

2024 ESG Report

ACAMS ™



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At ACAMS, we are committed to protecting people, organizations, and economies from financial crime. We are proud to unite and empower a global community of over 115,000 anti-financial crime professionals who work tirelessly to detect, disrupt, and dismantle the networks that enable illicit financial activity. This community is the heartbeat of ACAMS, and it is through their dedication, expertise, and collaboration that meaningful change is achieved.

Financial crime is far from a victimless offense. It often fuels devastating predicate crimes such as human trafficking, modern day slavery, exploitative crimes like online child exploitation and elderly fraud, terrorist finance, drug trafficking, environmental crimes, illegal wildlife trade and humanitarian challenges. By tackling financial crime head-on, we strive to mitigate these consequences and contribute to a safer, more secure, and sustainable world.

As a passionate and diverse global team representing nearly 20 countries, we at ACAMS are driven by a shared purpose. Our diversity is our strength—bringing together varied perspectives, experiences, and insights that fuel innovation and resilience. We believe that together, we are a powerful force for good in society.



We also believe we reflect the diversity of our global community.

Our core values—purpose, integrity, and partnership—define everything we do. Guided by a deep sense of responsibility to safeguard the financial system, we uphold the highest standards of integrity and foster partnerships that amplify our impact across global communities.

Thank you for being part of this journey. Together, we are making a difference.

Neil Sternthal
CEO, ACAMS

115,000+

members of AFC professionals globally



100,000+

people enrolled

on ACAMS social impact certificates, since inception



90+

events, webinars, articles, certificates, publications and podcasts on social impact topics



100+

webinars in

7 languages

45+

Scholarships Granted

60+

Chapters Globally

200+

Countries & Territories

Carbon Footprint:

3.62 tCO2e per employee



270+

Global Employees



Americas
60%



EMEA
16%



APAC
24%





ACAMS: Leading the Charge Against Financial Crime

At ACAMS, we're dedicated to driving meaningful change, empowering individuals, and protecting communities worldwide. We stand as a vital force at the forefront of the global fight against financial crime.

Financial crime is intrinsically linked to predicate offenses like **human trafficking, modern day slavery, exploitative crimes such as online child exploitation and elderly fraud, environmental crimes, illegal wildlife trade, terrorist finance, drug trafficking and humanitarian challenges.** These crimes have profound impacts on individuals, families, and societies.

As these illicit activities continue to rise, **our mission has never been more vital.** By intensifying our efforts and dismantling the criminal networks behind financial crime, we're not just protecting systems—we're paving the way for a safer, fairer, and more sustainable future for everyone.

We do this by mobilizing a global community of anti-financial crime professionals, empowering law enforcement agencies and amplifying our impact through strategic partnerships with like-minded organizations with shared purpose and values.





Impact Spotlight: Galvanizing a Global Community of AFC Professionals

At the heart of our efforts lies ACAMS' global community of more than 115,000 professionals dedicated to disrupting illicit financial flows. We are committed to arming this global network of professionals with cutting-edge expertise through a comprehensive array of resources.

In 2024 alone, we delivered **more than 90 social impact resources** to ensure professionals are well-informed on critical issues like human trafficking, modern slavery, online child exploitation, and illegal wildlife trade. This enables them to effectively identify and report the financial indicators of these crimes.

Through ACAMS certificates, articles, podcasts, webinars, and events, we foster a truly global front against financial crime. **Since 2020, more than 100,000 people have enrolled in ACAMS social impact certificates**, which are offered free of charge to ACAMS members and the public.

ACAMS is deeply committed to cultivating a vibrant and inclusive AFC community that benefits from a wealth of different perspectives. We actively promote professional development and create an environment that encourages growth, ensuring the anti-financial crime landscape is represented by a wide range of voices and experiences.



ACAMS Scholarship Program, launched in 2021, is an example of this commitment.

To date, we have awarded **more than 135 scholarships worldwide**, empowering aspiring and current AFC professionals. In 2024 alone, ACAMS awarded **more than 45 scholarships** to individuals across **Africa, France, Hong Kong**, as well as to **U.S. military veterans**.

This initiative supports individuals who might otherwise face barriers, strengthening the global AFC community with a broader array of talent and insights.



