

2023 Annual Report

Welcome to our Annual Impact Report,
a showcase of our achievements and
progress for 2023.

Table of Contents

Letter from our Executive Director	03
Funders of The Network	04
Our Team	05
Board of Directors	06
Board of Advisors	07
Law Enforcement Council	08
The Knoble Network	09
Network Engagement	10 - 13
Human Trafficking Initiatives	14 - 19
Child Sexual Exploitation Initiatives	20 - 22
Financial Scams Initiatives	23 - 27
Elder Financial Exploitation Initiatives	28 - 29
Cross-Sector Initiatives	30 - 32
2024 Upcoming Initiatives Preview	33-34
2023 Financial Report: Revenue & Expenses	35-36
Thank You	37

Letter From Our Executive Director

This has been an exciting year for the Knoble. As an alliance working together to stop Human Crime, our network of financial, government, legal, and NGO professionals are working together to empower members to:

- Awaken others to the reality of Human Crime and just how significant the financial service industry can be in eradicating exploitation.
- Learn how to leverage financial clues to fight human crime- no matter where you sit in the ecosystem.
- Collaborate to Innovate. Generating solutions and processes that can be shared broadly for the benefit of everyone.

This has been a strong year for growth for the Knoble. We have seen significant growth in our membership AND their engagement in projects and initiatives. Each project is designed to help financial professionals and institutions grow in their competence and effectiveness in fighting Human Crime. We know the entire ecosystem gets better at fighting human crime when we are mobilizing financial services professionals to get involved.

You will see in this report that the projects and initiatives that have been recommended by our membership, Advisory Board, SMEs, and sponsors have been diverse, interesting, educational, and impactful. The collective genius of the membership of the Knoble and their willingness to pursue fresh ideas and foster strong relationships across the financial and law enforcement industry are making a difference.

The volunteers that are engaged with the Knoble make us better. This next year, the new leadership of the Strategic Advisory Board and the Law Enforcement Council will provide tremendous insight and direction to the thought and strategic initiatives we invite the membership to bring to life.

You are invited to visit the updated Member Center at www.theknoblenetwork.org. You will find resources and relationships to help you serve as a catalyst to engage your circle of influence in the fight. Coming soon in 2024, you can find the merchandise page, get some 'swag,' and let others know you have joined the fight to end human trafficking, senior financial exploitation, child sexual exploitation, and scams.

Finally, I want to express my deepest thanks to our Board of Directors, contributors, sponsors, members, staff, and volunteers for your insight, wisdom, boldness, and encouragement to end Human Crime.



Dave Worland

Executive Director

Funders of The Network

Sponsors & Members



Partners



To learn more about becoming a Corporate Member, Sponsor, or Partner, email Ken Goins, Director of Partnerships, at ken@theknoble.com.

Our Team



Dave Worland
Executive Director



Ian Mitchell
Founder & Board Chair



Andrew Barber
Marketing & Impact
Director



Emma Campbell
Director of Program
Delivery



Ken Goins
Director of Partnerships



Amanda Maxfield
Director of Membership
Engagement



Rose McQuitty
Communications
Director



Terry Schappert
Head of Financial
Institution Relationships



Nathan Davis
Fundraising Lead



Jean Gleason
Human Resource Leader



Evan Hokrein
Research Fellow



Sonia Villanueva
Membership Analyst



Glenn Carson
Project Manager



Ben Croy
Project Manager



Cris Galjuf
Project Manager



Nancy Guglielmo
Project Manager



Aiko Gonzalez
Project Manager



Yawai Thant
Project Manager

Board of Directors



Ian Mitchell

Founder & Board Chair of The Knoble, Co-founder of Mission Omega, Singer-songwriter



David Excell

Founder of Featurespace



Matt Friedman

CEO of Mekong Club, Keynote Speaker, ESG, Modern Slavery Expert, UNSDG's, Penguin Author



Richard Harvey

Executive Vice President, General Counsel, Director of Compliance Risk and Board Secretary at Beneficial State Bank



Shawn Holtzclaw

Global Executive, Founder / Fractional Executive at Matrix Ventures, LLC, Former Executive Director for The Knoble



Frank McKenna

Co-Founder of Point Predictive, FrankonFraud



Mary Ann Miller

VP of Client Experience at Prove, Fraud and Cybercrime Executive Advisor



Terry Schappert

Former Bank of America C-Suite Executive, Head of Financial Institution Relationships at The Knoble



Donna Turner

Former Bank of America C-Suite Executive



Ben Wallach

CEO & Co-founder of Mission Omega

Board of Advisors



Julie Conroy
Chairman of the Strategic Advisory Board, Chief Insights Officer at Datas Insights



Stuart Davis
Human Trafficking Sector Lead, Global Head Internal Data Protection and Financial Crimes Risk at Scotiabank



Terry Schappert
Child Sexual Exploitation Sector Lead, Former Bank of America C-Suite Executive, Head of Financial Institution Relationships at The Knoble



Robert Shiflet
Elder Financial Exploitation Sector Lead, Former Executive Vice President at Wells Fargo



Donna Turner
Financial Scams Sector Lead, Former Bank of America C-Suite Executive



Leslie Bailey
Global Head of Financial Crime Compliance at LexisNexis Risk Solutions



Jonathan Bell
President, Head of Client Relationships at RedCompass Labs



Stu Bradley
Sr. Vice President - Fraud & Security Intelligence at SAS



Kelley Chamberlain
Vice President Global Security & Investigations at American Express



David Chenkin
Managing Partner at Zeichner Ellman & Krause LLP



Neil Giles
Director Intelligence STOP THE TRAFFIK, President of Traffik Analysis Hub



Mark Houston
Vice President, Retail Bank Customer Protection at Capital One



Kieran King
Chief Customer Officer at Pindrop



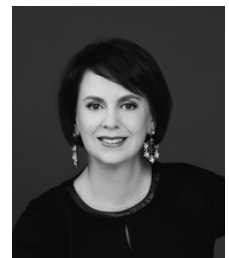
Matt Michaud
Global Head of Financial Crimes Compliance at LexisNexis Risk Solutions



Renata Parras
Environmental, Social and Governance (ESG) Counsel and Pro Bono Counsel, Paul Hastings LLP



Eva Casey-Velasquez
President/CEO at Identity Theft Resource Center



Emma Waddell
SVP at U.S. Walmart and Sam's Club Compliance

Law Enforcement Council



Derek Benner

Law Enforcement Council Chairman,
Managing Director for Federal Law Enforcement & Commercial
Programs at Thomson Reuters

The Law Enforcement Council, consisting of the majority of federal law enforcement agencies, lends its expertise to identify initiatives that can improve the quality and quantity of actionable intelligence that financial institutions provide to assist in the fight against Human Crime.



