

# Uniting the Fight Against Human Crime

A global network working together to stop human trafficking, financial scams, elder financial exploitation, and child sexual exploitation.

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# A Year of Growth & Impact

This past year has been one of meaningful progress and deepened resolve for The Knoble. In a world where human trafficking, child exploitation, senior financial exploitation continue to evolve in scale and sophistication, we have remained focused on what sets us apart: mobilizing the financial sector to protect vulnerable people by disrupting the systems that allow exploitation to persist.

Together with our partners, we advanced practical, data-driven solutions that strengthen financial institutions' ability to detect, prevent, and respond to trafficking. We expanded engagement across banks, fintechs, regulators, and law enforcement, reinforcing the critical role the financial sector plays as a force for protection. Our work at global convenings, in boardrooms, and through targeted initiatives demonstrated that when expertise, commitment, and collaboration align, impact follows.

None of this progress would be possible without The Knoble Network. Our Network is not simply a group of supporters; it is the engine of our impact. Comprised of leaders across finance, compliance, technology, philanthropy, and survivor-informed advocacy, the Network brings credibility, insight, and action to every aspect of our work. Members contribute time, talent, and influence—sharing intelligence, opening doors, shaping strategy, and standing shoulder-to-shoulder in the fight against exploitation. In an environment where silos too often limit effectiveness, the Knoble Network proves that collaboration is not optional—it is essential.

I am deeply grateful for the trust you place in The Knoble and for your willingness to lead. Your engagement signals to the broader financial ecosystem that protecting people is not peripheral to business—it is fundamental to responsible and resilient markets. Because of you, financial institutions are better equipped, partnerships are stronger, and the collective response to trafficking is more coordinated and effective.

As we look ahead, the challenges remain urgent, but so does our confidence. We will continue to invest in innovation, deepen cross-sector partnerships, and amplify the leadership of our Network. Together, we will keep pushing the frontier of what is possible when finance is mobilized for good. Thank you for your partnership, your leadership, and your unwavering commitment to protecting the vulnerable.

*David Worland*

## WHAT WE FIGHT

# We leverage expertise within the financial ecosystem to protect people from exploitation.

Our mission is focused on empowering members who work in and support the financial sector to make a difference to their customers, institutions, and communities. We recognize that people join The Knoble network because they understand that people are being exploited and that action is required to change that.

## HOW WE OPERATE



### AWAKEN

Raise awareness among current and future financial service workers about the significant threat posed by human crime.

### EQUIP

Provide Knoble members with knowledge and resources on human crime and empower them to contribute to its prevention.

### MOBILIZE

Offer members a platform to actively engage in making a positive impact on their customers, institutions, and communities.

## WHAT WE FIGHT

# Our Focus Areas

We concentrate on four critical areas where financial systems and partnerships can make the greatest impact in protecting vulnerable populations.



### Human Trafficking

**\$346.7 B**

Human trafficking is an estimated \$346.7 billion industry.



### Child Exploitation

**29.2 M**

29.2 million incidents of child sexual abuse material in 2024.



### Elder Exploitation

**\$61.5 B**

\$61.5 billion was estimated to be lost to elder exploitation in 2022.



### Financial Scams

**\$1.03 T**

An estimated loss of \$1.03 trillion to scams in 2024.

# 2025 By The Numbers

Followers

**8326**

+832 New Followers

Subscribers

**4363**

+992 New Subscribers

Organizations

**1094**

+240 New Organizations

Financial Institutions

**519**

+140 New Financial Institutions

The Knoble Network

**2400**

+ 692 New Members

# What Our Network Says

*"The calls are where the magic happens. This is one organization where collaboration is not something that is simply talked about, but it really happens."*



**Paula Wilson**

Customer Protection Manager, Best Buy Corp.

