

- **Consumers rely on credit card fraud prevention and response measures.** Consumers see credit cards as the most secure payment method, valuing the security protections that card networks and issuers offer. When credit card fraud does occur, consumers are satisfied with response measures and often don't have to lift a finger as banks intervene on their behalf.
- **Networks' security investments help block billions in fraud every year.** Through billions of dollars of investments in fraud prevention, including the development of cutting-edge AI and machine learning tools, card networks are improving security measures even as fraudsters' tactics evolve.
- **Card payments protect consumers from fraud losses.** Due to zero liability protections and widespread security measures, consumers rarely face significant fraud losses from card purchases. Even when fraud does occur, credit card and debit card fraud losses are much lower on average than other payment methods.

### Credit Cards Are the Most Secure Payment Method

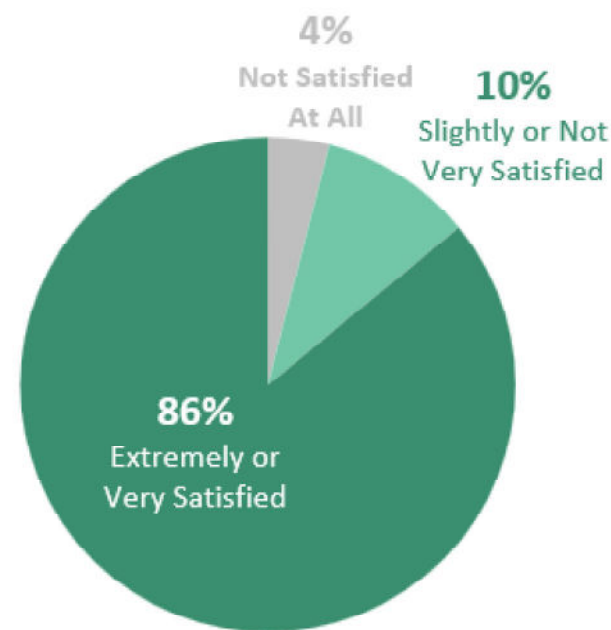
For the 8<sup>th</sup> year in a row, consumers ranked credit cards as the most secure payment method in 2024. Meanwhile, check and cash payments ranked as the least secure methods.

1	Credit card
2	Online banking bill payment
3	Debit card
4	Money order
5	Bank account number payment
6	Prepaid card
7	Check
8	Cash

Source: Federal Reserve Bank of Atlanta (2025)

### Consumers Highly Satisfied with Banks' Response to Fraud

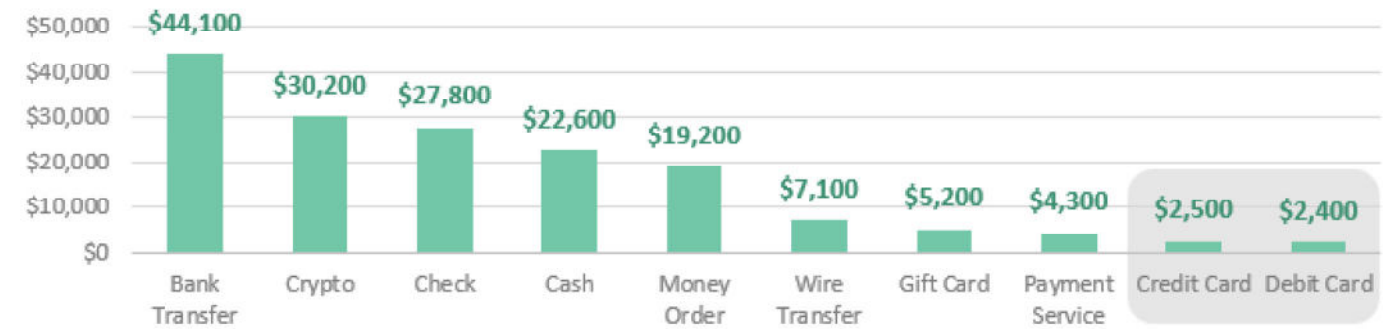
The vast majority of consumers are satisfied with how their banks handled credit card fraud alerts. Additionally, 91% of respondents said their bank intervened before they had to do anything.



Source: PYMNTS (2024)

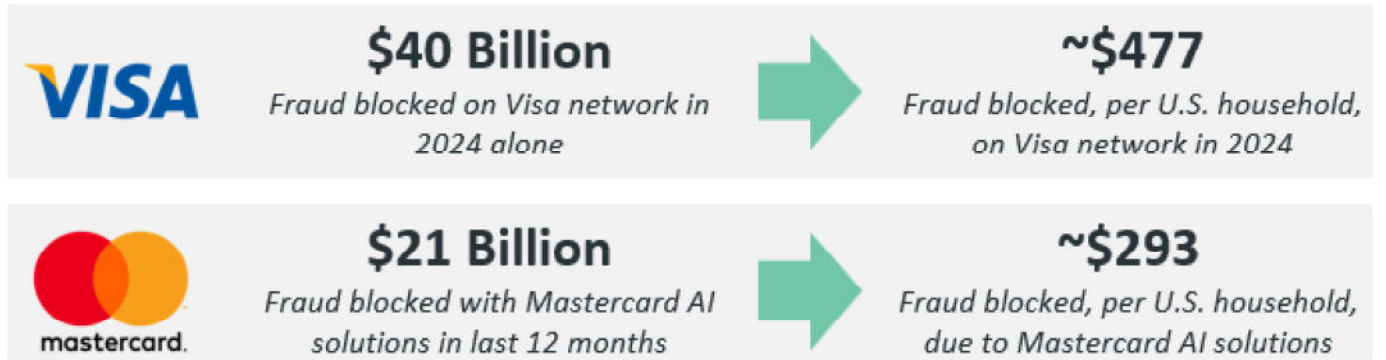
### Debit and Credit Cards Have the Lowest Average Fraud Loss

In 2024, the average amount lost per reported case of fraud was lowest for debit and credit cards compared to any other common payment method.



Source: FTC (2025)

### VISA & Mastercard Security Investments Prevent Billions in Fraud



Sources: Visa (2025), Mastercard (2025). Estimate is based off current number of U.S. households, share of U.S. households with at least one general-use credit card, cards owned, on average, per cardholder, and share of Visa and Mastercard credit cards in the U.S.