NICE Actimize

Brochure

Meeting EU PSR Fraud Obligations



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Real-Time Fraud Controls Across Every PSR Obligation

In April 2026, the Council of the European Union published the final compromise text of the Payments Services Regulation (PSR), subject to formal adoption by the European Parliament and the Council. Once formally adopted, published in the Official Journal of the European Union and entered into force, most provisions will apply after a 21-month implementation period.

The obligations introduced go well beyond PSD2, including bilateral real-time monitoring across every payment, increased liability exposure for receiving PSPs where required monitoring obligations are not met, new fraud data-sharing obligations and collaboration frameworks, and a 15-day timeframe to resolve refund claims.

Most banks have mature outbound controls. Few have inbound monitoring that operates before funds are credited, fraud models that produce an auditable per-transaction decision trail or the infrastructure to share fraud signals across institutions. Institutions that wait for the EBA's technical standards before making architecture decisions are unlikely to have sufficient time to build, test and optimise their controls.

PSR sets a 15-day refund timeline for bank impersonation claims. Most manual investigation processes were not designed to meet that timeframe.

How NICE Actimize Helps Banks Meet PSR Requirements

NICE Actimize Fraud Prevention supports the full scope of PSR's fraud requirements from a single platform, including real-time detection on both payment legs, inbound monitoring, information sharing and automated claims management.

Each capability is built to produce an explainable, per-transaction audit trail that helps institutions demonstrate compliance with PSR monitoring requirements. Banks using Actimize can support multiple PSR obligations through a connected platform, reducing the need to integrate separate point solutions.



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Real-Time Monitoring on Both Payment Legs

PSR's Article 83(1a) requires fraud monitoring before execution on the sending side and before funds are credited on the receiving side. Actimize supports real-time decisioning on both legs, producing decisions within the settlement window required by instant payment rails. Every decision carries an auditable rationale that satisfies PSR's evidencing requirement per transaction.

Inbound Payment Controls

Most fraud infrastructure was built around outbound risk. PSR extends fraud monitoring responsibilities to receiving PSPs, requiring controls before funds are made available to the beneficiary. Actimize helps institutions assess inbound payment risk in real time, enabling action before funds are credited and supporting alignment with evolving PSR fraud monitoring requirements





Verification of Payee Support

PSR expands Verification of Payee requirements beyond the scope of the Instant Payments Regulation. Actimize helps institutions combine payee verification outcomes with behavioural and transaction risk signals, enabling more informed payment decisions and helping reduce authorised push payment fraud.

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Fraud Intelligence Sharing

PSR mandates banks to participate in fraud data-sharing arrangements and contribute, not just consume. The Actimize Insights Network gives participating institutions visibility into counterparty risk signals they cannot generate from their own transaction data alone. The network is structured to support the data protection requirements associated with PSR's information-sharing framework.

Claims, Refunds and Recovery

The 15-day refund window for bank impersonation claims leaves little room for manual triage. Actimize Fraud Investigations centralises claim intake, automates activities that do not require human judgment and tracks outbound reimbursements alongside inbound recovery efforts. Investigators can focus on the cases that require their expertise, while the platform automates routine work.



PSR's obligations span detection, inbound controls, intelligence sharing and claims resolution. Actimize helps institutions address these requirements through a connected platform that supports auditablefraud decisioning and investigation workflows. Talk to our fraud specialists about where your PSR programme stands and which priorities can have the greatest impact on your readiness strategy.

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Know more. Risk less.

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About NICE Actimize

As a global leader in artificial intelligence, platform services, and cloud solutions, NICE Actimize excels in preventing fraud, detecting financial crime, and supporting regulatory compliance. Over 1,000 organizations across more than 70 countries trust NICE Actimize to protect their institutions and safeguard assets throughout the entire customer lifecycle. With NICE Actimize, customers gain deeper insights and mitigate risks. Learn more at www.niceactimize.com