



Quick Facts

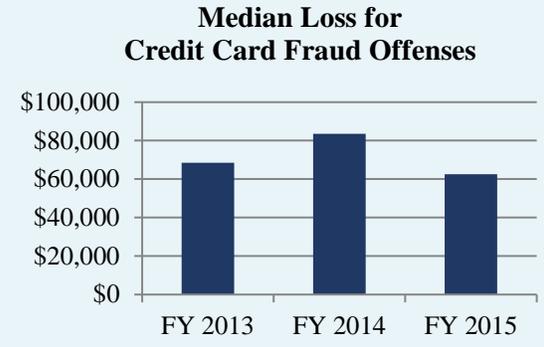
- ▶ THERE WERE 71,003 CASES REPORTED TO THE UNITED STATES SENTENCING COMMISSION IN FISCAL YEAR 2015.
- ▶ OF THESE CASES, 7,724 INVOLVED THEFT, PROPERTY DESTRUCTION, OR FRAUD.¹
- ▶ 6.1% OF THEFT, PROPERTY DESTRUCTION, AND FRAUD OFFENSES INVOLVED CREDIT CARD FRAUD.²

Credit Card Fraud Offenses²



Top Five Districts Credit Card Fraud Offenders FY 2015

Southern District of Florida (N=57)
Southern District of New York (N=35)
Middle District of Florida (N=30)
Central District of California (N=22)
Eastern District of Virginia (N=18)



In fiscal year 2015, there were 472 credit card fraud offenders, who accounted for 0.7%³ of all offenders sentenced under the guidelines. The number of credit card fraud offenders decreased by 24.0% from fiscal years 2013 to 2015.

Offender and Offense Characteristics

- In fiscal year 2015, over three-quarters of credit card fraud offenders were male (76.9%).
- Almost half were Black (47.5%) followed by White (23.6%), Hispanic (19.1%), and Other Races (9.8%).
- The average age of these offenders at sentencing was 33 years.
- Approximately three-quarters of credit card fraud offenders were United States citizens (75.3%).
- The majority of credit card fraud offenders had little or no prior criminal history (52.8% of these offenders were assigned to Criminal History Category I).
- The median loss for these offenses was \$62,500.
 - ◆ 30.9% of credit card fraud offenses involved loss amounts of \$30,000 or less.⁴
 - ◆ 6.8% of credit card fraud offenses involved loss amounts greater than \$1 million.⁴
- Over half (59.3%) of credit card fraud sentences were increased because of the number of victims involved in the offense.⁴
 - ◆ 28.8% of these offenses involved 10 or more victims or mass-marketing;
 - ◆ 22.5% of these offenses involved 50 or more victims; and
 - ◆ 8.0% of these offenses involved 250 or more victims.
- Sentences for credit card fraud offenders were also increased for:
 - ◆ Use of sophisticated means to execute or conceal the offense (18.2%).
 - ◆ Use of an unauthorized means of identification (64.0%).
 - ◆ Leadership or supervisory role in the offense (8.5%).
 - ◆ Abusing a public position of trust or using a special skill (2.3%).
 - ◆ Obstructing or impeding the administration of justice (3.4%).
- Sentences for credit card fraud offenders were decreased for:
 - ◆ Minor or minimal participation in the offense (5.5%).

¹ Theft, property destruction, and fraud offenses include cases with complete guideline application information in which the offender was sentenced under §2B1.1 (Larceny, Embezzlement, and Other Forms of Theft; Offenses Involving Stolen Property; Property Damage or Destruction; Fraud and Deceit; Forgery; Offenses Involving Altered or Counterfeit Instruments Other than Counterfeit Bearer Obligations of the United States) using a *Guidelines Manual* in effect on November 1, 2001 or later. See www.ussc.gov/research/quick-facts for the *Quick Facts* on §2B1.1 offenders.

