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## **ACAMS Releases Global Anti-Financial Crime Threats Report 2025, Highlighting Evolving Risks and Industry Challenges**

*Finds unprecedented acceleration in change outpaces adaptation, leading to  
increased financial crime vulnerability*

**Washington, D.C. – Feb. 6, 2025** – ACAMS, the leading international membership organization dedicated to fighting financial crime, announced the 2025 release of its annual Global Anti-Financial Crime (AFC) Threats Report, a comprehensive analysis of the top financial crime threats for the coming year. Informed by the collective expertise of over 1,500 AFC professionals, the report provides actionable insights to help mitigate growing financial crime threats.

A primary overriding concern unveiled in the report is the broad acceleration of change spanning threat transformation, geopolitical factors and evolving regulatory expectations. In particular, the AFC community anticipates significant shifts in anti-money laundering (AML), artificial intelligence (AI) technology, and cybersecurity regulations, reflecting a more complex global landscape. Respondents expressed concern that this level of accelerated change outpaces adaptability and will be exploited by criminal organizations.

"The financial crime landscape is evolving at an unprecedented pace, demanding a proactive and collaborative approach from financial institutions and regulators worldwide," said Dr. Justine Walker, Global Head – Sanctions, Compliance and Risk/VP Thought Leadership at ACAMS. "With AI-driven fraud, geopolitical uncertainty, and underground financial networks becoming more sophisticated, our industry must invest in technology, training, and cross-border partnerships to stay ahead of emerging threats."

Among its many insights, one major finding of the report is that the United States (U.S.) significantly trails other regions, including Africa and the Middle East, in adopting AI for anti-financial crime efforts. At the same time, the U.S. exhibits the highest level of concern among all regions regarding AI's increasing use by criminals in fraud and cybercrime, as well as other illicit activities. This disparity underscores the urgent need for investment in AI-driven solutions to bolster financial crime prevention.

Compared to 2024, perceptions of risk have increased across a broad spectrum of threats. Internal risks such as IT vulnerabilities, staffing shortages, and cultural

deficiencies are now viewed as significant concerns. Meanwhile, external threats—including AI-driven fraud and global terrorism—have escalated in priority.

Of the top global threats, the report underscores the alarming fusion of fraud, technology, and organized crime as the most severe global threat. Experts say that financial professionals must adapt to an era where traditional concerns are now compounded by the rapid evolution of technology, reshaping the way criminals and rogue actors operate. With AI, underground banking, and geopolitical fragmentation exacerbating these challenges, the need for robust mitigation strategies has never been greater.

The report lists the following as the top five financial crime threats of the coming year:

1. **Authorized Fraud:** Large-scale fraud schemes, often orchestrated via social media and technology, have surged. Governments worldwide now recognize fraud as a national security threat.
2. **Sanctions and Export Control Evasion:** As geopolitical polarization intensifies, financial institutions must adapt investigative techniques, break down internal silos, and invest in resources and training.
3. **Geopolitical Polarization & Conflicts:** The fragmentation of the global financial system is making it increasingly difficult for law enforcement to detect and prevent financial crime.
4. **Criminal Use of AI:** Generative AI is being exploited for social engineering, malware development, and deepfake scams, posing an unprecedented challenge to financial security.
5. **Underground Banking & the Shadow Financial System:** From hawala networks to crypto-based transactions, underground banking methods continue to evolve, outpacing regulatory frameworks and law enforcement capabilities.

"Fighting financial crime takes all of us; this survey is an example of the power of coming together. The global anti-financial crimes community shared these insights, and we're proud to be bringing them back in a form that can be used to better prepare all of us for the threats we will face in the coming year," said Neil Sternthal, CEO of ACAMS. He added "The community responded so positively to last year's report, and I am excited to have more discussions with members about these critical topics at ACAMS events and through our webinar series in the coming year."

The Global AFC Threats Report encapsulates the views of AFC professionals spanning over 200 jurisdictions and territories. Insights presented in the report were generated from more than 1,500 survey responses and multiple conference dialogues and in-person executive-level roundtables held in key financial hubs in the U.S., United Kingdom (U.K.), Europe, Hong Kong Special Administrative Region (Hong Kong SAR), United Arab Emirates (UAE) and Japan.

Find out more about the Global Threats Report here:

[www.acams.org/global-threats-report](http://www.acams.org/global-threats-report)

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## **About ACAMS**

ACAMS is a 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 115,000 members across 200+ jurisdictions and territories, ACAMS is committed to the mission of combating financial crime through the provision of anti-money laundering/counter terrorism-financing, anti-fraud and sanctions knowledge-sharing, thought leadership, risk-mitigation services, ESG initiatives, 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, CCAS certification for AFC practitioners in the crypto space, and CAFS certification for anti-fraud professionals. ACAMS' 60+ Chapters globally further amplify the association's mission through training and networking initiatives. Visit [acams.org](https://www.acams.org) for more information.