

AI, collaboration and the new fraud frontier

11 May 2026 | 15:00 – 16:30 CEST | Place du Congrès 1, 1000, Brussels

Online fraud is no longer a marginal risk, but a structural challenge at the heart of the EU's digital landscape and the fastest-growing form of organized crime.

The EU is not sitting idle in the face of this threat. Following a recent consultation, it will soon publish an action plan to combat online fraud, promoting stronger cross-border cooperation, multi-stakeholder engagement and improved victim support. A recent trilogue agreement on the third Payment Services Directive (PSD3) and the Payment Services Regulation (PSR) also fundamentally recalibrated how responsibility for fraud prevention is distributed across the ecosystem. Liability will now extend beyond payment service providers to online platforms that fail to remove fraudulent content and electronic communications providers that do not cooperate in prevention efforts.

Crucially, the PSR addresses a long-standing structural obstacle: the absence of a legal basis for cross-institutional data sharing. Payment service providers can now exchange fraud intelligence such as mule account identifiers, device fingerprints and attack patterns, through GDPR compliant dedicated platforms, breaking down the silos exploited by fraudsters. Artificial intelligence underpins this shift, from behavioural analytics and anomaly detection to adaptive authentication, but its effectiveness depends entirely on the quality and breadth of the networks through which intelligence flows.

At this CEPS-ECRI event, regulators, industry practitioners and researchers will come together to explore strategies to reduce online fraud ahead of the Commission's action plan. Speakers will discuss the responsible use of AI, remaining regulatory gaps and effective collaborative models.

Panel discussion

- **Katarzyna Janicka-Pawlowska**, Deputy Head of Unit Security in the Digital Age, DG HOME
- **Jackie Barwell**, Director of Fraud Product Management, ACI Worldwide
- **Guido Mangiagalli**, Head of Risk & Security Solutions, VISA Europe
- **Mathilde Bonneau**, Director, International Payments Policy, Government Relations, PayPal

Moderated by **Judith Arnal**, Associate Senior Research Fellow, ECRI and CEPS.