

December 2009

# NIBRS Coding Scenarios

## Theft of Credit Card & Fraudulent Use

**Issue:** How do you properly code the actual theft of a credit card? How do you code the fraudulent use of a credit card?

If an actual credit card was stolen from a vehicle, it would be a "23F – Theft From Motor Vehicle". If it was from a building, it would be "23C – Theft from Building". It could be stolen during a "220 – Burglary/B&E" or during a "120 – Robbery". The Type of Property Loss would be coded as "7 – Stolen", the Property Description would be "09 – Credit/Debit Cards" and the value would be zero.

When a credit card is fraudulently used, regardless if the actual plastic card was taken or not, the offense would be coded as "26B – Credit Card/Automatic Teller Machine Fraud". The Type of Property Loss would be coded as "7 – Stolen" and the Property Description would be whatever the offender purchased with the credit card. If they purchased a new refrigerator, then it would be "16 – Household Goods", if they purchased a stereo it would be "26 – Radios/TVs/VCRs", etc.

In a situation where the physical plastic credit card was stolen and then fraudulently used, you would most likely have two separate incidents. Report an incident for the theft of the card and a separate incident for each time & place where the card was used. (Remember to use the separation of time and place rules.)

**Reference:** *Volume 1: Data Collection Guidelines, (blue cover), 26B Credit Card/Automatic Teller Machine Fraud description Page 27, Type of Property Loss page 82, and Property Descriptions pages 83 – 85. See also the March 2009 DCI Bulletin, NIBRS Coding Scenarios, "Credit Card Fraud".*

## **2010 NIBRS Classes Scheduled**

**NIBRS I, NIBRS II & NIBRS Coding Scenarios  
will be held September 1 & 2, 2010.**

**Please mark your calendars.**

*Note that the preceding gives general examples. It is not meant to be all inclusive. Coding is based on individual case circumstances. Please direct NIBRS questions to:*



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