The Knoble Network

The Knoble Network is an alliance comprising financial, government, legal, and NGO professionals with a shared commitment to eradicating Human Crime, including human trafficking, child sexual exploitation, senior financial exploitation, and scams.

Our mission is clear: to empower Financial Service Professionals, Law Enforcement, Regulators, and NGOs in the ongoing fight against Human Crime. This involves raising industry-wide awareness, honing the skills to identify and combat Human Crime by tracing financial clues that can be turned into actionable intelligence for Law Enforcement, and fostering collaboration across disciplines to develop innovative solutions that can be shared. By harnessing the collective intelligence of our members, we believe we can achieve more together than any one of us can alone. We are dedicated to arming every industry professional with the knowledge, skills, and resources necessary to combat human crime effectively.

Today, we are thrilled to highlight the impactful achievements of The Knoble Network over the past year.

Thank you for being part of The Knoble Network. Your collective efforts are making a lasting difference in the fight against Human Crime.



Human Crime

noun — / 'hyü-mən 'krīm /

Human Crime describes financial crimes such as human trafficking, child sexual exploitation, elder financial exploitation, and scams committed against individuals that put them in a vulnerable financial, emotional, physical, and/or physiological state. There is also the possibility that more harm can occur.

Network Engagement

Network Engagement

The Member Center

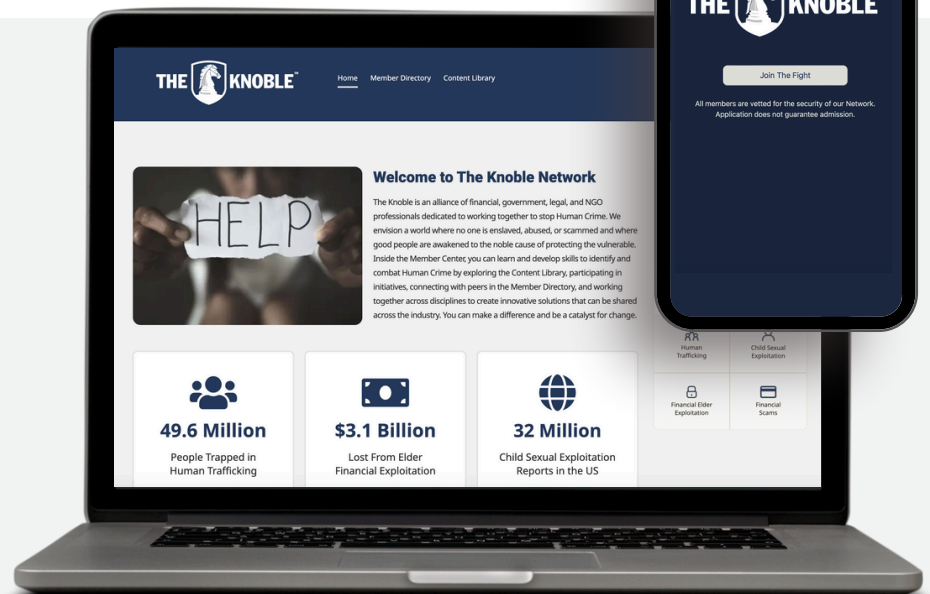
We were thrilled to have announced the release of The Member Center version 3.0 in 2023! Our team worked hard to bring you exciting new features that would enhance your user experience. Inside the new version, you can discover an array of content to train you in the fight and take your membership to the next level.

BENEFITS OF MEMBERSHIP

- ✓ Access to exclusive content to train you in the fight against Human Crime
- ✓ Join initiatives
- ✓ Engage in actionable discussion with other Human Crime Fighters
- ✓ Learn industry-specific ways to help deter Human Crime
- ✓ Gain intelligence to bring back to your workplace



↑ **1132**
Knoble Network
Members



Network Engagement

Conferences

A key piece of building The Network is attending conferences that are attended by our constituents. In addition to having a booth set up at most conferences to engage with participants, we often also share presentations or participate in breakout sessions. The Knoble attended the following conferences last year:

- Fighting Crime With Big Data Conference – Toronto
- RSA Conference – San Francisco
- TIAA Conference – Charlotte
- Fraud Fight Club – New York
- NICE Global Conference – Dallas
- ACFE Global Fraud Conference – Seattle
- UN Conference – Vienna
- Aite Conference – Charlotte
- ABA Financial Crimes Enforcement Conference – Maryland



Network Engagement

Homeland Security Investigations Private & Public Partnerships

The Knobles established a strong relationship with Homeland Security Investigations in combating Human Crime, particularly in the fight against child sexual exploitation through Project Umbra. Last year we visited HSI's Innovation Lab to explore additional partnership opportunities.

The Innovation Lab is a hub for developing advanced analytics capabilities and tools for HSI. With Project Umbra Phase 2 and Investigator Training efforts, we are further strengthening this partnership. We commend HSI's commitment and engagement in the fight against Human Crime.



Human Trafficking Initiatives

Human Trafficking Initiatives

Operation US Open 2023

Sponsored by:



Operation US Open, aimed at combating human trafficking, saw the active involvement of 28 individuals representing 26 different organizations. Subsequent to the tournament's conclusion, banks have completed their monitoring efforts.



Human Trafficking Initiatives

Human Trafficking Roundtables

Sponsored by:



Our Human Trafficking Roundtables featured a lineup of guest speakers who delved into pressing topics surrounding human trafficking. Participants gained valuable insights on how to approach and address this issue within their institutions. Engaging conversations with industry leaders and law enforcement further enriched the collective knowledge in the ongoing fight.

SESSION 1: STRENGTHENING RELATIONSHIPS BETWEEN FINANCIAL INSTITUTIONS AND LAW ENFORCEMENT

In session one, we explored into the vital role of collaboration between financial institutions and law enforcement in the fight against human trafficking. We discovered the importance of fostering strong relationships, learned about each agency's systems, and understood how these connections could speed up the process of bringing human traffickers to justice.

The outcome of this roundtable included a ***Tips and Tricks One-Pager*** designed to assist Financial Institution Employees and Law Enforcement in strengthening their relationships.

