Article 90: Customer alerts and employee training

Council first-reading position 8543/1/26 REV 1, 4 November 2026. Verified 19 November 2026. Final wording and numbering may change.

Application
The Council position provides for general application 21 months after eventual entry into force under Article 124. Final Official Journal text and calendar dates remain to be checked.

Provision
Article 90(1)-(4)

Requirement
Providers alert customers through appropriate means when new payment-fraud forms emerge, with attention to vulnerable groups. They explain recognition, precautions, reporting and rapid access to fraud information. Member States fund targeted public-awareness measures, supported free of charge by the specified sectors. Providers train relevant payment-services employees at least annually and ensure they are properly prepared for their responsibilities.

Responsible
Providers own customer communications and employee training. Member States own public measures; providers, very large platforms and search engines and interpersonal communications providers cooperate as specified.

Timing
Customer alerts respond to emerging fraud forms. Training programmes for employees active in designing, maintaining or offering payment services occur at least annually.

Conditions and exceptions
Communications must consider vulnerability, including younger and older people and people with limited digital skills. The article does not confine training to the dedicated fraud team.

PSD2 comparison
The Council correlation Annex lists no direct PSD2 predecessor. This does not exclude thematic or technical-standard precursors.

Source: Council of the European Union, 8543/1/26 REV 1. Updated article card.

What it means for the fraud function

- Build a documented route from new typology detection to targeted customer alerts.

- Include product, engineering, operations and customer-facing staff in role-appropriate annual training.

- Test whether customers can actually find reporting channels and quickly obtain fraud information.

Common misreadings

- A single annual customer-awareness campaign does not replace alerts when new fraud forms emerge.

- Training only investigators does not cover every employee group identified by paragraph 4.

Episodes: Coverage follows the curriculum. Links on the updated HTML card.