*"For me, The Knoble is more than a network. It's a movement. It's where my work as a fraud fighter connects with a global community of people committed to protecting the vulnerable and changing lives."*



**Freddy Massimi**

AVP, Financial Crimes Technology Specialist, Truist

*"The Knoble is a network of like-minded folks who share a common goal to fight against human crime. Even though we may work for competing financial institutions, the goal remains the same and we can collaborate and encourage each other in our journey. I especially appreciate the webinars, networking, and opportunities to serve in working groups and projects. The experiences and insights I've gained have impacted me both personally and professionally."*



**Becky Selby**

BSA/AML/OFAC Officer, VP, Bank of Bird-in-Hand

## PROGRAM LAUNCH

# Human Crime Specialist



The first certification of its kind — equipping rising fraud, AML, and risk professionals to detect, prevent, and respond to human crime across financial institutions.



*"The Human Crime Specialist designation will be the turning point in how we protect people, not just systems. This is our moment to step forward as an industry and lead with purpose."*

IM

**Ian Mitchell**

Ian Mitchell, Founder of The Knoble

**23**

UNIQUE PARTICIPANTS

**6**

SESSIONS HOSTED

**4**

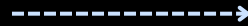
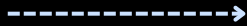
INDUSTRY SPONSORS

## Program Journey

- September 2025**  
Two-day immersive kickoff at the Federal Reserve Bank of Atlanta
- October - January**  
Four expert-led virtual sessions with law enforcement and financial crime leaders
- February 2026**  
Hybrid capstone presentation and HCS certification exam

## Five Core Domains

- 1** Human Crime & Risk Management Knowledge
- 2** Program & Policy Development
- 3** Program Execution
- 4** Customer and Community Engagement
- 5** Industry Engagement



## INDUSTRY FIRST

The only credential focused specifically on human crime detection within financial services.

## PEER NETWORK

Hand-selected cohort of mission-driven professionals committed to protecting the vulnerable.

## INSTITUTIONAL IMPACT

Graduates return equipped to lead change and build detection programs at their organizations.

*“Financial crime and fraud are continuously evolving sectors that all lead back to some form of human component. I feel a moral obligation to look past the financial aspect to understand the human component that is often overlooked in white collar crimes. The Human Crime Specialist Training Program provides the opportunity to make a difference, to stand alongside the victims and fight, to bring attention and action to the injustices that others face. This program provides hope! I am excited to join The Knoble on this journey!”*



### Adah Haley

BSA/AML, OFAC, and Fraud Officer at URW Community Federal Credit Union, HCS Candidate

