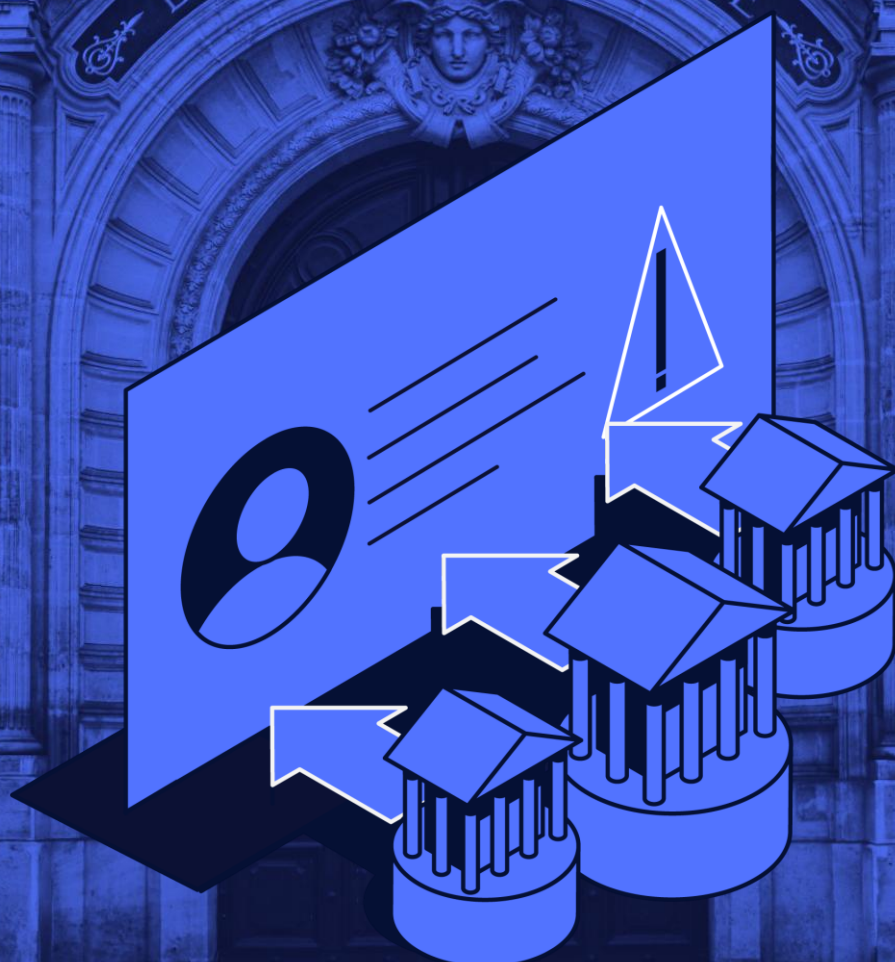


FRAUD INTELLIGENCE GATEWAY

Fraud data sharing
within FNC-RF
under Labaronne Law



HELP REDUCE **FRAUD** IN FRANCE

FNC-RF
IN FRANCE

LUXHUB
SOLUTION

FRAUD
INTELLIGENCE

WHY
LUXHUB



FRAUD IS EVOLVING FASTER THAN EVER

The rise of digital solutions and the advent of instant payments have transformed the payments landscape. But speed and connectivity also create new opportunities for fraudsters.

Today, fraud schemes are more organized, cross-border and constantly evolving, targeting financial institutions, corporates and consumers alike.

To stay ahead, financial institutions must move from reactive fraud detection to proactive intelligence sharing. In this context, France, through Labaronne Law, dated November 6th, 2025 (and soon the EU with the Payment Services Regulation) introduced new requirements for Payment Service Providers (PSPs), which entered into application on May 7th, 2026.

With Labaronne Law, France stands out as a pioneer in the fight against banking fraud.

