



ACAMS Report Highlights Widening Gap Between Financial Criminals and AFC Professionals

3 in 4 professionals cite the malicious use of generative AI as an external risk, with more expecting AI regulation to change in 2026

WASHINGTON, D.C. (January 28, 2026) — [ACAMS](#), the global partner to the AML, fraud and sanctions communities, published its annual Global Anti-Financial Crime Threats Report identifying the top financial crime threats for the coming year. The report is based on a survey of 1,400 global AFC professionals across more than 200 jurisdictions.

The report shows convergence of technology, geopolitics and criminal innovation is creating new threats of unprecedented scale and complexity. These threats are outpacing financial crime defenses and underscoring the critical role of education and collaboration in AFC preparedness. At the same time, financial crime professionals cited a number of barriers they face in the fight against fraud, including lack of advanced analytic tools, staff morale and fatigue, silos across internal teams, and data system fragmentation.

This year's report identified ten key threats facing AFC professionals, with the top five as:

Generative AI and LLMs have become force multipliers for transnational criminal networks

- For the third consecutive year, the malicious use of generative AI was ranked as the most significant external risk to financial crime functions, with 75% of professionals considering it a "high" or "very high" risk.
- This ranked 9% above the second place threat in the 2026 report compared to 5% in 2025, illustrating a growing gap between generative AI-related concerns and all others.

AI-powered identity fraud is eroding trust and security

- Respondents cited the lack of advanced analytics tools as their most significant challenge in combating fraud, continuing its lead over last year's findings.
- 78% of professionals in the United States consider AI technology regulation to likely change in the next 12 months -- higher than any other region.

"The threats facing AFC professionals continue to intensify and expand into new sectors year over year," **said Justine Walker, Executive Vice President of Thought Leadership at**

ACAMS. “The challenges are significant, but collaboration and knowledge sharing remains one of our most crucial defenses to mitigate these risks.”

The geopolitical environment is multipolar, competitive and volatile, making global consensus increasingly elusive

- When ranking the risks posed by geopolitical tensions, respondents displayed significant regional variation. Respondents in Europe were by far the most likely to consider this risk ‘high’ or ‘very high’ — 7% more likely than any of their peers.
- Respondents in Oceania were more likely than any of their peers to consider fragmentation of the global payments system a risk, while respondents in the USA were least likely to do so.

Managing sanctions and export control evasion has shifted from a niche compliance concern to a systemic risk

- Over 6 in 10 professionals (64%) view sanctions and export control regulation as a threat to the effectiveness of financial crime functions.
- Respondents in Africa, the Middle East, Asia, and Europe are focusing a higher percentage of resources on sanctions and export controls than their global peers.

Underground banking networks are embracing technology, redefining the boundaries of financial crime

- 70% of respondents considered cryptoasset/virtual asset regulation to be likely or very likely to change.
- At the 2025 ACAMS Assembly Las Vegas, half of surveyed professionals cited “digital assets and Web3” as their most critical capability gap.

“The scale and sophistication of financial crime attacks is overwhelming for professionals to navigate alone,” **said Neil Sternthal, CEO of ACAMS.** “These report findings solidify the importance of the work that ACAMS is doing across its global community, and also serve as a call to action to the industry. Increasing cross-border collaboration, harmonizing standards, and continuing to train anti-financial crime professionals must be prioritized to protect the integrity of the global financial system.”

The Global AFC Threats Report 2026 is available exclusively to ACAMS’ 120,000+ members across the AFC community. It is compiled based on insights from its global conferences and executive-level roundtables held in key financial hubs such as the US, UK, Europe, Hong Kong Special Administrative Region, United Arab Emirates and Japan.

By identifying key threats and critical pain points for the AFC community, this member-exclusive report informs ACAMS programming across webinars, events, and

certifications. The content, combined with ACAMS community, network, and training empowers organizations and individuals to create a safer global financial ecosystem.

Find out more about the Global AFC Threats Report 2026 [HERE](#).

Members of the press who would like a copy of the report can contact press@acams.com.

About ACAMS®

ACAMS is the leading international membership organization dedicated to providing opportunities for anti-financial crime education, best practices, and peer-to-peer networking to AFC professionals globally. With over 120,000 current members across 200+ countries and territories, ACAMS is committed to the mission of combatting financial crime through the provision of anti-money laundering/counterterrorism-financing, anti-fraud and sanctions knowledge-sharing, thought leadership, risk-mitigation services, and platforms for public-private dialogue. The association's CAMS certification is the gold-standard qualification for AFC professionals. It also offers CGSS certification for sanctions professionals, CAFS certification for anti-fraud professionals, and CCAS certification for AFC practitioners in the crypto space. ACAMS' 65+ Chapters globally further amplify the association's mission through training and networking initiatives. Visit acams.org for more information.

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