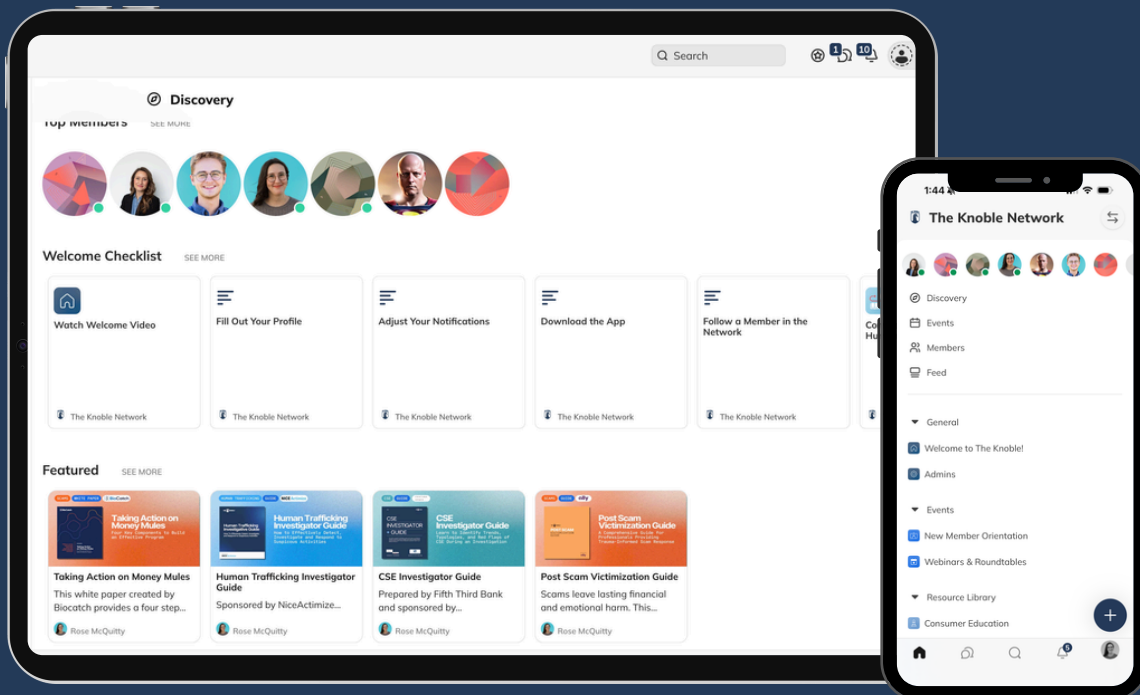
## LOOKING AHEAD

With strong demand from member insitutions we’re expanding with a Fall 2026 cohort and exploring partnerships to scale the HCS credential across the industry.

## OUR NETWORK

# The Member Center

Our digital home for collaboration, learning, and collective action against human crime.



The new Member Center, now hosted on Mighty Networks, brings resources, working group materials, event information, and community discussions into one intuitive environment. The design supports smoother navigation and strengthens opportunities for members to engage with our initiatives.

Early engagement has increased since the rollout. Members are accessing materials more consistently, joining conversations with greater ease, and using the platform in ways that support stronger collaboration across the network. This evolution reflects our ongoing commitment to building the infrastructure needed for sustained impact and continued growth.

**180**

UNIQUE PARTICIPANTS

**68**

RESOURCES

**5**

LEARNING PATHS

## MEMBER EDUCATION

# Learning Paths

Five self-paced foundational courses launched in 2025, giving every member on-demand access to expert-level training on identifying and combating human crime.

5

COURSES LAUNCHED

122

ENROLLED LEARNERS

41%

COMPLETION RATE

### 2025 COURSES



Combating Financial Scams 101



Combating Human Trafficking 101



Combating Child Sexual Exploitation 101



Combating Elder Exploitation 101



Combating Human Crime 101

# Post Scam Victimization Guide

Sponsored by **ally**

Thirty Knoble members came together for this Ally-sponsored project to address a critical gap in the industry: how financial services professionals can effectively support customers who have been victimized by scammers.

## WHAT THIS GUIDE COVERS

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<b>Victim-Centered Response</b>	Trauma-informed approaches to initial engagement and ongoing support for customers who have experienced scam-related financial loss.
<b>Revictimization Prevention</b>	Identifying risk factors that make victims susceptible to repeat targeting, and implementing institutional safeguards to protect them.
<b>Recovery Pathways</b>	Practical guidance for helping customers navigate both the financial and emotional dimensions of recovery after a scam event.

*"The Knoble is a powerful community leading the fight against scams. It brings together professionals to share resources, strengthen collaboration, and equip institutions with the tools needed to better protect the people we serve!"*



**Anthony Powell**  
VP of Fraud Process Design, Truist

## BUILT FOR

- Frontline staff & branch teams
- Fraud & financial crime teams
- Customer service & call centers
- Compliance & BSA/AML officers

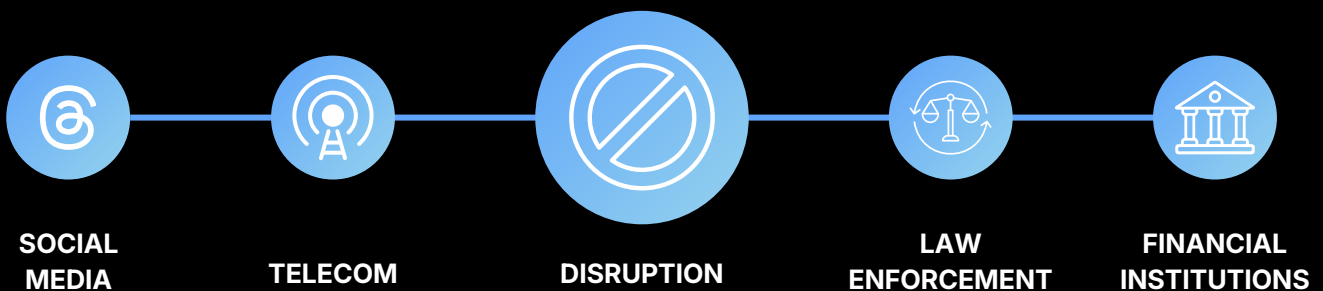
## WHY IT MATTERS

- Tangible output**  
A publishable deliverable from our member network
- Industry reach**  
Freely available to FIs beyond membership

# Combating Sextortion Analysis

Sponsored by  Mission Omega™

A cross-sector working group created this resource to map who holds key information in a sextortion case and where action can disrupt the crime.



