



## ACAMS International Anti-Fraud & Technology Task Force Launch Summary Brief

19 November 2025

*This briefing highlights the inaugural meeting of the ACAMS International Anti-Fraud & Technology Task Force, its strategic priorities, and upcoming activities to strengthen global anti-fraud collaboration.*

### Overview

Co-chairs Scott Rembrandt and Giles Thomson delivered opening remarks and outlined the Task Force framework and approach. The ACAMS secretariat highlighted strategic and operational challenges shaping the global fraud landscape. Task Force members shared the critical issues their organizations face in combating fraud and identified priority areas for collaboration.

### Engagement Roadmap

The Task Force will convene quarterly over the next 18 months. The ACAMS secretariat will also organize engagement sessions between full Task Force meetings to support its workstreams. These sessions – thematic and regional – will bring in a broader network of experts to provide insights that strengthen and inform anti-fraud efforts.

### Welcome from the Co-Chairs

Fraud is the most significant predicate crime for money laundering affecting at scale both our and many other jurisdictions. Anti-Financial Crime (AFC) supervision is entering a new era, requiring targeted resource allocation to the highest risk areas. Robust public-private partnerships and international collaboration are critical. Global leadership will drive progress. The focus of the Task Force must be on actionable deliverables and effective implementation to counter emerging technologies that amplify threats.

### Priority Areas

Task Force members recognized the severity of the fraud threat landscape. Private sector participants noted a range of challenges in effectively countering fraud: challenges into several key themes, including:

- **Supervisory Best Practices and Prioritization:**  
*Shared demand by bank participants for clear, consistent supervisory expectations and measurable outcomes for financial institutions and evaluations responsive to those institutions that elevate their standards and programs to counter the most significant threats facing their institutions, including fraud. In a world of limited resources, supervisory expectations, and goals of the Task Force benefit from identifying highest impact measures for priority pursuit.*
- **Information Sharing Barriers:**  
*Limited connectivity and fragmented data environments between financial institutions, social media, telecoms, and government hampers visibility upstream and downstream in the fraud kill-chain and prevents timely mapping of threat actors, mule and infrastructure networks, and funds flows. Legal and regulatory clarity on permissible data sharing, safe harbors, and fund-freezing authorities, as well as industry-driven data standardization and implementation, could accelerate actionable information sharing, as fraudsters exploit existing gaps to their advantage.*
- **System Optimization and Monitoring:**

*Large financial institutions often have insights into scams before they occur but face challenges in combating the frauds surrounding preservation of consumer choice and access as well as legal and regulatory implications. Many industry solutions also stop at the organizational boundary, compounded by fragmentation across agencies and jurisdictional authorities. Some high-impact opportunities exist to improve monitoring and controls through better detection (e.g., network anomalies and suspicious indicators) and disruption of illicit accounts at the point of initial victim engagement as well as through shared risk scoring and intervention models to support real-time interdiction of funds flows.*

- **Social Media Guidelines:**

*Fraud often originates on social platforms before moving to payment services: grooming, impersonation, investment solicitation, and romance schemes all start upstream, with generative and agentic AI serving as accelerants for grooming and social engineering risks. Opportunities for building fraud-safe design standards, such as friction at trust-building moments, bot and AI-agent detection, and scam content pattern recognition.*

- **Digital Assets, AI, Faster Payments, and Convergence of Emerging Risks:**

*Virtual asset service providers face challenges due to limited cross-sector communication, inconsistent compliance, and fragmented regulatory frameworks across jurisdictions. Faster payments and cross-border flows as well as democratized access to sophisticated AI solutions that are exploited by criminals in circumventing KYC measures present major challenges in combating fraud. Measures to establish trusted identity, cross-platform risk monitoring, and leverage advanced AI capabilities to detect fraud activities are critical to combating modern fraud.*

## **Conclusion & Next Steps**

The Task Force will build on existing forums to clarify anti-fraud infrastructure and identify improvements through actionable deliverables.

Task Force members were given the opportunity to provide feedback by December 3rd on the Terms of Reference and Engagement Session plan, which were circulated to Members in advance of the meeting. Members and the ACAMS secretariat will now streamline and prioritize issues for deeper analysis and align workstreams with key initiatives and gaps.

## **Annex 1: Confirmed Task Force Participating Organizations**

## **Annex 2: Task Force Calendar**

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Bank of America

Block

Cifas

Circle

Citibank

DBS Bank

Deutsche Bank

FS-ISAC

Financial Stability Board

Global Anti-Scam Alliance (GASA)

Google

Hong Kong Monetary Authority (HKMA)

His Majesty's Treasury (HMT)

HSBC Bank

INTERPOL

IRSC-CI

JFSA

JPMorgan Chase Bank

Kraken

Mastercard

Meta

MUFG Bank

National Cyber-Forensics & Training Alliance (NCFTA)

National Economic Crime Centre (NECC)

PayPal

Santander Bank

Singapore Police Force

Standard Chartered

U.S. Securities and Exchange Commission (SEC)

UNODC

U.S. Treasury

Verizon

Virtual Assets Regulatory Authority (VARA)

*\*As of 19 November 2025*

## Annex 2: Task Force Calendar

### Full Task Force Meetings (Virtual)

- Tuesday, February 24, 2026.
- May 2026
- September 2026
- December 2026
- March 2027

### Engagement Sessions

The ACAMS International Anti-Fraud & Technology Task Force will hold engagement sessions between full Task Force meetings to support its workstreams. These sessions – thematic and regional – will bring in a broader network of experts and organizations with relevant insights into the fraud ecosystem. Their input will help strengthen and inform the task force’s efforts to combat fraud. Attendance is optional for Task Force members.

- Thematic Engagement Sessions (January – April 2026)
  - January 29, 2026 (*Virtual*) – PPP: Anti-Scam Centre, Building a Collaborative Model
  - Information Sharing Deep Dive: Private-to-Private
    - Session 1: January 28 (20:00–22:00 EST)/ January 29 (09:00–11:00 SGT / 10:00–12:00 JST) | *Virtual, APAC Focus*
    - Session 2: February 4 (15:00–17:00 EST) | In-person, Washington DC  
*Hybrid details to follow*
  - Late March 2026 (*DC, Hybrid*) – Fraud Ecosystem and Response Mapping Tabletop Exercise
  - Early April 2026 (*Virtual*) – Vision for Visibility: Examining and Optimizing Reporting
  - April 20-22 - Senior AFC Leaders Strategic Vision Dialogue – Hollywood Assembly, Florida, US
- Regional Engagement Sessions (December 2025 – May 2026, in-person)
  - April 2026 (*Singapore*) – Assembly APAC
  - May 2026 (*Frankfurt*) – Assembly Europe
  - Further dates in planning (Mexico, Hong Kong, Australia, MENA)