelled only before the money is deposited, so a payment sent to a scammer comes back only if the person who received it agrees.

Since 1 October 2025 every customer has a personal limit for internet, phone and mobile banking: a transfer above it needs additional confirmation, and changing the limit needs two forms of authentication or a signature at a branch. Mobile signals are being blocked in prisons: by November 2025 a third of the lines identified in extortion had been cut off. Recovery scams add a second loss: websites and Facebook pages promise to recover money lost to scams, ask for a new payment in advance and disappear.

MONEY LOST

US\$3.23b

MXN 62.1b in a year,
0.18% of GDP

Fraud is Mexico's most frequent crime, and it is spreading. INEGI's national crime survey counts 8,290 frauds per 100,000 people in 2025, up from 7,574 in 2024 and 5,341 in 2017. The survey covers bank fraud, a card or account used without permission, and consumer fraud, goods or services paid for and not delivered.

Most losses are small, and a few large ones carry much of the total. In INEGI's survey data the median victim who lost money lost MXN 3,000 in both 2024 and 2025, while losses of MXN 100,000 or more made up 43% of the money lost in 2025, against 28% in 2024.

Bank fraud makes up a large part. Customers disputed MXN 10,714 million with their banks as possible fraud in the first half of 2025, about 72% of all money claimed from banks, according to CONDUSEF, the financial consumer agency. In the first quarter of 2026 they disputed MXN 5,201 million, two thirds of all money claimed, and fraud complaints were up 31.5% on a year earlier.

MONEY RETURNED

US\$277.4m

8.6% of the money
lost

Most of the money returned in Mexico is refunded by banks rather than recovered from the scammers. Banks give back about a quarter of what customers claim from them as fraud: in the first half of 2025 customers disputed MXN 10,714 million as possible fraud and banks returned MXN 2,556 million, according to CONDUSEF. In the first quarter of 2026 they refunded MXN 1,265 million of MXN 5,201 million, leaving 75.7% unpaid. Identity theft claims fared worse: MXN 65 million refunded of MXN 634 million in the first half of 2025.

The rules favour card charges. A customer has 90 days to dispute a charge, and the bank has up to 45 days to rule, or 180 days for transactions abroad. CONDUSEF says the bank must generally credit a disputed charge within 48 hours of the claim while it investigates, and can take the credit back if it shows the customer or an additional cardholder authorised the charge.

Transfers the customer made themselves are much harder to recover. A SPEI transfer can be cancelled only before the money is deposited, and once it reaches a valid account getting it back depends on the recipient. If the bank refuses, the customer can take the claim to CONDUSEF within two years, free of charge. In the State of Mexico in the first seven months of 2026, 38.4% of claims to CONDUSEF ended in the user's favour and MXN 106.7 million was recovered.

REPORTED

48%

of victims reported it

In INEGI's national crime survey (ENVIPE 2026), 5.9% of fraud victims of 2025 reported to the public prosecutor. Of 8,136,513 frauds that year, 392,358 (4.8%) were reported to a prosecutor and a file was opened for 288,383 of them, 73.5%. In all, 246,907 were reported to some other authority, 59,628 of them to the prosecutor as well. The share of fraud not reported or not investigated fell from 96.7% in 2024 to 96.5%.

State prosecutors opened 108,736 fraud files in 2025. The Guardia Nacional's report line logged 61,829 reports of internet crime in 2025, up 4.8% from 58,996, and refers victims to the prosecutor for a formal complaint.

Banks received 1.515 million fraud complaints in the first quarter of 2026, up 31.5%, three quarters of all complaints against them. Claims go to the bank's specialised unit or straight to CONDUSEF, which received 22,199 claims in the first quarter of 2026, 37.4% about possible fraud and 94% of those against banks. From January to May its possible-fraud claims passed 35,000, up 18% at banks and about 49% at smaller lenders.

The national extortion line took 142,505 calls from July 2025 to February 2026, 11% of them about completed extortions, leading to more than 5,000 investigation files. In Mexico City the Consejo Ciudadano received 15,216 extortion reports in 2025, down 9.3% from 16,782. CONDUSEF's register of suspicious phone numbers took almost 5,000 numbers in its first week in June 2026, 91% of them fraud, harassment or spam.

POLICE RECORDS

108,736

cases recorded by the authorities

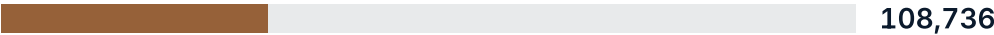
State prosecutors opened 108,736 fraud investigations in 2025, up from 61,609 in 2017, against the 8.1 million frauds the national crime survey estimates. The survey estimates that 96.5% of frauds in 2025 were not reported or did not lead to an investigation. Across all crimes only 9% were reported: the main reasons people gave were that reporting is a waste of time (35.8%) and distrust of the authorities (13.0%). Of the investigations that were opened, 38.1% ended with nothing happening and 39.5% were still in progress.