## WHAT THIS GUIDE COVERS

### Information Mapping

Who holds critical data at each stage of a sextortion case and when that data becomes actionable for intervention

### Disruption Points

Specific moments where social media, telecom, law enforcement, and FIs can act to stop the crime

### Stakeholder Roles

Distinct actions for parents, technology providers, financial institutions, and trusted adults

### Prevention Framework

Proactive measures to reduce vulnerability before sextortion attempts occur

## KEY INSIGHT

Designed to be read through both a professional and personal lens — stopping sextortion requires awareness and action across the entire community.

## INTENDED AUDIENCE

- Financial crime & fraud teams
- Trust & safety teams at platforms
- Law enforcement investigators
- Parents & educators
- Community organizations

## STRATEGIC VALUE

- Beyond FI audience
- Personal lens extends reach to parents and communities
- Proactive disruption
- Shifts focus from reactive reporting to prevention

## WORKING GROUP DELIVERABLE

# Super Bowl Project

Sponsored by  Mission Omega™

Major sporting events can create conditions for human trafficking, but also opportunities for proactive detection. For Super Bowl LIX, The Knoble coordinated a collaborative monitoring effort, bringing financial institutions together to identify potential trafficking activity using law enforcement intelligence and proven detection models.

17

FINANCIAL INSTITUTIONS

4

WEEK MONITORING WINDOW

LIX

SUPER BOWL  
NEW ORLEANS

### HOW IT WORKED

1

#### INTELLIGENCE SHARING

Law enforcement data and model scenarios were distributed to participating institutions to guide detection efforts.

#### WHY IT MATTERS

Human traffickers exploit the surge in demand around major events. By coordinating across 17 institutions simultaneously, The Knoble enabled a level of collective vigilance that no single institution could achieve alone — turning financial data into a frontline defense against exploitation.

2

#### INTERNAL SCREENING

Each FI applied the intelligence against their own customer data to identify potential trafficking-linked parties.

#### VALUE FOR MEMBERS

Several potential hits were identified and escalated through participating institutions' compliance processes, with suspicious activity tagged and reported in accordance with the project's expedited SAR framework.


3

#### ESCALATION & REPORTING

Potential hits were escalated and tagged using the project's quick SAR processes for timely reporting.

This initiative demonstrates the power of coordinated, intelligence-driven monitoring — a model The Knoble continues to refine for future major events.

# Scams Control Business Case

Sponsored by  BioCatch

Many fraud teams know they need stronger scam controls — but struggle to make the case to their leadership. This working group set out to solve that problem, creating a practical toolkit that helps members build a compelling, data-driven argument for investing in scam prevention.

## WHAT WAS PRODUCED

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### Business Case Presentation Template

A ready-to-use PowerPoint framework that structures the argument for stronger scam controls — designed to speak the language of executives and board members, covering risk exposure, competitive landscape, and strategic value.



### Scams Cost Calculator

An interactive tool that quantifies the true cost of scams to an institution — including direct losses, operational burden, reputational impact, and regulatory risk — making the ROI of prevention tangible and defensible.



### Calculator User Guide

A step-by-step companion guide that walks members through the cost calculator, ensuring they can customize inputs to reflect their institution's specific risk profile and present findings with confidence.

## WHY IT MATTERS

Scam losses across the industry continue to climb, yet many institutions lack the internal frameworks to justify prevention investment. This toolkit bridges the gap between knowing what's needed and getting it funded — giving fraud professionals the evidence and structure to move leadership to action.

## VALUE FOR MEMBERS

- **Ready-to-present** materials for leadership and board conversations
- **Quantifiable ROI** framework tailorable to each institution
- **Peer-developed** by practitioners who understand the challenge
- **Immediately actionable** — no customization barriers

# National Awareness Campaign

Sponsored by **Walmart** ✨

As part of The Knoble's National Awareness Campaign, 15 cross-industry members came together to brainstorm national awareness slogans designed to unify messaging and extend reach across sectors.

