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Media release

Pay Attent!on: The financial sector and the police are joining forces to combat payment fraud

Zurich, 8 September 2026 – Cashless payment methods such as debit and credit cards, online banking and TWINT are technically secure payment methods. People are the easiest target. Fraudsters try to exploit human weaknesses by deliberately manipulating their victims. Against this backdrop, SwissDebitPay, the Swiss Payment Association, the Swiss Bankers Association and the police are joining forces: Under the Pay Attent!on umbrella, they are combining their existing prevention initiatives and will, in future, focus on joint, nationally coordinated campaigns. The aim is to protect the public even more effectively against phishing, scams and other forms of payment fraud.

The use of cashless payment methods such as online banking, TWINT, and debit and credit cards has increased significantly in recent years. Payment providers are continuously and extensively investing in the security of their systems to ensure that they offer a very high level of technical protection. At the same time, fraudsters are constantly refining their methods of attack. Forms of fraud such as phishing, scams, identity theft and social engineering are being increasingly organised at a professional level and deliberately exploit human weaknesses. These types of attack occur in the same or a similar manner across all payment methods.

People are the most vulnerable target

Technical measures alone are therefore insufficient to combat payment fraud effectively. Many forms of fraud target users' behaviour. Using skilful manipulation, fraudsters trick their victims into revealing access codes, passwords or other confidential information, or into making payments themselves. Once login details have been disclosed or payments activated, it is virtually impossible to prevent or reverse any resulting losses.

That is why raising public awareness remains a key component of effective fraud prevention: Anyone familiar with scams can spot the red flags at the outset and react appropriately.

A broad alliance for effective prevention

Building on the work of the former Card Security Association, three key players in the Swiss payments sector – SwissDebitPay (debit card issuers), the Swiss Payment Association (credit card issuers) and the Swiss Bankers Association (banks) – are joining forces with the police: The Pay Attent!on association forms the basis for a hard-hitting national effort to combat payment fraud across various payment methods.

Pay Attent!on brings together long-standing initiatives such as those of Card Security, EBAS (eBanking – but secure!) and campaigns run by Swiss Crime Prevention to prevent fraud. The aim is to further increase the impact through the pooling of resources, consistent communication and an enhanced national presence.

Prevention campaigns from 2027 onwards
The Pay Attent!on Association began its work on 8 September 2026 and will launch its initial prevention campaigns in 2027. Until then, the current campaigns run by Card Security and EBAS will continue. This step-by-step approach ensures the establishment of a unified public image with national reach and clear messages. The main objectives are to ensure that the public is well informed and that payment transactions in Switzerland are even more secure.

Thomas Weber, Managing Director of SwissDebitPay: "Fraud prevention relies on the interplay of secure payment solutions and well-informed users. Debit cards are among the most widely used forms of cashless payment. We therefore have many years' experience in prevention. The members of SwissDebitPay have supported the Card Security prevention initiative for more than ten years. Pay Attent!on will enable us to reach an even wider audience and make an important contribution to secure payment transactions."

Stefan Brunner, President of the Swiss Payment Association: "Staying one step ahead of fraudsters has been part of credit card issuers' DNA for decades. Through its Card Security prevention initiative, the Swiss Payment Association has already supported high-impact campaigns in the past. This expertise is now being incorporated into Pay Attent!on. Targeted collaboration with other payment providers in the market enables us to make our prevention work even more effective and successful, thereby offering cardholders even greater security."

August Benz, Deputy CEO of the Swiss Bankers' Association: "The increasing sophistication of payment scams calls for a coordinated response at national level. With Pay Attent!on, we are bringing together existing initiatives and strengthening prevention measures where they make the biggest difference - in raising public awareness."

Pascal Simmen, Representative of the Technical Commission of the Swiss Crime Prevention Organisation (Police): "This collaboration between the police and the financial sector is unique in Switzerland. Pay Attent!on enables us to pool extensive expertise and synergies from various sectors in the field of payment fraud, thereby providing the public with even better protection. We are convinced that working together is the right way to tackle payment fraud."

About Pay Attent!on
Pay Attent!on is a Swiss prevention initiative run by the financial sector and the police on the subject of secure payments. The aim of Pay Attent!on is to educate the general public through prevention campaigns on the subject of payment fraud and to help them recognise payment fraud at the outset. The long-term objective is to strengthen personal responsibility and confidence in cashless payment.

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