Fight against crime and fraud: use of payment cards, information required for the offences

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OBJECTIVE: to promote and facilitate the exchange of information concerning payment card crime by establishing a network of contact points in Member States. SUBSTANCE: organized fraud by means of payment cards is the source of considerable profit for fraudsters and encourages the development of organized crime. This proposal for a joint action seeks to establish a new type of cooperation between the law enforcement agencies of the Member States and bodies issuing payment cards. The joint action makes provision in particular for the establishment of a system for the exchange of information between these authorities and services when information is required for investigations into crimes committed in this field. To this end each Member State will designate or create a national contact point to forward or receive requests for information on the use or suspected use of payment cards in the furtherance of international organized crime. These national contact points so designated shall be points for liaison between Member States' competent agencies and agencies issuing payment cards and shall be linked to each other through a network. The nature of information which can be forwarded or requested relates to: - the identity of the issuer of the card, - the identity of the card holder or the account to which it relates, - in the event of fraudulent use, details concerns the fraudulent transactions, - the account number used by the fraudster, - information on the payment card system. There are provisions with regard to the confidentiality of the information exchanged and on respect for privacy and human rights in the context of the joint action.