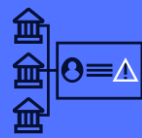
THE FNC-RF NATIONAL DATABASE

Pursuant to Art. L. 521-6-1.-I. of the French Monetary and Financial Code, *“in order to improve the prevention, investigation, and detection of payment fraud, a national database records information enabling the identification of payment accounts and deposit accounts that PSPs, established or operating in France – except for AISPs and PISPs – suspect to be potentially fraudulent, notably based on analyses carried out within the framework of their internal anti-fraud systems”*.

Labaronne Law establishes the creation of a national database, the FNC-RF – standing for *Fichier National des Comptes signalés pour Risque de Fraude* – national file of accounts reported for fraud risk in English), managed by the Banque de France.

PSPs established and/or operating in France are concerned: they now have to comply by connecting to the FNC-RF and to continuously share suspicious fraud events, and eventually take additional actions.

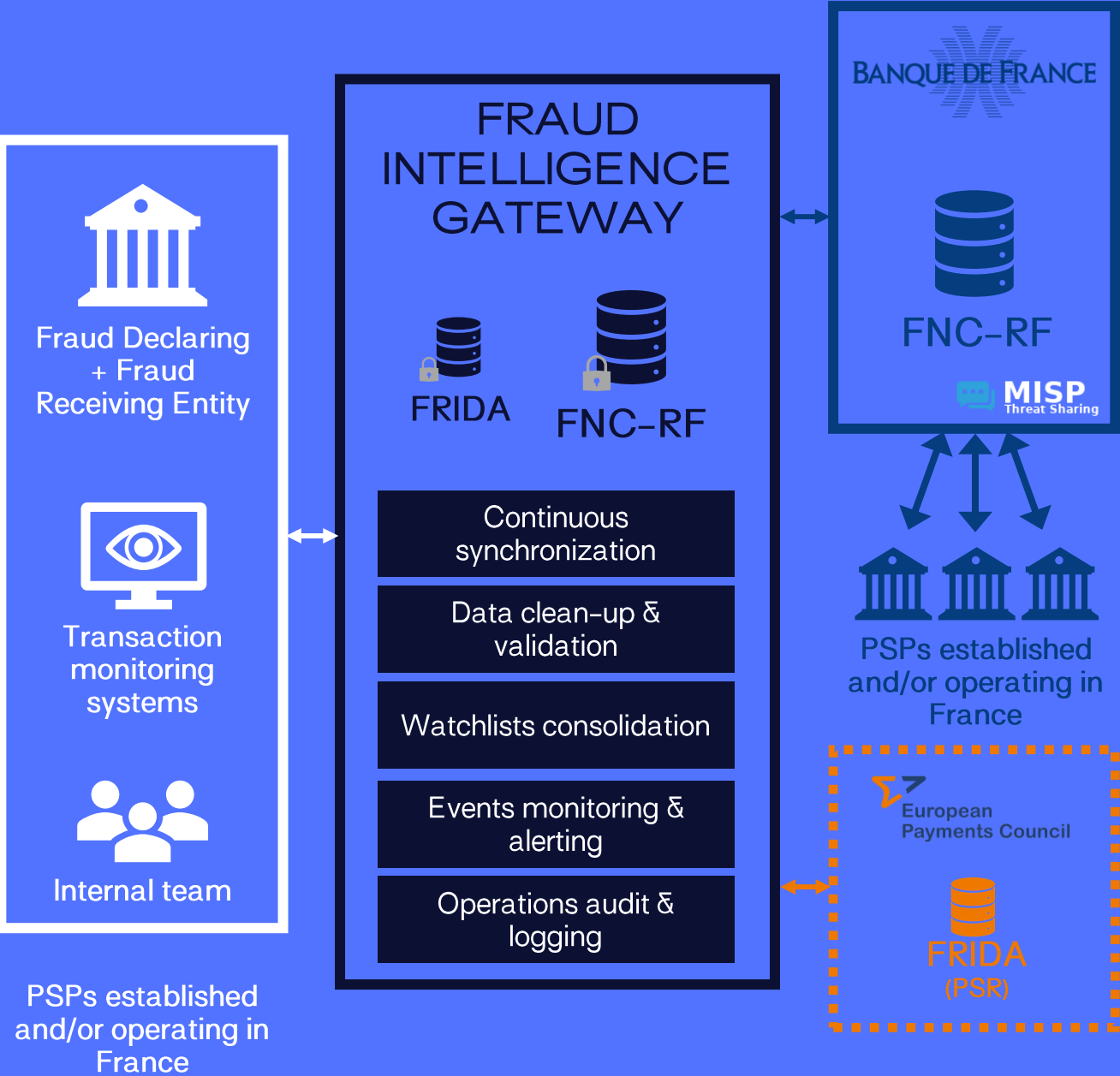
FRAUD INTELLIGENCE GATEWAY (FIGW)



