

**UNITED KINGDOM****NEW PSR GUIDELINES
COMING INTO EFFECT
IN AUTUMN 2024.**

Sending and receiving banks will be equally liable to reimburse victims of APP scams.

EUROPEAN UNION**PSD3 IS COMING SOON, SET
TO SIGNIFICANTLY AFFECT
LIABILITY FOR FRAUD.**

PSD3 will introduce a framework to help banks and payment service providers combat fraud.

UNITED STATES**ZELLE CUSTOMERS
HAVE LOST \$440
MILLION TO FRAUD.**

US lawmakers and the Consumer Financial Protection Bureau are pressuring the app to compensate its customers who have fallen victim to fraud.

AUSTRALIA**AUSTRALIANS LOST
\$3.1 BILLION TO
SCAMS IN ONE YEAR.**

The country's leaders have indicated a possible shift in digital fraud liability from customers to financial institutions.