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# Petition No 0888/2024 by Marcello Stanca (Italian), on behalf of AMEV Florence, on banks’ duty to protect customers against fake online investments

Status: Approved

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## Petition data

Summary title: Petition No 0888/2024 by Marcello Stanca (Italian), on behalf of AMEV Florence, on banks’ duty to protect customers against fake online investments

Petition number: 0888/2024

Topics: Consumer Rights, Financial Services, Justice

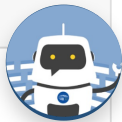
Country: All EU countries

Name of association: AMEV Firenze

## Petitioner data

Name: Marcello Stanca

## Petition Summary



The petitioner describes a serious problem of digital scams affecting many customers in the banking sector and perpetrated by fake financial companies:

scammers contact victims by phone and direct them to misleading web pages which appear to offer financial services, but which have in fact been designed to defraud users.

The petitioner states that, in 2023, the postal and communications police received 61 224 cybercrime complaints but arrested only 612 perpetrators.

According to the petitioner, these figures show that efforts to prevent and eradicate those scams are incredibly ineffective and suggest that the Police do not have the tools or technical skills to properly detect or prosecute the perpetrators.

The petitioner explains in detail how fraudsters operate and focuses his criticism on banks for failing to care for and protect customers.

Banking platforms that can be used to make online transfers do not provide for effective checks on the reliability of transfer recipients, and often no prior blocking of suspicious transactions is carried out.

Banks should adopt a more active approach, for example, by checking that the beneficiaries of transfers are registered in a white list of authorised financial operators.

The petitioner also calls for beneficiaries to be checked automatically, for suspicious transfers to be frozen, and for those transactions to be reported to anti-money laundering authorities. He takes the view that banks must assess customers’ skills, in particular, their ability to understand the risks involved and to verify the authenticity of financial services. He calls on the Parliament to require banks to take these preventive measures to limit financial scams and ensure that capital is managed securely.

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