Module B — Consent, evidence and unauthorised-payment redress

Editorial implementation aid; suggested owners and metrics are not statutory role titles or mandated KPIs.

Decisions

• Approve a case evidence standard separating consent from authentication.

• Implement refund-clock escalation and justified-suspicion review.

• Require customer-account assessment before specified adverse findings.

Risks

• SCA-only decisions fail the evidential analysis.

• An open investigation can cause an overdue default refund.

• An undifferentiated gross-negligence flag obscures Article 63 routes.

Dates and triggers

• Article 55(1): prompt notification and 18-month longstop, with information-failure exception.

• Article 57(1): immediate refund, at latest next-business-day end; paragraph 2 suspicion decision within 15 business days.

• General Council application: entry plus 21 months under Article 124.

Accountable owners

• Fraud operations head: evidence and case decisions.

• Customer redress head: clock monitoring and remedies.

• Legal: fault criteria and exception review.

Measures

• Share of sampled cases with consent evidence and customer account.

• Share of default refunds delivered by the statutory outer limit.

• Number of suspicion-route cases lacking documented objective grounds.

Council 8543/1/26 REV 1, 4 November 2026. Checked 2026-11-19. Article 50(1), (2), (6); Article 55(1), (2); Article 56(1)–(3); Article 57(1)–(5); Article 63(1)–(5)

Primary Council source