Impact Spotlight: Empowering the Law Enforcement Community



ACAMS stands as a longstanding partner to law enforcement, working hand-in-hand with **federal, state, and local government agents, investigators, and analysts**. Through our dedicated resources, we empower these professionals to stay ahead of increasingly sophisticated criminal enterprises. We do this by educating officers through specialized law enforcement curricula and certification programs, keeping them informed on emerging trends and best practices via targeted webinars and resources, and convening public and private sector partners to enhance information sharing and drive collective action.



An example of our collaborative impact is the **Fentanyl Toolkit**, published in 2024. A resource for ACAMS Enterprise members, it was developed in partnership with key agencies including **Homeland Security Investigations (HSI)** within the **U.S. Department of Homeland Security**, **U.S. Drug Enforcement Administration**, and the **U.S. Federal Bureau of Investigation**.



This critical resource aims to raise awareness of the devastating challenges posed by fentanyl trafficking. It fosters productive dialogue, insights, and strategies for detecting and reporting suspicious activities linked to fentanyl-related money laundering. This toolkit was highlighted in HSI's December Cornerstone bulletin, showcasing the critical role financial institutions play in combating this crisis.

Through these concerted efforts, ACAMS does not just support the AFC and law enforcement communities; we are actively shaping the future of financial crime prevention and detection, ensuring a more secure world for everyone.



Impact Spotlight: Forging Strategic Partnerships for Greater Impact

ACAMS understands that combating financial crime and addressing its profound social impact requires a united front. That's why we actively convene and collaborate with like-minded organizations, including NGOs, non-profits, think tanks and foundations, whose missions and values align with ours. Together, we stand shoulder to shoulder, as a force for good.

These strategic and long-lasting partnerships are crucial. They allow us to leverage our collective expertise and resources, significantly amplifying our efforts to tackle critical social impact issues. Together, we move closer to our mission of combating financial crime and creating a safer world.



In 2024, ACAMS partnered with organizations such as **Child Rescue Coalition (CRC)**, **Finance Against Slavery & Trafficking (FAST)** and **WWF**.



CHILD RESCUE COALITION



In partnership with the Child Rescue Coalition (CRC), we worked to spotlight the growing threat of online child exploitation. Leveraging our platforms—including the *Financial Crime Matters* podcast, ACAMS Live discussions on LinkedIn, and global events—we shared emerging trends, typologies, and real-world case studies to equip AFC professionals with actionable insights to spot and stop threats of exploitation.

This collaborative effort amplified CRC's message, reaching an audience of close to 3,000 dedicated professionals through ACAMS Assemblies in Australasia and Las Vegas.

ESG Framework

At ACAMS, staying true to our purpose is vital. So is understanding the impact we have on those around us. We actively evaluate our impact on key stakeholders—including employees, customers, suppliers, and communities—through a robust ESG framework that informs our decisions and reinforces our accountability.



Sustainability and collaboration across the value chain of business operations

We are committed to minimizing our impact on the environment, improving our sustainability performance & creating solutions for the AFC community.



Climate Change

We are committed to efforts to reducing carbon emissions.



Business ethics

We commit to fair, ethical and transparent practices, as outlined in the company's Code of Conduct.



Consistently enhance products and services

We commit to staying abreast of the latest trends and regulations impacting financial flows and enhancing our products and offerings accordingly.



Representation, equity & inclusion

We welcome people from all backgrounds and cultures to strengthen the representation of perspectives and expertise across the organization.



Talent retention, attraction, engagement & development

We commit to continuous support and development opportunities for our workforce.



Health, safety and well-being of employees

We commit to prioritizing the consistent development of employees' well-being and sustainable improvement of the work environment.

Appendix: ESG Performance Report 2024

METHODOLOGY:

ACAMS ESG indicators were identified using ACAMS' Risk Matrix, which assesses our material ESG risks and opportunities. Following the European CSR Directive (CSRD), in 2024 we carried out our first double materiality analysis that has been verified by external auditors.

ACAMS 2024 ESG performance indicators were verified by an independent third party, Deloitte, in accordance with the European Directive NFR 2014/95/EU.

