

EN
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Answer given by Mr McGrath
on behalf of the European Commission
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Under the Digital Services Act¹, providers of very large online platforms and of very large online search engines are obliged to identify, analyse and assess systemic risks stemming from the design, functioning and usage of their services, and to implement reasonable, proportionate and effective measures to mitigate the identified risks. This includes risks related to the dissemination of illegal content. Compliance with these obligations is monitored and assessed through regular reports. Moreover, all providers must provide user-friendly and easily accessible procedures for flagging illegal content and act expeditiously to remove or disable access to such content.

Directive (EU) 2015/2366² requires payment service providers to apply payments authentication, and to refund users in case of unauthorised payment transactions. The Commission proposal for Payment Services Regulation³ proposes to enhance fraud prevention and detection measures, through clearer rules for payment service providers regarding transaction monitoring mechanisms to detect fraud and to exchange data related to fraud. The proposal also puts forward that all electronic communication services would cooperate with payment services providers to prevent fraud involving impersonation via telephone and email ‘spoofing’.

The Commission facilitates cooperation and exchange of best practices between consumer protection authorities, national law enforcement agencies and Europol to map emerging trends and quantify consumer harm and to put in place measures to prevent scams from reaching consumers⁴.

¹ Regulation (EU) 2022/2065 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), OJ L 277, 27.10.2022, p. 1–102.

² 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.

³ 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.

⁴ The Commission has recently organised an expert workshop on 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