Enforcement has concentrated on extortion. The general law in force since 29 November 2025 sets 15 to 25 years in prison, covers extortion by phone and digital means, including calls made from prisons, and is prosecuted without the victim having to press charges. Under the national strategy 1,847 people had been arrested by 31 July 2026. On timeshare fraud run from call centres, the United States in February 2026 sanctioned a resort near Puerto Vallarta, five people and 17 companies linked to the Jalisco cartel.

Victims who told the police (estimated)



Cases recorded by the authorities



MOST COMMON

- 1. Online shopping
- 2. Card fraud

The national crime survey records two broad kinds of fraud. Consumer fraud, paying for goods or services that are not delivered as agreed, was 46.7% of frauds in 2025 and the largest single kind. Bank fraud, in three forms, made up the other half: a card used for purchases without permission (31.4%), a cloned card (11.4%) and money taken from a bank account (7.0%). Eight in ten frauds were carried out over the internet or by other electronic means, 13% in person and 7% by phone call.

Among claims that reach CONDUSEF, the usual fraud complaints are purchases and electronic transfers that the customer does not recognise. Claims of possible fraud to CONDUSEF rose 18% in banks and almost 49% in smaller lenders in the first five months of 2026, with the fastest growth among people aged 50 to 59. Extortion is counted separately and is almost as common as fraud: 6,831 cases per 100,000 people in 2025.

GOVERNMENT
RESPONSE

Mexico has no single programme against fraud, and no body with the power to make banks, phone companies and platforms act together. What exists is a set of separate measures. The banking regulator requires a personal transfer limit on every account from October 2025. The telecoms regulator is registering every mobile line to a named person, with unregistered lines suspended between August and December 2026: by late June 2026, 43.5% of 144.5 million lines had been registered. CONDUSEF runs alerts, a fraud portal and a number-checking tool, and in mid-2026 signed its first agreements to exchange information on fraud methods with the banks' security body and the financial intelligence unit. The security ministry's effort is aimed at extortion: a national strategy, a single 089 line and the blocking of phone signals in prisons.

The evidence on outcomes is poor. Fraud rose from 7,574 to 8,290 per 100,000 people between 2024 and 2025. Banks refunded about a quarter of the money customers disputed as fraud. Only 3.5% of frauds were reported and led to an investigation, and across all crimes 1.1% ended with a result for the person who reported.

The President has called extortion "the crime we have not been able to reduce". Banks answer for card charges they cannot show the customer authorised. Nothing obliges telcos or platforms to share data or to bear any of the loss.

Calculation Methodology & Sources

People scammed

From one survey:

- 6.4%: INEGI, Encuesta Nacional de Victimización y Percepción sobre Seguridad Pública (ENVIPE) 2026, Tabulado 4.26 (2025).
- 6.4% of 93,454,351 adults.

People who lost money

From one survey:

- 83.6%: INEGI, Encuesta Nacional de Victimización y Percepción sobre Seguridad Pública (ENVIPE) 2026, Raw files, question 1.34 (2025).

Money lost

- 4,987,744 victims who lost money, at an average of MXN 12,451 each, gives MXN 62.1b.
- MXN 65,219,695,905 lost by 5,238,062 victims in the survey's own count of adults, as printed by INEGI.
- US dollars at 0.051981784 per MXN.
- Share of GDP: US\$3.23b against GDP of US\$1.83tn in 2025. World Bank, GDP (current US\$) 2025.

Money returned

- Vanguardia, reporting CONDUSEF, Crece la estafa digital: más de 2.4 millones de fraudes bancarios en México durante 2025, Article.
- Banks returned MXN 2,556m of MXN 10,714m disputed as fraud in the first half of 2025. Worked out: MXN 2,556m for the first half, doubled for the year; banks returned MXN 5.11bn (10.6% of the 77.4% of money lost through banks); MXN 224.2m came back on money lost outside banks (1.6%, from Armidale's non-government survey of seven Asian markets, converted to money).

Reported

- Borrowed from Indonesia, India, Malaysia, the Philippines, Singapore, Thailand and Vietnam: 48.0%. Estimated: the lowest 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

- 5.9%: INEGI, Encuesta Nacional de Victimización y Percepción sobre Seguridad Pública (ENVIPE) 2026, Raw files, question 1.20 (2025).
- 108,736: Fraud cases recorded by the state prosecutors of Mexico (investigation files opened).

Most common

- Ranked by kinds of fraud recorded in the national crime survey (ENVIPE 2026). 10.4% of answers are methods such as phishing, or other, and are not ranked.

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