ENVIRONMENTAL

Commitment	Target(s)	KPIs	2022	2023	2024	
We are committed to minimizing our impact on the environment and to improving our sustainability performance.	Through the development of a travel policy, we pledge: <ul style="list-style-type: none"> to reduce mid-and-long-haul flights. to increase the utilization of transportation options which are more efficient, including rail. 	Breakdown (in %) of flights by three categories: short-haul, medium-haul and long-haul. ¹	Short haul	47%	43%	29%
			Medium haul	17%	17%	50%
			Long haul	36%	40%	21%
		% of journeys made using rail. ²	N/A	4%	5%	
	We commit to meeting certain sustainability criteria in business travel.	Hotel night stays in environmentally sustainable accommodations for global events and business travel.	N/A	74%	56%	
Our employee travel generates carbon emissions (Scope 3). We are committed to demonstrating that we are making efforts to contribute positively to reducing carbon emissions.	Measure our carbon footprint.	Intensity of GHG emissions over the year (Scopes 1, 2, 3).	tCO2 eq/ employees	1.22	3.56	3.62

1. Short Haul: 0 to 1,000 km; Medium Haul: 1,000 to 3,500 km; Long Haul: >3,500 km

2. Data for US and EMEA only



SOCIAL

Commitment	Target(s)	KPIs	2022	2023	2024	
<p>We commit to staying abreast of the latest trends and regulations impacting financial flows and enhancing our products and offerings accordingly.</p> <p>We commit to strengthening the breadth of independent expertise and faculty that is infused throughout our products, public-private partnership initiatives and global events.</p> <p>We commit to creating social impact content that informs and educates.</p>	<p>We commit to the continuous evolution of our offerings: training, certifications, events and thought leadership programming.</p>	Number of products updated or released, in the year. ³	N/A	34	33	
		Number of anti-financial crime professionals certified, in the year.	62,927	75,007	80,257	
		Number of jurisdictions covered. ⁴	194	203	204	
		Net promoter score. ⁵	48%	49%	N/A ⁶	
	<p>We commit to strengthening the breadth of independent expertise and faculty that is infused throughout our products, public-private partnership initiatives and global events.</p>	<p>We commit to creating social impact content that informs and educates.</p>	Number of engagement opportunities for Advisory Board Members.	N/A	30	49
			# of resources related to social impact.	N/A	134	121
			Total enrollments for social impact certificate since inception. ⁷	41,307	73,664	102,005
			Number of individuals enrolled on the “Fighting Modern Slavery and Human Trafficking” free certificates, in the year. ⁸	14,442	12,027 ⁹	9,973
			Number of individuals enrolled on the “Preventing Online Child Exploitation with Financial Intelligence” free certificates, in the year. ¹⁰	N/A	10,248	6,885
			Number of unique individuals enrolled on the “Ending Illegal Wildlife Trade” free certificates, in the year. ¹¹	6,606	6,702 ¹²	6,634
		Number of individuals enrolled on the “Enhancing Financial Inclusion with a Risk-Based Approach” free certificates, in the year. ¹³	N/A	5,308	7,028	

3. Number of products updated or released: Includes the total number of product updates in the year. This includes certifications, examinations and new translations.
4. A jurisdiction is country or territory, and is considered as “covered by ACAMS” if ACAMS had at least one transaction in that jurisdiction over the past year, including transactions with 0 USD amount.
5. Net Promoter Score is calculated and provided by an external third-party.
6. No NPS Report carried out 2024.
7. Total enrollments for social impact certificates is the sum of unique individuals enrolled (enrolled, in-progress, or completed) for each social impact certificate, since the launch of the certificates
8. Number of “Fighting Modern Slavery and Human Trafficking”, certificates enrolled. These certificates are sold for 0 USD.
9. 0.04% of participants in the free Fighting Modern Slavery and Human Trafficking certificate registered in several languages.
10. 1) The “Preventing Online Child Exploitation with Financial Intelligence” certificate was launched in 2023. 2) Number of “Preventing Online Child Exploitation with Financial certificates enrolled. These certificates are sold for 0 USD.
11. Number of “Ending Illegal Wildlife Trade” certificates enrolled. These certificates are sold for 0 USD.
12. 0.15% of participants in the free Ending Illegal Wildlife Trade certificate registered in several languages.
13. 1) The “Enhancing Financial Inclusion with a Risk-Based Approach” Certificate was launched in 2023. 2) Number of “Enhancing Financial Inclusion with a Risk-Based Approach” certificates enrolled. These certificates are sold for 0 USD.

