Combating fraud and counterfeiting: security of the non-cash means of payment

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The Committee adopted a report by Gerhard SCHMID (EPP, D) on combating fraud and counterfeiting of non-cash means of payment. The report contains three resolutions: -a proposal for a joint action on combating fraud and counterfeiting of non-cash means of payment; -a list of actions to prevent fraud; -protection of the euro: combating counterfeiting. As regards the first point, the basic aim is to ensure that fraud and counterfeiting of non-cash means of payment are treated as criminal offences in all Member States and are subject to effective penalties. The rapporteur believes changes are required to the Commission text (viz. the definition of a (non-cash) payment instrument, the inclusion of additional misdeeds in the categories subject to criminal proceedings against persons who manipulate data "knowingly", attempted or actual involvement as an accessory or instigator to be included in the list of offences and a provision for exceptions where the perpetrator and victim of an offence are members of the same family). As regards the list of actions to prevent fraud, the Schmid report endorses the Commission's approach. The Commission proposes a package of preventive measures aimed at ensuring that in the area of non-cash means of payment, fraud and counterfeiting are made as difficult as possible and are detected as early as possible. In particular: -the payment system industry is asked to enhance security of payment instruments and transaction processing systems, establish information-exchange structures and set up staff-training and customer- information programmes; -issuers and individual users are asked to comply with the conditions for the issuing, use and acceptance of payment instruments and, where possible irregularities are suspected, to be prepared promptly to inform the institutions responsible; -the authorities are asked to launch awareness-raising initiatives and to support the industry and individual issuers and users, and to act in a coordinating capacity. Lastly, as regards protection of the euro, the committee again endorses the Commission's approach, which is to outline problems and objectives in relation to protecting the euro generally, and the functions of the European Central Bank (ECB), the Commission and Europol in particular.