2023

HUMAN TRAFFICKING
ROUNDTABLE **TIPS & TRICKS**

01

● Collaboration with law enforcement is critical.

02

● Organizations should have a policy on Human Trafficking that incorporates elements such as "how to recognize" and "how to respond" to Human Trafficking.

03

● Crucial for FI staff to understand and connect how the SARs they submit may become new lead(s) or support existing cases. SARs are the root of much of the work in law enforcement.

04

● Having a regular touchpoint with law enforcement helps to understand current typologies and trends that can be shared to drive intelligence and investigation work at the FI.

05

● In situations where a SAR seems particularly egregious, it can be given directly to law enforcement rather than hoping it will be found in FinCEN's SAR portal. This can bring about in-depth conversation with law enforcement to explain the activity.

06

● FIs can explain its products and services in general for law enforcement to have a better understanding when they are looking through transactions.

07

● Important for organizations to recognize both labor trafficking, which is more prevalent, and sex trafficking, which is more visible.

08

● Reach out to Cornerstone@HSI.DHS.org to connect and collaborate.

09

● DHS Center for Countering Human Trafficking (CCHT) are able to provide FIs with personal training on Human Trafficking when requested. Please visit: www.dhs.gov/blue-campaign for more information.

10

● Build rapport and trust with law enforcement to proactively identify individuals who are not currently on the FIs and law enforcement radar and enhance the FIs monitoring capabilities.

Strengthening Relationships Between Financial
Institutions and Law Enforcement

Sponsored by Guidehouse in partnership with The Knoble.




Roundtable and One-Pager are available inside the Member Center.

Human Trafficking Initiatives

Human Trafficking Roundtables

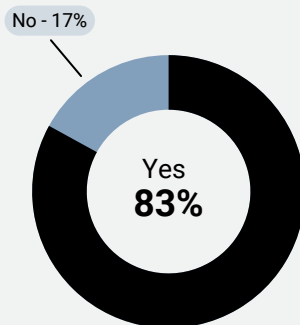
Sponsored by:



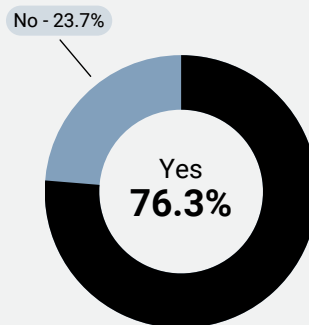
Our Human Trafficking Roundtables featured a lineup of guest speakers who delved into pressing topics surrounding human trafficking. Participants gained valuable insights on how to approach and address this issue within their institutions. Engaging conversations with industry leaders and law enforcement further enriched the collective knowledge in the ongoing fight.

SESSION 2: LAW ENFORCEMENT PERSPECTIVES INSIGHT ON HUMAN TRAFFICKING

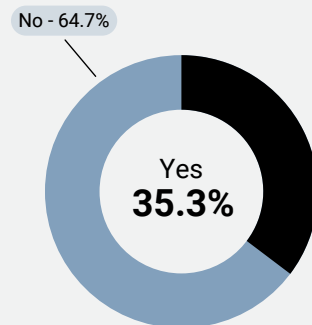
A total of 260 participants registered for our roundtable on human trafficking, with 156 attending. The discussion with law enforcement was thought-provoking, and as a direct result, we have seen action to combat human trafficking.



Does your organization proactively scan for indicators of human trafficking on suspicious movement of proceeds?



Does your organization have processes in place to report possible human trafficking to law enforcement?



Have you or your financial institution been involved in the prosecution of an organization or individual based on a SAR or other types of notifications sent to law enforcement?

Human Trafficking Initiatives

Survivor Data

Sponsored by:

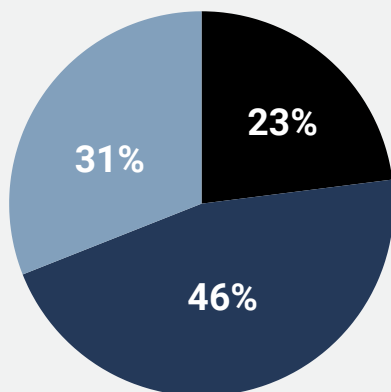


This initiative represented a pilot effort conducted in collaboration with survivor NGOs in Tennessee. The primary goal was to gain valuable insights into how traffickers exploit the financial system.

While a relatively small sample size, a total of 19 survivors shared their experiences with our partner NGO in Tennessee. This was the first look at how traffickers are interacting with Financial Institutions based on actual experiences.

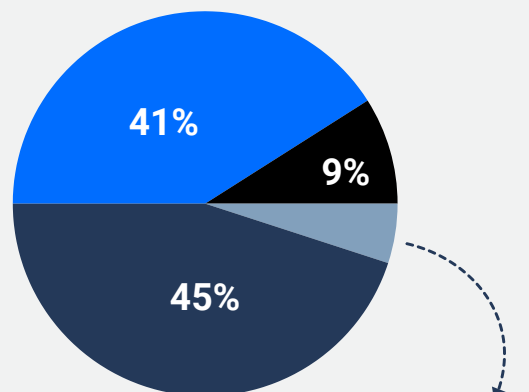
A webinar with The Knoble Network was held on April 5 to share the findings. Insights gathered helped to reinforce the need for financial institution engagement to make a difference in the fight against human trafficking.

What were the typical transactions amount for your banking activity?



- Between \$100 and \$250
- Between \$250 and \$500
- Over \$500

What would best describe how frequently you engage in banking transactions?



- Once a week
- Once a month
- Several times a month
- Several times a week

Human Trafficking Initiatives

Super Bowl 2023

Sponsored by:



Partnering with Homeland Security, this initiative focused on leveraging model trafficking scenarios and active investigative data to identify suspect transactions related to human trafficking around the Super Bowl in Glendale, Arizona.

Model scenarios were shared with all participating Financial Institutions and included common trafficking transactional indicators such as the following:

- Travel & transportation
- Lodging expenses
- Food & entertainment expenses

In addition, Homeland Security provided select information related to active trafficking cases being pursued around the event.

PARTICIPATION

This initiative was open to Financial Institutions only due to the nature of the information being shared by Law Enforcement. General solicitation of our network generated strong participation by Financial Institutions, consistent with similar efforts in the past.