SOCIAL

Commitment	Target(s)	KPIs	2022	2023	2024	
We welcome people from all backgrounds and cultural experiences to strengthen the representation of perspectives and practices across the organization.	We commit to continue supporting equal gender opportunities in management positions in 2025, and beyond.	% of women among managers.	49%	48%	49%	
		% of women among Executive Committee members.	50%	56%	50%	
	We commit to continue supporting speaker representation opportunities at our events and webinars.	% of female speakers at events and webinars.	N/A	36%	37%	
	We commit to expanding opportunities for professionals from various backgrounds.	Number of scholarships and mentorships granted in the year.	31	28	46	
	We commit to equal treatment and opportunities for all.	% of employees who completed training relating to workplace diversity and inclusion	N/A	N/A	77%	
We commit to continuous support and development opportunities for our workforce, as they are foundational to ACAMS outcomes and impact.	We commit to expanding our learning & development opportunities for all employees.	% of employees who attended at least one training course. ¹⁴	N/A	95.2%	100%	
		Number of hours spent on training per employee, and a breakdown by gender.	Hours	N/A	6.41	4.4 (43% M, 57% F)
		% of employees who participated in annual performance and career development reviews, and a breakdown by gender.		N/A	N/A	97%
		Turnover rate.				22.7%
We commit to prioritizing the consistent development of employees' well-being and sustainable improvement of the work environment.	We commit to offering mental health resources/support and team building opportunities to drive well-being, community, and job satisfaction.	Number of cases of recordable work-related ill health.	N/A	N/A	0	
		% of employees who responded to the engagement surveys to gauge engagement levels.	80%	63% ¹⁵	78%	
		Sustainable engagement score. ¹⁶	60%	61% ¹⁷	78%	

14. Training encompasses any structured learning experience designed to enhance employee knowledge, skills, and/or abilities relevant to their roles. This includes but is not limited to compliance, onsite and online trainings. For an initiative to qualify as training, the organizer must issue a certificate or have a dated attendance sheet /record showing the name of the training course.

15. 1) There were no engagement surveys for employees in 2023. The 2023 data is based on the most recent Pulse Survey conducted in October 2023. 2) Employee engagement = (% of employees covered by the annual pulse and engagement surveys to gauge engagement levels, % of employees who felt satisfied or very satisfied at work during the annual employee survey): These indicators are calculated internally this year.

16. In 2024 ACAMS started using 'sustainable engagement score' t which tracks traditional engagement (connection to the company) as well as enablement (support for productivity) and energy (overall well-being). Before 2024, the KPI used was '% of employees who feel 'satisfied' or 'very satisfied' at work, based on annual employee survey'.

17. There were no engagement surveys for employees in 2023. The 2023 data is based on the most recent Pulse Survey conducted in October 2023.



GOVERNANCE

Commitment	Target(s)	KPIs	2022	2023	2024
We commit to fair, ethical and transparent practices, as outlined in the company's Code of Conduct.	We commit to ensuring compliance of our Code of Conduct.	% of employee who completed the Code of Conduct training.	100%*	92%*	93%
	We commit to ensuring global compliance with local laws and regulations.	Number of enhanced third-party risk assessments for strategic partners and vendors. ¹⁸	N/A	11,971	8,732
		% of strategic partners and vendors placed under 'on-going monitoring' based on risk profiles and relationship. ¹⁹	N/A	11%	13%
	We commit to ensuring proper awareness and best practices to strengthen cybersecurity.	% of employees who have completed the cybersecurity training at least once this year.	N/A	94%	99%
	We commit to fostering a positive corporate culture.	% of functions-at-risk who completed training programs linked to anti-corruption and anti-bribery.	98%	97%	82%
		% of employee who completed training programs linked to whistleblowing.	N/A	N/A	84%
		Number of reports by employee to the Company Compliance Hotline.	N/A	N/A	6
		Number of convictions for violation of anti-corruption and anti-bribery laws.	N/A	N/A	0

* In 2024 ACAMS started using 'sustainable engagement score' which tracks traditional engagement (connection to the company) as well as enablement (support for productivity) and energy (overall well-being). Before 2024, the KPI used was '% of employees who feel 'satisfied' or 'very satisfied' at work, based on annual employee survey'.

18. Strategic partners and vendors refer to third parties that represent or conduct businesses on behalf of ACAMS or those that maintain critical functions or operations for ACAMS, such as HR, Sales, and Finance.

19. On-going Monitoring is a method of automatic screening and alerts against third parties on periodic intervals (daily, weekly, monthly, or quarterly as needed) through a service provider (i.e., Refinitiv).