

March 2009

NIBRS Coding Scenarios

Credit Card Fraud

2009 NIBRS
Classes
Scheduled
(See Below)

Issue: How to properly code a case of Credit Card Fraud.

Scenario: An agency had a resident report that someone had used their credit card to purchase items. The card was still in the possession of the owner so the card had not been physically stolen. Is this fraud and what category do you put under stolen property?

Even though the individual still has their card, it would be coded as "26B Fraud- Credit Card/Automatic Teller Machine". The credit card owner would be listed as a victim. Victims may also include each place of business where the credit card was used or the financial institution of the credit card. If the financial institution of the credit card reimburses the businesses where the card was used, those businesses would not be listed as a victim. The stolen property description would reflect what was received using the credit card, i.e. clothing, jewelry, household goods, etc.

If there is a separation of time and place, each occurrence would be coded as a separate incident.

Reference: NIBRS Volume I: Data Collection Guidelines (blue cover), Credit Card/Automatic Teller Machine Fraud, page 27.

2009 NIBRS Classes Scheduled
NIBRS I and NIBRS II – September 15 & 16, 2009
NIBRS Coding Scenarios (1/2 Day) – September 17, 2009



Please direct NIBRS questions to:
Brenda Manning
Criminal Statistical Analysis Center
605-773-6312

