

Methods of operation of perpetrators of crimes committed using electronic payment instruments.

The work aims to show the currently used security measures for transactions using ATMs and electronic payment instruments. Threats related to using ATMs, cash deposit machines, and all types of ATM, debit, payment, and other cards.

The main tasks that the author sets for himself are to identify the current level of threats to transactions carried out using electronic payment instruments. The work also presents an analysis of the security measures for transactions carried out using electronic payment instruments from the perspective of current criminal threats. An important element of the work is to present the elements of the Polish criminal legal system, whose task is to protect electronic payment instruments. The author also lists the tactics of law enforcement agencies, including the most important trial evidences in criminal cases.

The archival data analysis was adopted as the main research method used in the work. Within this method, a query of files of completed criminal proceedings was carried out. Data entered into the Police analytical system KSIP was also used. In addition, the interview method was also used in a variant of the survey research technique. Information was obtained from experts in the field of computer forensics.

The results of the conducted research allowed us to establish that payment card crime is currently stabilizing. Since 2017, crime has remained at a similar, but high level, with slight increases. This crime generates high material losses and is becoming a socially burdensome crime. Changing the trends of the perpetrators' activities in this respect. Cashless payment instruments are becoming a target or tool for criminals. The vast amount of information we receive while using the Internet, the multitude and routine nature of transactions we make online cause us to lose our vigilance and we are unable to maintain sufficient focus and proper care of the security of the payment operations carried out.