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Answer given by Ms Albuquerque
on behalf of the European Commission
(7.4.2026)

Article 107(1) of Directive (EU) 2015/2366 (Payment Services Directive - PSD2)¹ establishes, subject to limited exceptions, the principle of maximum harmonisation of the rules laid down in the Directive. PSD2 sets out rules governing the allocation of liability for authorised and unauthorised payment transactions. In this context, the possibility for Member States to introduce national liability or reimbursement regimes for authorised push payment (APP) fraud would need to be considered in light of the harmonised framework established by PSD2.

The Commission has proposed new provisions in the ongoing revision of the EU payment services framework (the Payment Services Directive 3/Payment Services Regulation package) to strengthen protection against APP fraud, including enhanced fraud-prevention and reimbursement measures². These proposals are currently under negotiation by the co-legislators. A provisional political agreement was reached on 26 November 2025³, marking an important step in advancing the legislative process.

¹ OJ L 337, 23.12.2015, pp. 35–127 <https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:32015L2366>.

² COM/2023/367 final <https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=celex:52023PC0367>.

³ <https://www.europarl.europa.eu/legislative-train/theme-an-economy-that-works-for-people/file-revision-of-eu-rules-on-payment-services>.