² Credit card fraud includes cases where the offense conduct as described in the Presentence Report involved fraudulent activity involving credit cards including theft, fraudulent charges, skimming or re-encoding, and fraudulent applications for cards.

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Credit Card Fraud Offenses

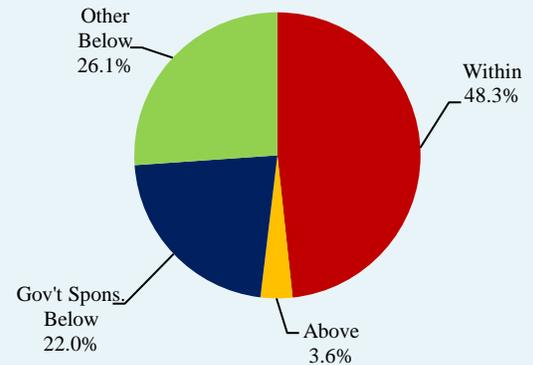
Punishment

- The majority of credit card fraud offenders were sentenced to imprisonment (88.1%).
- The average sentence length for credit card fraud offenders was 30 months.

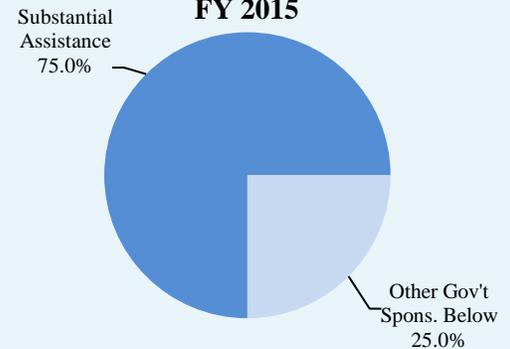
Sentences Relative to the Guideline Range

- During the past three years, the rate of within range sentences for credit card fraud offenders has decreased slightly from 50.2% in fiscal year 2013 to 48.3% in fiscal year 2015.
- In each of the past three years, approximately one-fifth to one-quarter of credit card fraud offenders received a sentence below the applicable guideline range because the government sponsored the below range sentence.
 - ◆ Substantial assistance departures were granted in approximately 15 to 17 percent of credit card fraud cases in each of the past three years.
 - ◇ These offenders received an average reduction of 55.1% in their sentence during the three year time period.
 - ◆ Other government sponsored departures were granted in approximately six to seven percent of credit card fraud cases in each of the past three years.
 - ◇ These offenders received an average reduction of 49.1% in their sentence during the three year time period.
- The rate of non-government sponsored below range sentences increased slightly during the past three years from 24.5% of credit card fraud cases in fiscal year 2013 to 26.1% in fiscal year 2015.
 - ◆ These offenders received an average reduction of 41.8% in their sentence during the three year time period.
- Both the average sentence and the average guideline minimum for credit card fraud offenders remained relatively stable during the past three years.
 - ◆ The average sentence imposed ranged from 30 months to 35 months during that time period.
 - ◆ The average guideline minimum ranged from 37 months to 43 months during that time period.

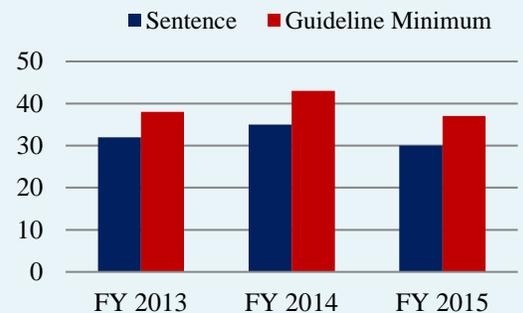
**Sentence Relative to the Guideline Range
FY 2015**



**Government Sponsored Below Range Sentences
FY 2015**



**Average Sentence and Average Guideline Minimum
(in months)**



³ Of the 71,003 offenders sentenced in fiscal year 2015, 7,543 were excluded from this analysis due to incomplete guideline application information.

⁴ The Loss Table and Victims Table were amended effective November 1, 2015.

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