



Data relay attacks drive up European terminal related fraud incidents

The European Association for Secure Transactions (EAST) has just published a European Payment Terminal Crime Report covering 2025 which highlights a massive increase in reported data relay attacks.

Terminal related fraud attacks were up 40% (from 14,664 to 20,465 incidents). This increase was primarily due to a rise in data relay attacks. Data relay attacks increased by 1,811% (from 381 to 7,282 incidents), ATM card trapping attacks decreased by 8% (from 2,704 to 2,500 incidents), ATM cash trapping attacks increased by 8% (from 9,811 to 10,574 incidents), and ATM TRF attacks decreased by 93% (from 1,577 to 109 incidents). Within the data relay attack total 2,967 attacks were 'Terminal-to-Terminal' and 4,315 were 'Card-to-Terminal' attacks. Total losses of €3 million were reported, down 96% from the €71 million reported in 2024. Given the low level of skimming attacks in Europe, EAST has stopped reporting losses due to card skimming, which reflects the 96% decrease in reported losses when compared to 2024.

EAST Executive Director Lachlan Gunn said, "Data relay attacks were first reported by EAST in 2022 and remained at low levels until 2025 when reported incidents surged. In 'Terminal-to-Terminal' relay attacks, the legitimate customer/user operates a Compromised Terminal with their card for either a contact or a contactless transaction. In 'Card-to-Terminal' relay attacks the customer is the victim of a phishing campaign disclosing confidential account data including the PIN to enable transaction data relay from the customer card. Within such relay attacks the customer is not using a terminal and no Active Shimming Device is utilized. Two of our Expert Groups, EAST EGAF and EAST EPTF, continue to monitor and analyse these attacks, with close cooperation between industry partners, Europol, and law enforcement in the affected countries."

ATM malware and logical attacks were down 57% (from 3 to 1). No losses were reported. Europol, supported by EAST EGAF, has published guidelines to help the industry and law enforcement counter the ATM Logical Attack threat. It is believed that the adoption by the industry of the recommendations has helped to drive down attacks. Given the low levels of such attacks in Europe, from 2026 onwards it is likely that EAST will stop reporting on them.

ATM related physical attacks were down 50% (from 5,593 to 2,986 incidents), primarily due to a fall in reported non-specific attacks. Within this total, ATM explosive attacks (including explosive gas and solid explosive attacks) were down 6% (from 602 to 565 incidents), attacks due to ATM Theft (Rip-out)/ATM burglary (In-situ) were down 11% (from 592 to 525 incidents) and non-specific attacks were down 60% (from 4,754 to 1,889 incidents). Losses due to ATM related physical attacks were €19 million, a 58% increase from the €12 million reported during 2024. 71% of these losses were due to explosive attacks, which were up 57% from €8.6 million to €13.5 million. While on average around 40% of such attacks do not result in cash loss, the loss figures shown do not take into account collateral damage to equipment or buildings, which can be significant and often exceeds the value of the cash lost in successful attacks.

A summary of the report statistics under the main headings is in the table below. The full report, with breakdowns for each crime category, is available to EAST members.

EUROPEAN PAYMENT TERMINAL CRIME STATISTICS - SUMMARY						
Terminal Related Fraud Attacks	2021	2022	2023	2024	2025	% +/- 24/25
Total reported Incidents	5,969	10,141	7,115	14,664	20,465	+40%
Total reported losses	€198m	€200m	€173m	€71m	€3m	-96%
ATM Malware & Logical Attacks	2021	2022	2023	2024	2025	% +/- 24/25
Total reported Incidents	52	31	7	3	1	-57%
Total reported losses	€0.70m	€0.14m	€0.07m	€0m	€0m	0%
ATM Related Physical Attacks	2021	2022	2023	2024	2025	% +/- 24/25
Total reported Incidents	3,947	3,728	4,637	5,953	2,986	-50%
Total reported losses	€10m	€11m	€9m	€12m	€19m	+58%

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Background data on the Report & EAST follow. For further information and a PDF copy of the report (Media only) please contact the EAST Executive Director Lachlan Gunn:

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For more information on EAST visit:

<https://www.association-secure-transactions.eu/>

<http://www.facebook.com/EASTatm>

<https://www.linkedin.com/company/european-association-for-secure-transactions/>

EUROPEAN PAYMENT TERMINAL CRIME REPORT - Period: January to December 2024

The above release is based on a report prepared twice-yearly by EAST to provide an overview of the European payment terminal crime situation for law enforcement officers and EAST members, using statistics provided from 21 European states. The following countries, with an estimated total installed base of 293,391 ATMs, 134,449 UPTs, and 17,750,761 POS terminals, supplied full or partial information for this report:

Austria; Belgium; Denmark; Finland; France; Germany; Greece; Hungary; Ireland; Italy; Liechtenstein; Luxembourg; Netherlands; Norway; Portugal; Romania; Slovakia, Spain; Sweden; Switzerland; United Kingdom.

EAST has taken reasonable measures to develop the report this press release is based on in a fair, reasonable, open, and objective manner. However, EAST makes no claims, promises, or guarantees about the completeness of the underlying data. In addition, as the information in the report has been passed to EAST by other parties, errors or mistakes may exist or be discovered. Neither EAST nor its members, authors, or agents shall be liable for any loss, damage, or claim with respect to any such information being provided. All such liabilities, including direct, special, indirect, or consequential damages, are expressly disclaimed and excluded.

ABOUT EAST

Founded in February 2004 EAST is a 'non-profit' organisation whose National and Global Members are committed to gathering and collating information on both Terminal and Payment security within their countries/regions and sharing it with EAST Members and Law Enforcement Agencies.

EAST has set up a framework network structure to improve co-operation with industry, law enforcement, and in particular Europol, to achieve awareness and better results in the fight against organized cross-border crime. EAST National and Global Members represent 35 countries.

The EAST Expert Group on All Terminal Fraud (EGAF), formed in May 2013, provides a specialist expert forum for discussion of terminal related fraud trends, fraud methodologies and countermeasures. Through a system of Fraud Alerts EAST EGAF can communicate important and timely information to EAST National, Global, and Associate Members.

The EAST Expert Group on ATM and ATS Physical Attacks (EGAP), formed in May 2014, provides a specialist expert forum for discussion of related physical attack trends, attack methodologies and countermeasures. Through a system of Physical Attack Alerts EAST EGAP can communicate important and timely information to EAST National, Global, and Associate Members.

The EAST Expert Group on Payment and Transaction Fraud (EPTF), launched in January 2016, provides a European specialist forum for discussion of security issues affecting payments and transactions and for the gathering, collation and dissemination of related information, trends, and general statistics. Through a system of Payment Alerts EAST EPTF can communicate important and timely information to EAST National, Global, and Associate Members.