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Answer given by Mr McGrath
on behalf of the European Commission
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Unfair commercial practices, including fraudulent or deceptive practices by traders, are regulated under Directive 2005/29/EC[1]. The Commission coordinates enforcement actions with competent authorities in Member States to tackle EU-wide breaches of EU consumer law[2] under Regulation (EU) 2017/2394[3]. Under Regulation 2022/2065[4], providers of very large online platforms (VLOPs) such as Booking.com are also required, with a close scrutiny by the Commission, to carry out risk assessments and put in place mitigation measures in relation to risks of actual or foreseeable negative effects for high-level of consumer protection. In case of substantiated suspicions, the Commission can send requests for information or open a formal investigation against a VLOP[5].

Moreover, Directive (EU) 2015/2366[6] requires payment service providers to apply payments authentication and refund payment service users in case of unauthorised payment transactions. To tackle new fraud trends, the Commission proposal for the Payment Services Regulation[7] requires providers of electronic communication services to cooperate with payment services providers.

Any personal data processing must have appropriate technical and organisational measures to ensure appropriate security in compliance with Regulation (EU) 2016/679[8]. Enforcement lies within the competence of national supervisory authorities and courts.

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[1] Directive 2005/29/EC of the European Parliament and of the Council of 11 May 2005 concerning unfair business-to-consumer commercial practices in the internal market and amending Council Directive 84/450/EEC, Directives 97/7/EC, 98/27/EC and 2002/65/EC of the European Parliament and of the Council and Regulation (EC) No 2006/2004 of the European Parliament and of the Council ('Unfair Commercial Practices Directive').
[2] For instances the coordinated action against subscription traps on the Internet Consumer frequent traps and scams or the one on COVID-19 related consumer scams, see for both https://commission.europa.eu/live-work-travel-eu/consumer-rights-and-complaints/enforcement-consumer-protection/coordinated-actions/consumer-frequent-traps-and-scams_en.
[3] Regulation (EU) 2017/2394 of the European Parliament and of the Council of 12 December 2017 on cooperation between national authorities responsible for the enforcement of consumer protection laws and repealing Regulation (EC) No 2006/2004. ELI: http://data.europa.eu/eli/reg/2017/2394/oj.
[4] Regulation 2022/2065/EC of the European Parliament and of the Council of 19 October 2022 on a Single Market for Digital Services and amending Directive 2000/31/EC (Digital Services Act). Available here: https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:32022R2065.
[5] More information about Commission's enforcement activities can be found here: https://digital-strategy.ec.europa.eu/en/policies/list-designated-vlops-and-vloses.
[6] Directive (EU) 2015/2366 of the European Parliament and of the Council of 25 November 2015 on payment services in the internal market, amending Directives 2002/65/EC, 2009/110/EC and 2013/36/EU and Regulation (EU) No 1093/2010, and repealing Directive 2007/64/EC.
[7] Proposal for a Regulation of the European Parliament and of the Council on payment services in the internal market and amending Regulation (EU) No 1093/2010, COM/2023/367 final; currently under discussion by co-legislators.
[8] Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation).

Strengthening consumer protection online is an important priority for the Commission and something that remains high on the political agenda. Cooperation between consumer authorities and law enforcement agencies is essential for fighting online consumer fraud[9]. The European Multidisciplinary Platform Against Criminal Threats addresses organised and serious crime, including fraud, through targeted investigations, prevention and partnerships.

[9] The Commission organised an expert workshop in February 2025 focusing on online consumer fraud; Commission gathers key European enforcement network and stakeholders to fight online consumer fraud https://commission.europa.eu/news/commission-gathers-key-european-enforcement-network-and-stakeholders-fight-online-consumer-fraud-2025-02-21_en#:~:text=Today%2C%20the%20Commission%20is%20hosting%20an%20expert%20workshop,%28ECC%29%20Network%2C%20members%20of%20Europol%20and%20of%20national.