Stopping fraud requires more than internal monitoring. It requires visibility across the ecosystem.

LUXHUB's Fraud Intelligence Gateway empowers financial institutions to detect threats earlier by enabling secure access to shared fraud data and information.

The platform provides a secure, scalable infrastructure for financial institutions to share and access fraud intelligence across the ecosystem, while enabling them to comply with Law Labaronne in France. But also to anticipate the future requirements of PSR.



LEVERAGE SHARED DATA TO REDUCE FRAUD

By connecting to the FNC-RF database managed by the Banque de France, PSPs will share potential fraud events and thereby contribute to improving the security of the overall payments ecosystem in France.

Our solution does not require a direct integration / synchronization with the Banque de France by the PSP, with LUXHUB taking care of it. Therefore, the PSP won't be impacted by any future updates of the Banque de France API or by potential operational changes.

With our solution, PSPs can notably:

- ❖ DECLARE, UPDATE & DELETE (potential) fraud events
- ❖ RECEIVE CLEANED-UP & CONSOLIDATED DATA
- ❖ DOWNLOAD LIST OF SUSPICIOUS ACCOUNTS
- ❖ INITIATE AUTOMATED WORKFLOWS to act swiftly on specific events
- ❖ MANAGE ALERTS ON OWN ACCOUNTS: qualify, clear and validate
- ❖ MANAGE GRANULAR PERMISSIONS & FULL TRACEABILITY for involved internal users

Once PSR enters into application, connecting through LUXHUB will allow the PSP to already be aligned, with only minimal adaptations required.

ANTICIPATE PSR REQUIREMENTS

The upcoming Payment Services Regulation (PSR) contains additional fraud sharing related obligations. In this context, LUXHUB's Fraud Intelligence Gateway acts as a pioneering tool supporting PSPs. It notably builds on the company's Verification of Payee expertise.

The solution thus encompasses:

- ❖ FUNCTIONAL & TECHNICAL ONBOARDING
- ❖ BUSINESS LOGIC TO REFINE & CONTEXTUALIZE FRAUD DATA
- ❖ CONVENIENT INTERFACES TO IMPORT & SHARE RELEVANT DATA
- ❖ CAN BE INTEGRATED IN VOP FLOWS

WHY LUXHUB

- ❖ A solution provided by a stable payments and compliance expert, founded by 4 banks
- ❖ 90+ customers from 10 different countries trusting our connectivity and mutualization solutions
- ❖ 24/7 support and maintenance of the solutions, delivered by seasoned bilingual (FR/ENG) Fintech and Regtech experts
- ❖ A recognized RVM (Routing and Verification Mechanism) in the EPC VOP Scheme
- ❖ Supervised by the Luxembourg financial supervisory authority as IT Service Provider ("Support PFS") and AISP / PISP, and thus subject to DORA
- ❖ Flexible deployment options to better accommodate the customers' needs
- ❖ A three-time REGTECH100 Company





CONTINUE OUR COMPLIANCE JOURNEY WITH US

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