The result is a set of national awareness slogans now used by The Knoble in all communications — language designed to resonate with the public and support consistent awareness efforts across sectors.

## SHARED MESSAGING APPLIED ACROSS

Scams · Human Trafficking · Elder Exploitation · Child Sexual Exploitation

The Knoble applies this shared messaging across awareness efforts aligned with recognized awareness months, supporting timely, coordinated outreach that reinforces recognition and understanding of these interconnected crimes.

Through consistent use of shared language, social engagement, and coordinated awareness calendars, the National Awareness Campaign helps organizations speak with one voice. This approach strengthens visibility, reinforces accountability, and supports a national conversation focused on prevention, protection, and shared responsibility for addressing human crime.

HUMAN  
TRAFFICKING

**Know the Signs,  
Stop the Crime**

CHILD SEXUAL  
EXPLOITATION

**Protect Our  
Children**

ELDER  
EXPLOITATION

**Guard Your  
Golden Years**

SCAMS

**Delay Before  
You Pay**

# SAR Addendum Template

Sponsored by  Mission Omega™

**A standardized template for the optional SAR attachment, developed in partnership with financial institutions and federal law enforcement to streamline investigations.**

The SAR Addendum template was developed in direct conversation with 15 financial institutions and federal law enforcement. Its purpose is to standardize the optional SAR attachment, ensuring the most critical fields for investigators are included in a consistent, predictable format.

By aligning on a common structure, the template removes guesswork for law enforcement and reduces the time spent parsing inconsistent attachments. The result is faster access to actionable information and more effective investigations.

## WHY IT MATTERS

### **Faster Investigations**

Standardized fields mean law enforcement can locate critical information immediately, reducing time from receipt to action.

### **Consistent Quality**

A shared template ensures all participating institutions provide the same level of detail, eliminating gaps in critical data.

### **Built With Law Enforcement**

The template reflects direct input from federal investigators, ensuring it captures what they actually need to act.

### **Cross-Institution Alignment**

When multiple institutions use the same format, investigators can cross-reference cases more efficiently.

The SAR Addendum template represents the kind of practical, collaborative tool that emerges when financial institutions and law enforcement work together — a shared resource that makes the fight against human crime more effective for everyone involved.

# Human Crime Risk Assessment

Sponsored by  Mission Omega<sup>SM</sup>

The Human Crime Risk Assessment provides institutions with clarity on preparedness and a pathway for improvement. The Assessment evaluates maturity across the five domains and provides tailored recommendations. As adoption grows, aggregated results form an industry benchmark that informs peer learning, investment decisions, and future Knoble initiatives.

We've had a working group with a few SMEs to develop the initial assessment, with a pilot anticipated for early-mid 2026. Then we will create an expanded version of the assessment with personalized recommendations once we create a benchmark. Institutions are more likely to act when gaps are clearly identified and contextualized within industry norms.



The image shows a two-page report. The left page is the cover, featuring a dark background with a bronze chess knight. At the top, it says 'THE KNOBLE' with a logo. The main title is 'HUMAN CRIME RISK BENCHMARK' and the author is 'The Knoble, Inc. Evan Hokrein'. The right page is the executive summary, addressed to 'DEAR EVAN,'. It includes an 'EXECUTIVE SUMMARY' stating that the organization demonstrates 'Advanced' maturity with an overall score of 54%. A donut chart shows 54% in blue. Below this, it lists the 'Strongest Domain' as 'Human Crime & Risk Management Knowledge' and the 'Weakest Domain' as 'Industry Engagement'. An 'INTRODUCTION' section follows, discussing the critical role of financial institutions in identifying and preventing human crime. At the bottom right, there is a small Knoble logo, contact information (1517 Mitchell Ave, Chattanooga, TN 37407), and a page number '2'.

## STRATEGIC INITIATIVE

# Project Umbra

Sponsored by  Mission Omega™

Through Project Umbra, The Knoble is working with pioneer financial institutions to build the financial sector's capacity to detect and disrupt child sexual exploitation (CSE).

