

The Knoble Human Crime Accord

The Knoble is a nonprofit network of financial services leaders, financial crime professionals, and law enforcement serving as a catalyst for systemic changes that improve the ability to prevent, detect and respond to Human Crime (e.g., human trafficking, child sexual exploitation, senior financial exploitation, and scams).

Financial Institutions and financial services companies have invested significantly in the ecosystem to deploy advanced analytics, data consortiums, technology, and hundreds of thousands of highly skilled financial crime professionals to fight fraud and money laundering. By extending this expertise to include Human Crime, the financial institutions and financial services companies can have an exponential impact on protecting the vulnerable.

The Knoble Accord is an industry movement focused on enhancing Human Crime program and detection practices across financial services. This focus will compliment many of the other industry-wide initiatives and we believe will strongly increase detection and escalations.

We are in Accord

- *We believe Human Crime against the vulnerable cannot be tolerated or supported in our society, as they cause harm to the vulnerable and do harm to the fabric of our society. We recognize that Human Crime cannot be combatted alone, and this type of crime requires collaboration between the financial services industry along with Law Enforcement, Regulators, NGOs, and the private sector.*
- We believe the monetary system is designed for the benefit and flourishing of the community and it is important that we maintain a high degree of trust in the system and do what we can to protect the integrity of the system by stopping people from using it for evil purposes.
- We believe the financial services industry has a unique position to contribute to the proactive detection, prevention, and reporting of Human Crime. They currently possess the best trained people, data and technology used today to fight other types of financial crimes.
- We believe that *when* Human Crime is present in the financial institutions it negatively impacts their customers, profits, reputation, and motivation of their employees.
- We believe that every banking customer can be a potential victim of Human Crime and we want to take steps to protect our customers.
- We believe there are many financial professionals that want to “do good”, get involved and provide leadership in the fight against Human Crime, and we want to encourage them in our organization.

Therefore, We will join the movement of the industry, regulators and and law enforcement agencies to:

- 1) Strive to continually enhance our Anti-Human Crime programs to improve prevention, detection, response, and collaborative efforts.
- 2) Explore ways to train our team to be educated on Human Crime, its warning signs and ways in which their roles can play a role in fighting it and supporting victims.
- 3) Explore building programs to support victims to restore their financial security and protect themselves from being re-exploited.
- 4) Support organizations that seek to protect and restore our customers.

Signature

Title

Financial Services Institution

Date