↑ **28**
Organizations

↑ **50**
Participants

↑ **43**
LE Referrals

↑ **348**
Hits Detected

RESULTS

Strong participation resulted in a significant number of hits around suspect transactions and referrals to Law Enforcement. This type of initiative is a great example of how Financial Institutions, partnering with Law Enforcement, can make a difference in the fight against Human Crime. Additional initiatives like this are planned in the future starting with the US Open tennis tournament in August/September.

Overall results for the entire Law Enforcement effort were impressive with 48 felony arrests and 300 misdemeanor arrests and 5 juveniles rescued/recovered. Additionally, participant satisfaction was strong for the initiative and most Financial Institutions plan to continue leveraging the trafficking scenarios following the initiative.

Child Sexual Exploitation Initiatives

Child Sexual Exploitation Initiatives

Project Umbra Phase 2

Sponsored by:

Scotiabank

Partnering with Law Enforcement, this initiative will leverage additional data providers for “known bads” to target Financial Institution investigators looking to identify suspect transactions that might be indicative of child sexual exploitation.

In November 2023, we hosted a successful kick-off call for Phase 2 with over 40 participants. The top 5 banks by asset size and 8 of the top 10 have indicated that they will participate. Phase 2 will continue in 2024 to leverage negative information to focus investigations on transactional activity that might be associated with CSE.



Bank Data



Adverse Media Search



Alert Generation



Investigation



LE Referral

PAST KEY FINDINGS

Indicator examples of suspicious accounts:

- Individuals convicted of child porn & suspicious CashApp payments
- Payments to OnlyFans, suspicious businesses, & high-risk jurisdictions
- Box truck/storage unit rental
- Suspect daily purchases from virtual reality sites
- Wires to the Philippines and other suspicious purchases
- Suspicious travel patterns to Thailand & the Philippines & other high-risk countries

PAST OUTCOMES

↑ **39**
Referrals to Law Enforcement

↑ **6X**
Increase in Referrals vs. Prior Year

- Demonstrated viability of CSE indicators when applied to account transactions
- Scalable and repeatable for the subsequent phases
- 170+ individuals trained on CSE Investigations and Response

Child Sexual Exploitation Initiatives

CSE Investigations Training Guide

Sponsored by:

FEATURE
SPACE

OUTSMART RISK

The Child Sexual Exploitations Investigations Training Guide is a new initiative that builds on the success of Project Umbra Phase 2. The guide is designed to help bank investigators identify transactional indicators that may suggest child sexual exploitation.

Child Sexual Exploitation (CSE) remains a persistent and growing aspect of human crime. Despite the implementation of anti-money laundering and fraud detection measures by financial institutions, the majority have not actively monitored their account base or transactional activity for signs of CSE. Fortunately, existing investigative practices can be adapted to identify indicators of CSE. Sponsored by Featurespace, The Knoble Network, with contributions from Fifth Third Bank, has developed a comprehensive training program and investigative approach to empower financial institutions in their critical fight against CSE. Explore the session now at The Member Center, and join us in making a meaningful impact.

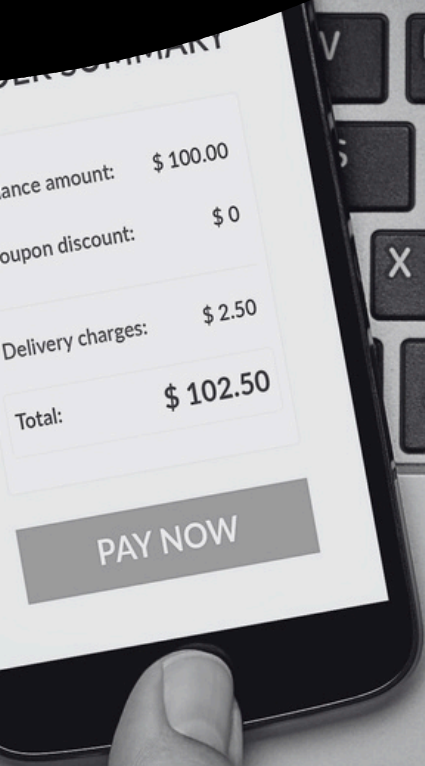


"Across the banking sector and in partnership with NGOs like The Knoble, every child we protect brings us one step closer to eliminating this horrible crime... We're finding ways to disrupt the financial flow of criminals associated with online child sexual exploitation throughout the US financial system. Together, we look forward to strengthening existing typologies and discovering new methods that can be easily adopted by banks across America."

Stuart Davis

Global Head Internal Data Protection and Financial Crimes Risk at Scotiabank

Financial Scams Initiatives

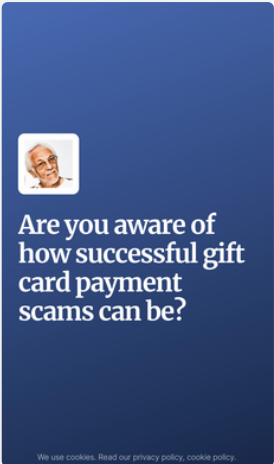


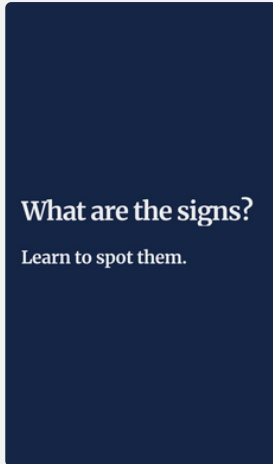
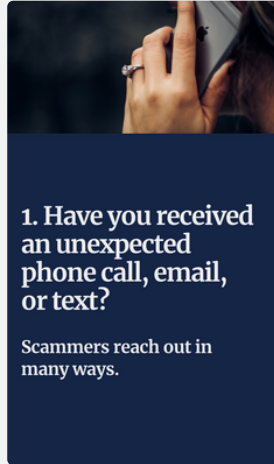
Financial Scams Initiatives

Gift Cards Consumer Resource

This initiative focused on the use of gift cards in scams. Unsuspecting victims in this type of scam are told to purchase gift cards as the monetary instrument to fulfill the perpetrators' request for payment. Once a gift card number is shared, it works essentially as cash.