In partnership with U.S. Bank, Fifth Third Bank, and Bank of America, The Knoble has developed standardized financial indicators for identifying CSE-related transactions — a framework designed to be scalable across thousands of institutions. This collaborative work, conducted in coordination with regulators, NGOs, and law enforcement, marks a transformative step in safeguarding children at scale and significantly assists federal, state, and local law enforcement investigations against those who seek to victimize children.



### PARTNERSHIP

Collaboration with leading financial institutions to strengthen sector-wide action against child sexual exploitation.

### INNOVATION

Development of standardized financial indicators to identify CSE-related transactions across the financial sector.

### IMPACT

Coordination with regulators, NGOs, and law enforcement to safeguard children and support investigations at every level.

## INITIATIVE RESULTS

# Roundtables

Expert-led sessions bringing together financial crime professionals to share knowledge, strategies, and best practices.

**778**

UNIQUE PARTICIPANTS

**12**

SESSIONS HOSTED

**8**

INDUSTRY SPONSORS

### 2025 SESSIONS

Industry Experts in the Fight on Scams



The Importance of Information Sharing in Combatting Scams



Building Better Post-Scam Responses



Technology Providers Sharing Capabilities to Detect Human Trafficking



Spoofing & Impersonation Scams in Telecom: Safeguarding FIs & Customers



Efficiency Meets Impact: How FIs Can Drive Change without Breaking the Bank



Trust in Action: The Truth on Blocking Fraud and Protecting Your Brand



The Rise of AI Agents for Scam & Human-Centric Fraud Defense



Heroes in Action: How AML Technology Can Help Disrupt Human Trafficking



Investigating Human Trafficking



Strengthening Controls Against Authorized Push Payment Scams



SAR Addendum Template Roundtable

## INITIATIVE RESULTS

# Third Thursdays

Third Thursday are monthly, member-only conversations where The Knoble Network comes together to explore real-world human crime challenges through open dialogue.

**243**

UNIQUE PARTICIPANTS

**10**

SESSIONS HOSTED

**2**

INDUSTRY SPONSORS

### 2025 SESSIONS

The Intersection of Human Trafficking and Cyber-Sex Crime

Love, Not Actually

velera

Best Practices for Customer Outreach After a Scam Alert

From Dark Web to Mainstream: Understanding Platforms Used for CSE

Human Trafficking and Scam Centers: The Hidden Layer of Exploitation

LexisNexis  
RISK SOLUTIONS

Delay, Disrupt, or Deny?

Building an Effective Scam Prevention Strategy for Elderly Customers

velera

Combatting Sextortion: A Collective Analysis & Call to Action

Heroes in Action II: Open Forum Q&A

Strengthening Money Mule Management to Prevent Scammer Activity

velera

## CORPORATE MEMBERS & PARTNERS

# Behind the Fight

We are grateful for the organizations who support our mission through corporate sponsorship and partnership.



