NIBRS Tip of the Month

Property Description for Credit Card/ATM Fraud

What property loss and description should be reported for the offense of Credit Card/ATM Fraud?

As stated in the FBI NIBRS User Manual (p. 28): Credit Card/Automated Teller Machine Fraud "...does not apply to the theft of a credit/debit card but rather its fraudulent use."

Fraud is the offense when something is achieved through deceit or lying; Larceny/Theft is the physical taking of something. An incident may include both the theft of the credit/debit card as well as the fraudulent use of the card.

The Credit Card/ATM Fraud offense should not include the credit or debit card as stolen property in the property description; only list the property taken as a result of the Fraud.

Property Loss = Stolen/Etc. (which includes Defrauded)

Property Description = Money or other item received through the Fraud