We developed a microlearning module that can be embedded across various platforms. This collaborative project involved partnerships with 20 retailers to collectively address and combat scammers' schemes. Notably, the microlearning was downloaded by 40 individuals, with 26 expressing their intention to implement the acquired information within their respective Financial Institutions.




www.theknoble.com/gift-card-scams

Financial Scams Initiatives

Operationalizing Scam Definitions

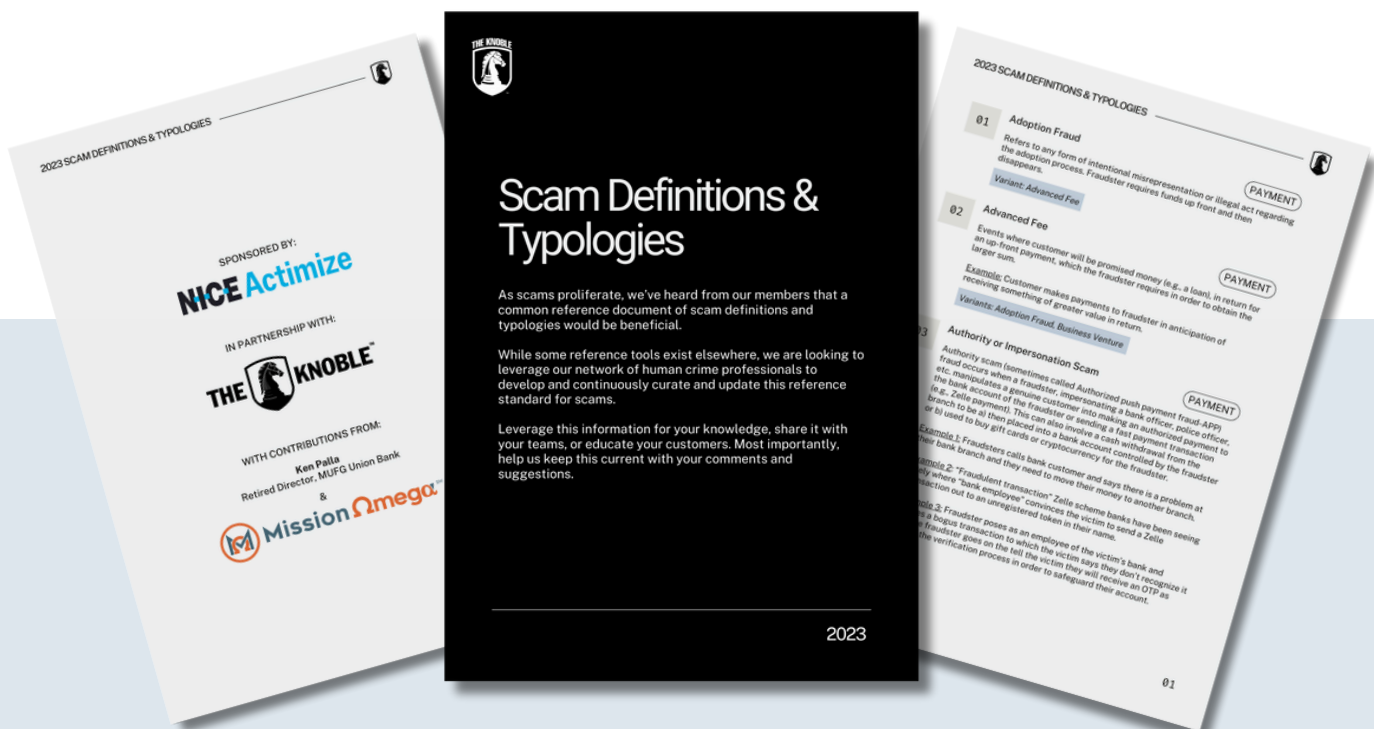
Sponsored by:

NICE Actimize

While there are reference tools available elsewhere, we wanted to take advantage of the expertise of human crime-fighting professionals to create and regularly maintain this standard for scams.

Our team has worked alongside industry leaders, including Ken Palla and Mission Omega, over the past several months to update/develop the 2023 version of the Scam Definitions and Typologies resource.

We announced the release to our network via LinkedIn and our newsletter on September 12th and ran a three-part online campaign that yielded in over 220 downloads of the resource.



Financial Scams Initiatives

Scams Roundtables

Sponsored by:



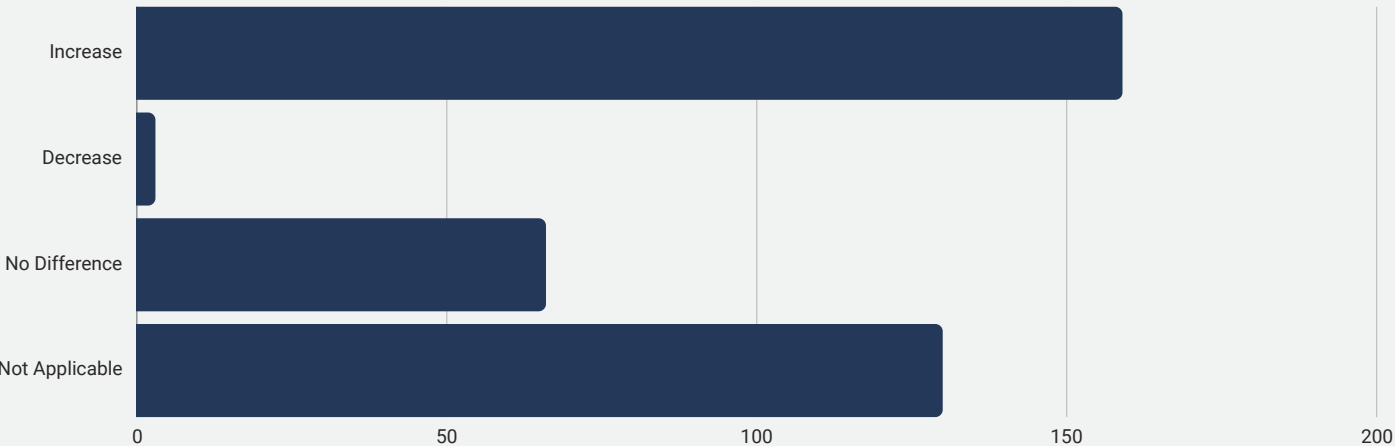
Roundtables serve as a platform for experts, professionals, and stakeholders to share their experiences and insights, contributing to a collective understanding of evolving scam tactics. These discussions also play a crucial role in raising awareness about the latest scam trends and prevention strategies, providing essential education for individuals, businesses, and communities.

In the past year, we successfully hosted two insightful roundtable sessions. The first focused on marketplace scams, delving into the intricate dynamics of fraudulent activities within marketplaces. The second roundtable centered around romance and relationship scams, often referred to as "pig butchering," shedding light on the unique challenges and tactics involved in these deceptive practices.