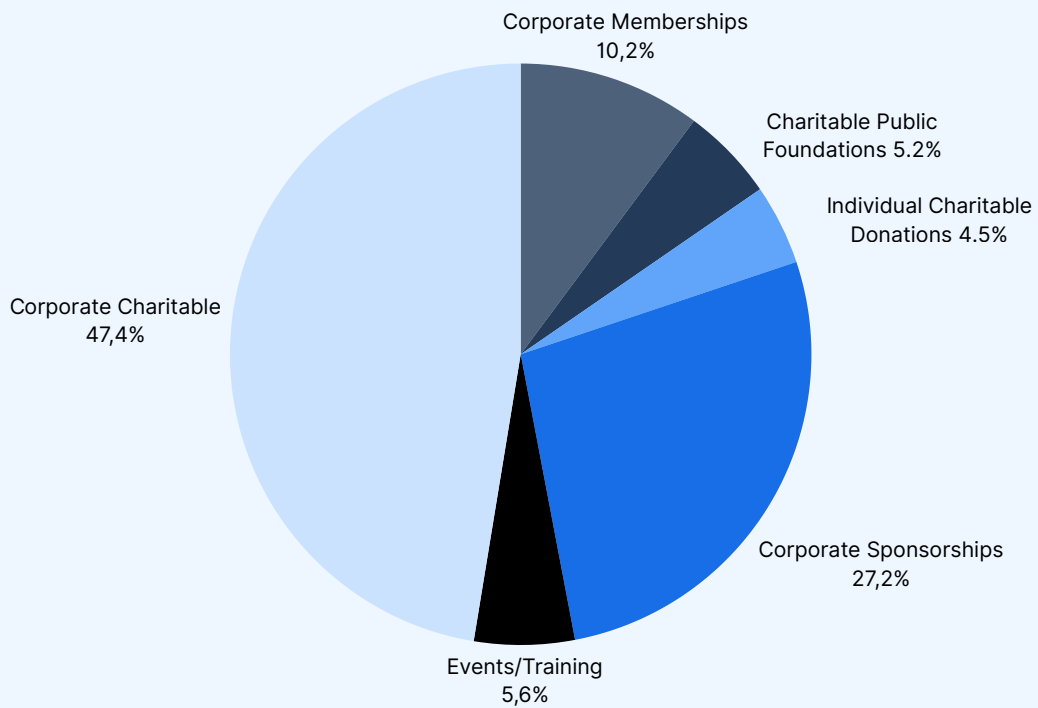
## Become a Corporate Member

Join leading organizations in the fight against human crime.  
Contact [network@theknoble.com](mailto:network@theknoble.com) to learn more.

## FINANCIAL SUMMARY

# 2025 Revenue

## Revenue Breakdown



## Revenue Summary

Revenue Category	Amount (\$)
Corporate Charitable	307,571.00
Charitable Public Foundation	33,939.00
Corporate Memberships	65,926.00
Corporate Sponsorships	176,123.00
Individual Charitable Donations	28,932.00
Events/Training	36,204.00
<b>Total Revenue</b>	<b>648,695.00</b>

THANK YOU

# Our 2025 Donors

We are grateful for the generous support of our donors who make our mission possible.

## A

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Anderson, Andrew

## B

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Baardson, Than  
Beckley, Monica  
Blanchard, Daniel  
Bradford, Angela  
Brooks, Robert

## C

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Campbell, Daniel  
Chambers, Tim  
Cleveland, Traci  
Comeau, Brynn  
Conroy, Julie  
Crall, Brad

## D

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Davie, Patrick  
Durney, Stephen  
Dwyer, Bill

## E

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Edelstein, Howard  
Ensminger, James  
Excell, David

## F

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Farrell, Daniel  
French, William

## G

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Galjuf, Cristobal  
Glover, Aaron  
Goswami, Suparna  
Goyal, Ravindra  
Grizzle, Scott

## H

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Haley, Adah  
Herche, Christine  
Hokrein, Evan  
Holtzclaw, Carole  
Holtzclaw, Shawn  
Holtzclaw, Tad

## K

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Kaspar, Mike

## L

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Lenderman, Steve  
Lloyd, Stephanie

## M

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Martucci, Steven  
Massimi, Freddy  
McKenna, Frank  
McWey, Kevin  
Miller, Mary Ann  
Mitchell, Ian  
Mosley, Brooke

## N

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Nagel, Linda  
Norman, Debbie

## O

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O'Mara, Kait  
Osborne, Sarah

## P

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Patzer, Paul  
Perini, Gina  
Peterson, Donald  
Powell, Anthony  
Praetsch, Ronald

## R

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Robinson, Joe  
Rollins, Tim  
Russell, Brian

## S

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Schofield, Michael

## T

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Tapling, Peter  
Tenczar, Eveline  
Thillairajab, Velan  
Toth, Michael

## V

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Van Heest, Timothy

## W

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Watson, Tamara  
Weiss, Donna  
Wilkes, Courtney  
Windham, Hailey  
Worland, Dave  
Wrona, Krista

## Y

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Yerbey, Gary



# Thank You

A global network working together to stop human trafficking, financial scams, elder financial exploitation, and child sexual exploitation.

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## WEBSITE

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

## EMAIL

[network@theknoble.com](mailto:network@theknoble.com)

## ADDRESS

1517 Mitchell Ave, Chattanooga, TN 37408