

LUXHUB supports French PSPs in their fight against payment fraud



LUXHUB, the Luxembourg-based Regtech with dozens of clients in France, announces the launch of its new platform, the Fraud Intelligence Gateway. This new solution aims to facilitate the Payment Service

Providers' compliance with the Labaronne Law, in France. LUXHUB's Fraud Intelligence Gateway automatically connects to Banque de France's national database of accounts reported for fraud risk (FNC-RF). It further provides PSPs with additional features ranging from data clean-up and consolidation to events monitoring and alerting.

The digitalization of financial services and the introduction of innovative solutions, notably the democratization of Instant Payments (IPs) has transformed the payments landscape. However, it has also created new opportunities for fraudsters, with fraud becoming increasingly sophisticated.

The fight against fraud has been on the agenda of the European Union for quite a while; proof is the recent introduction of the Verification of Payee (VOP) last October. And more obligations are expected in the months to come, notably within the upcoming Payment Services Regulation (PSR). In the meantime, France opted for a proactive, approach, by introducing the Labaronne Law, several months ago.

Complying with Labaronne Law and accessing the FNC-RF database

France, through the Labaronne Law (2025-1058), dated November 6th, 2025, is pioneering a new model of collective intelligence. The Law requires PSPs established or operating in France (with the exception of AISPs and PISPs) to report suspected fraud events – and therefore potentially fraudulent accounts – to the FNC-RF (Fichier National des Comptes signalés pour Risque de Fraude), while accessing shared fraud intelligence available in this database managed by the Banque de France.

This database leverages MISP (Malware Information Sharing Platform, an open source threat intelligence and sharing platform), developed by CIRCL – also located in Luxembourg – and initially created to enable the sharing of threat indicators and intelligence within both the private and public sectors.

If this initiative is welcomed by French PSPs, it also consists of a challenge for them: the FNC-RF will be live as early as May 2026.

“Fraud is no longer a challenge that individual institutions can fight alone. France is taking a decisive step by mandating real-time collaboration, and we are proud to support PSPs with a reliable gateway,” said Ramzi Dziri, Head of Products, LUXHUB.

LUXHUB’s Fraud Intelligence Gateway

In order to facilitate the PSPs’ compliance, LUXHUB has developed a user-friendly platform enabling the efficient fraud data sharing between the PSPs and Banque de France.

The Fraud Intelligence Gateway does not require direct integration / synchronization with the Banque de France by the PSP. LUXHUB, as technical intermediary, ensures the connection to the Banque de France. Therefore, PSPs will not be impacted by potential updates of the BdF API, or by any operational changes.

The LUXHUB solution also provides PSPs with additional tools and features to enable efficient data consolidation, data clean-up and validation, continuous synchronization, fraud events monitoring and alerting, and more.

“At LUXHUB, we have built strong expertise in payments and compliance, with solutions ranging from Open Banking to Verification of Payee and cross-border reporting.

“Given our close collaboration with numerous PSPs in France, expanding our portfolio to address fraud-related obligations was a natural progression. With the Fraud Intelligence Gateway, we are helping PSPs meet the requirements of the Labaronne Law in France today and preparing them for the additional fraud-related obligations expected under the upcoming PSR,” highlights Claude Meurisse, CEO, LUXHUB.

With its Fraud Intelligence Gateway, LUXHUB continues its mission to support the financial sector with secure, compliant and collaborative digital solutions. It reinforces the fight against fraud at a national and, soon, at the European Union scale.

Learn more about LUXHUB’s Fraud Intelligence Gateway: <https://luxhub.com/products/fraud-intelligence-gateway/>