Our Romance and Relationship Scams Roundtable was our largest registration for a roundtable to date, with 461 people signed up. We had 180 individuals participate in discussion with Erin West and Mary Ann Miller.

RESULTS

Over the last 12 months has your institution seen an increase in customers being victimized by or reporting losses from romance/relationship scams?



Financial Scams Initiatives

Consumer Education Around Scams

Sponsored by:



Financial institutions face a unique challenge when it comes to scams, as customers are often the ones approving transactions. Educating consumers on what to look out for is the first line of defense to combat this issue.

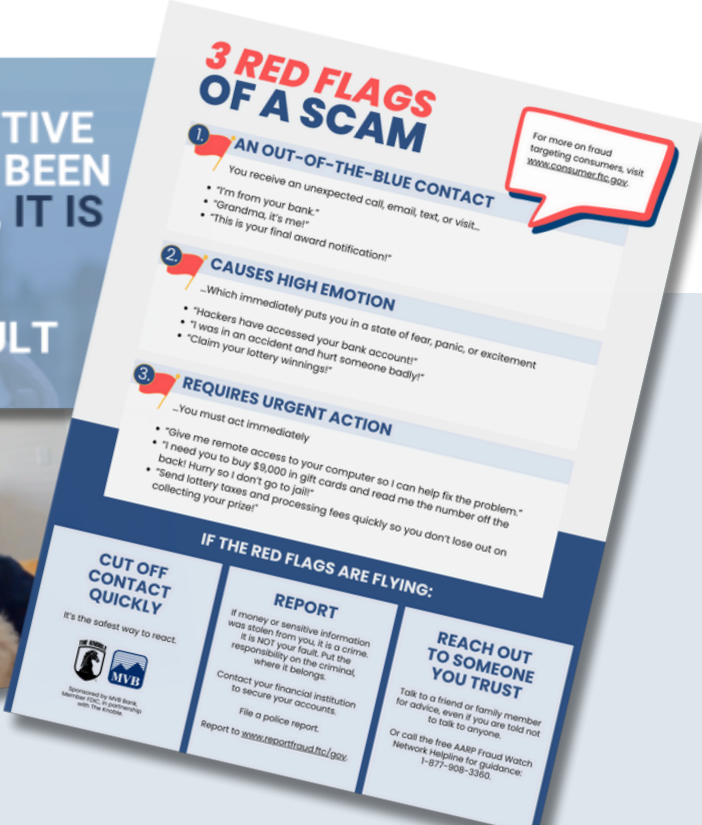
As part of this initiative, we created an infographic and video highlighting key warning signs, using personal scam victim stories to provide a firsthand perspective on the impact of these scams. These resources are intended for two uses: 1) sharing with you friends and family to spread awareness and, 2) sharing as a Financial Institution to educate your customers about scams.

IF MONEY OR SENSITIVE INFORMATION HAS BEEN STOLEN FROM YOU, IT IS A CRIME

IT IS NOT YOUR FAULT



KATE KLEINERT
Romance Scams Survivor & Scams Awareness Advocate



3 RED FLAGS OF A SCAM

1. AN OUT-OF-THE-BLUE CONTACT
You receive an unexpected call, email, text, or visit...

- "I'm from your bank."
- "Grandma, it's me!"
- "This is your final award notification!"

2. CAUSES HIGH EMOTION
...Which immediately puts you in a state of fear, panic, or excitement

- "Hackers have accessed your bank account!"
- "I was in an accident and hurt someone badly!"
- "Claim your lottery winnings!"

3. REQUIRES URGENT ACTION
...You must act immediately

- "Give me remote access to your computer so I can help fix the problem."
- "I need you to buy \$8,000 in gift cards and read me the number off the back! Hurry so I don't go to jail!"
- "Send lottery taxes and processing fees quickly so you don't lose out on collecting your prize!"

IF THE RED FLAGS ARE FLYING:

CUT OFF CONTACT QUICKLY
It's the safest way to react.

Sponsored by MVB Bank, Member FDIC, in partnership with The Knoble.

REPORT
If money or sensitive information was stolen from you, it is a crime. It is NOT your fault. Put the responsibility on the criminal, where it belongs.

Contact your financial institution to secure your accounts.

File a police report.

Report to www.reportfraud.ftc.gov.

REACH OUT TO SOMEONE YOU TRUST
Talk to a friend or family member for advice, even if you are told not to talk to anyone.

Or call the free AARP Fraud Watch Network Helpline for guidance: 1-877-908-3360.

For more on fraud targeting consumers, visit www.consumer.ftc.gov

Elder Financial Exploitation Initiatives



Elder Financial Exploitation Initiatives

Projects in Development

In the last quarter of 2023, Robert Shiflet was recruited as the sector lead for elder financial exploitation. He has initiated the planning phase for a series of initiatives aimed at addressing and preventing instances of financial exploitation among the elderly.



WHAT'S THE TOTAL COST?

The annual loss by victims of elder exploitation is estimated to be at least \$36.5 billion.



WHAT'S THE PERSONAL FINANCIAL IMPACT?

The average loss of elder exploitation is \$50,000 when they know the suspect.
The average loss is \$17,000 when the suspect is a stranger.

*Stats from The National Council on Aging



"Human trafficking, child exploitation, and elder abuse are exploiting the less fortunate and impoverished. The victims of these Human Crimes need financial services and fintech communities to get involved at scale. Through The Knoble, financial crimes professionals have the unique opportunity to drive meaningful change."

Chuck Subrt

Fraud & AML Practice Research Director at Datos Insights

Cross-Sector Initiatives



Cross-Sector Initiatives

Why The C-Suite Cares

Sponsored by:



C-suite executives wield the power to drive meaningful change, benefiting our institution and society at large. By encouraging C-suite leaders to actively engage in the fight against human crime, we can foster an environment that creates a safer world for everyone.

Our initiative aimed to raise awareness of the role of financial institutions in the fight against Human Crime. To achieve this, we launched a marketing campaign that directed individuals to a website that highlighted the importance of this issue and offered video resources and opportunities to get involved. By increasing awareness of the impact of Human Crime and the role of Financial Institutions, we were able to expand our network and make a powerful impact in the fight against Human Crime.

