

Outsmarting fraudsters: addressing credit fraud in the digital era

19 June 2025 | 10:00 – 11:00 CEST | Online, Zoom

Credit fraud has fallen slightly under the radar as of late. Worryingly, this comes at a time where increased digitalisation is exposing the sector to new vulnerabilities. Despite legislative provisions that aim to safeguard the credit market, scammers' use of innovative techniques is proving costly for lenders and consumers – ultimately jeopardising trust in credit institutions.

In the digital era, requesting credit has become a seamless experience. New types of credit have emerged, often provided by third parties. In parallel, methods of fraud have evolved and expanded; ranging from impersonation fraud, data manipulation, fake loans and phishing attempts, to the theft of credit card details and the use of AI. These multifaceted threats are increasing pressure on all stakeholders involved in credit, putting their activities at risk and generating fear amongst customers.

In this webinar we will explore the current regulatory framework that helps to combat credit fraud, highlighting the main threats and trends. Furthermore, we will discuss how policymakers and industry can collaborate to reduce fraud and ensure a thriving and safe credit market.

Panel discussion

- **Daniela Bankier**, Head of Consumer Policy and Sustainability, DG JUST, European Commission
- **Urte Von Raczeck**, Head of Regulatory Management, Public Affairs, Schufa
- **Pui Sze Chartier Woo**, Public Affairs Manager, BNP Paribas Personal Finance
- **Dorina Wilhelm**, Team Lead Financial Markets, Verbraucherzentrale Bundesverband

Moderated by **Fredrik Andersson**, Researcher, CEPS and ECRI.