A multi-stakeholder DSA Code of Conduct on online fraud and scams is urgently needed

Dear Executive Vice-President Virkkunen,

Dear Commissioner Brunner,

We write as a broad coalition of organisations concerned about the growing impact of online fraud on consumers, legitimate businesses, public authorities and trust in the Single Market for digital services.

The scale of this problem requires an urgent response. The Digital Services Act provides co-regulatory tools for the Commission to deal with emerging challenges in the online world through codes of conduct. A **DSA Code of Conduct on online fraud and scams** would strengthen Europe's response to this large-scale, AI-supported, cross-border and increasingly industrialised threat. It is imperative that the imminent **Action Plan against online fraud** commits to such a Code of Conduct.

Online fraud is not a marginal or isolated phenomenon. It is organised, adaptive and increasingly AI-supported, exploiting the speed, scale and reach of the digital environment. Criminal actors impersonate brands, institutions, financial institutions, public authorities, media outlets and legitimate businesses to deceive users and move them rapidly from first contact to payment, data disclosure or other forms of harm. The impact on society and victims extends well beyond direct financial loss. Victims experience psychological distress, loss of trust, social consequences and long-term impacts extending beyond direct financial losses. It imposes costs on legitimate businesses, undermines public authorities, weakens trust in digital services and erodes confidence in the online Single Market.

Online platforms and other digital channels are often where fraudulent content, impersonation, deceptive advertising or misleading offers first reach users. A dedicated **DSA Code of Conduct on online fraud** would provide a constructive and proportionate vehicle to address this problem.

Online fraud cannot be addressed by one sector alone. The process towards a DSA Code of Conduct should therefore **involve all relevant actors across the anti-fraud fighting chain**, including online platforms, intermediaries, banks, payment service providers, insurers, telecommunications operators, cybersecurity providers, e-commerce actors, consumer organisations, victim support organisations and public authorities. Each of these actors sees a different part of the problem, from threat intelligence to victim protection and each actor has a genuine role to play in solving it. **A dedicated DSA Code of Conduct would build bridges for structured collaboration and create practical opportunities for all relevant actors to contribute to the fight against online fraud.**

We therefore ask the Commission to launch this process. Doing so would be a step to improve trust in the Single Market, improve coordination across the fraud chain and ensure that the role of every actor able to help, detect and protect from fraud is addressed within a coherent European response to online fraud. We see this as an opportunity for constructive, solutions-oriented collaboration across the full fraud-fighting chain.

The undersigned organisations stand ready to contribute constructively to this work.

Yours sincerely,

AGE Platform Europe

AnyTech365

BETTER FINANCE

Check My Ads

Cyber Defence Alliance

Cyber Threat Alliance

Euroconsumers

European FinTech Association

European Magazine Media Association

European Newspaper Publishers' Association

European Publishers Council

F-Secure

Gen Digital

Global Anti-Scam Alliance

HOTREC

McAfee

Nord Security

ReasonLabs

TrendLife

Victim Support Europe

ZeroFox