RESULTS

649

Webpage Views

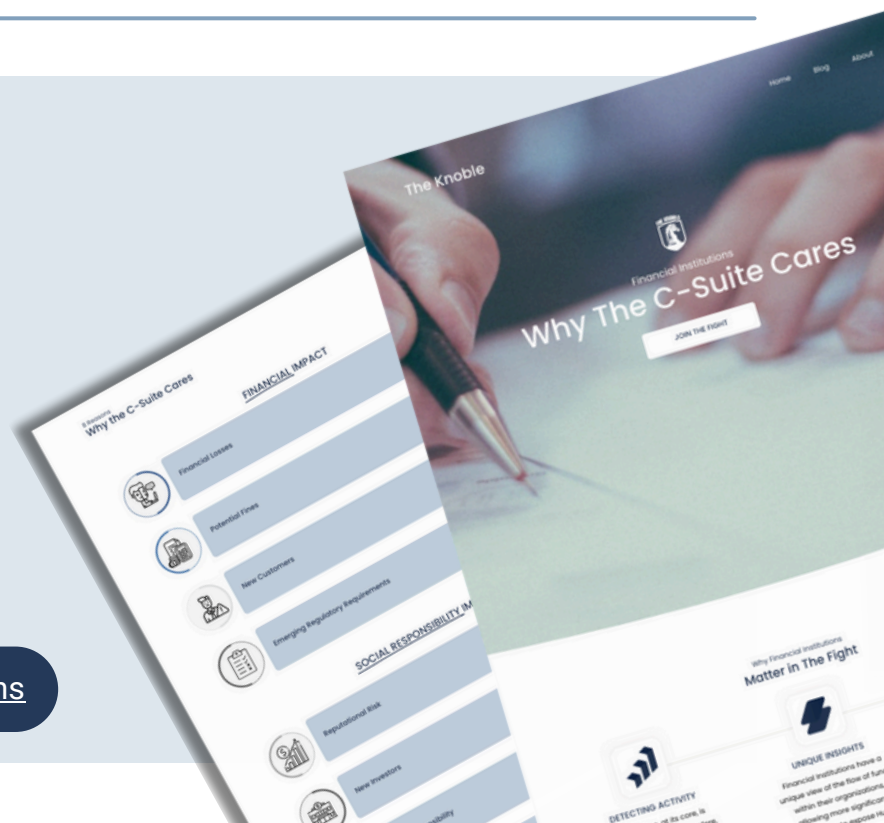
3550

Impressions on LinkedIn

10.43%

Click-Through Rate on LinkedIn

www.theknoble.com/financial-institutions



Cross-Sector Initiatives

Fireside Chats

At The Knoble, we believe in the power of conversation to inspire action. That's why we host recorded discussions with the founder, Ian Mitchell, as a means of engaging our network in the fight. Here are some of the conversations we had this year:

Shirley Chin

Anti-Elder Financial
Exploitation Advocate

General Counsel,
Evergrow Inc.



Shirley Chin and Ian Mitchell discuss how her elderly parents fell victim to scammers. They discuss how scammers use intimidation tactics and manipulation to scam older adults.

Cardell Morant

Director of the U.S.
Department of Homeland
Security (DHS) Center for
Countering Human
Trafficking (CCHT)



Cardell and Ian sit down to discuss how his department protects victims, combats human trafficking, and forced labor. Financial institutions can be invaluable, so educating professionals in Financial Institutions is important as they can help combat human trafficking.

Peter Tapling

Managing Director,
PTap Advisory, LLC

Professor of Technology
Translation,
Illinois State University



In the digital world, scammers use AI to make their messages sound more legitimate and less like a scam, which makes it difficult for Financial Institutions to protect their customers. Peter highlights the challenge of identifying convincing scams in this era.

These conversations and more can be watched inside The Member Center.

2024 Upcoming Initiatives



2024 Upcoming Initiatives Preview

Super Bowl Project 2024	Partnering with Homeland Security, this initiative focused on leveraging model trafficking scenarios and active investigative data to identify suspect transactions related to human trafficking around the Super Bowl in Las Vegas, Nevada. We launched the kick-off call Jan. 2024 and had 50 participants; 30 companies represented. We are really excited about our group of participants - many who are back from previous years and many who are joining us for the first time that law enforcement really wanted present at the table. We are encouraged by these partnerships with human crime fighters!
Human Crime Conference	In partnership with Homeland Security, this conference would bring together key, senior level, Financial Institution and Law Enforcement professionals to discuss Human Crime and opportunities to partner for results. This conference is an opportunity to further strengthen public/private partnerships in the fight against Human Crime. We are planning to have the conference in April.
City Initiative	This initiative would look to take the engagement model to a local level through a pilot initiative in Chattanooga leveraging local institutions (banks, LE, churches, hospitals, schools, etc.) interested in making an impact in one of The Knoble's 4 Human Crime sectors.
White Paper Project	In this collaborative white paper project, we have deployed writers to explore various topics related to human crime, working collectively to address different aspects of this critical issue.
Human Trafficking Roundtable	Our ongoing commitment is to raise awareness about the critical issue of human trafficking. Building on the efforts initiated previously, we aim to engage in activities, discussions, and initiatives that contribute to increased awareness and understanding of the challenges surrounding human trafficking.
Scams Roundtable	Building on the initiatives from the previous year, we are continuing our efforts to raise awareness on scams through a dedicated roundtable discussion. The objective is to foster a deeper understanding of various scams, their evolving nature, and the preventive measures that individuals and communities can undertake. This roundtable will serve as a platform for stakeholders to share insights, discuss emerging trends in fraudulent activities, and collaborate on effective strategies for education and prevention.
FI Romance and Investment Scam Red Flag Initiative	This initiative aims to protect financial institution customers from becoming victimized by Pig Butchering schemes. It involves the identification of suspicious transactions using automated detection systems already implemented at banks and other financial institutions. The focus is on early detection of "Pig Butchering" transactions by financial institution customers through the development and dissemination of red flag typologies for detecting romance and investment scams associated with "Pig Butchering."

More initiatives to be developed and announced throughout 2024.

2023 Financial Report

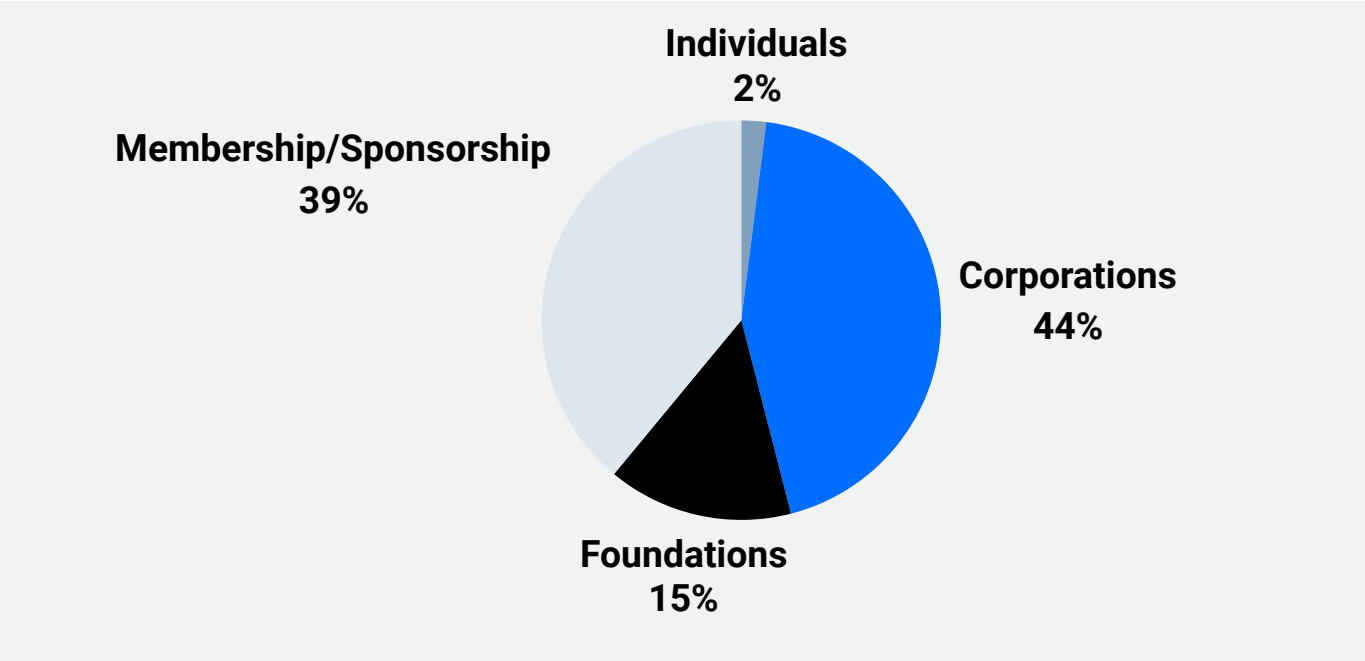


2023 Financials

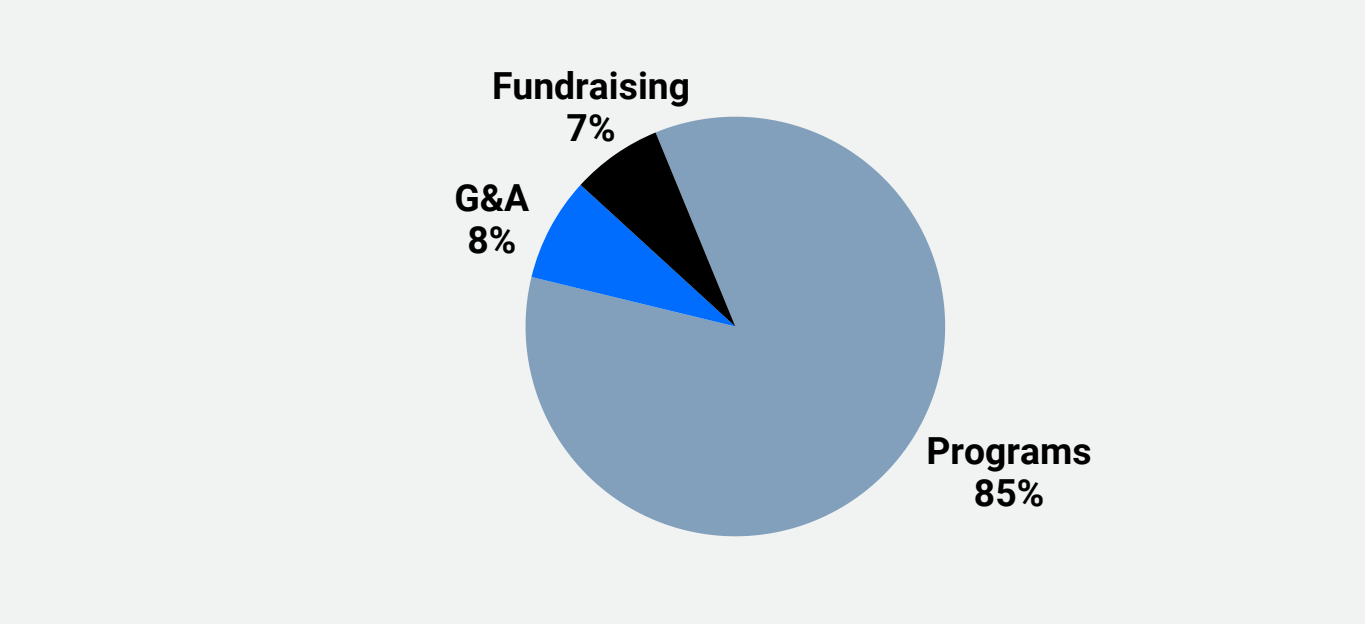
Revenue & Expenses

To see our complete audit report, email Dave Worland, Executive Director at dave@theknoble.com. This is a internal report and subject to auditing.

REVENUE \$692,219



EXPENSES \$681,741



Thank You!

If I had to describe 2023 in one word, it would have to be ‘encouraged.’ I am encouraged by the growth of the network of skilled and caring professionals who want to get involved with protecting the vulnerable. I’m encouraged by the innovative ideas that the network had, coming together to advance our processes and controls. I’m encouraged by the solution providers that have expanded their solutions to care for human beings on the other end of the transaction. I’m encouraged by the amount of innovation I see around the topic of fighting scams. I’m encouraged by leaders and Law Enforcement to find actionable ways to work in support of the financial community. I’m encouraged by The Knoble team, as we’ve found a way to expand the fight, increase support, and get more done. This truly has been an incredible year. That said... We have so much more to do as a community. And we’re going to build on that and accelerate in 2024.



Ian Mitchell

Founder & Board Chair





 TheKnoble.com

 [@TheKnoble](https://twitter.com/TheKnoble)

 100 Cherokee Blvd, Suite 213, Chattanooga, TN 37405