

FraudCon 2026

Australia's response to scams

6 May 2026

Jayde Richmond, General Manager



Australian Government

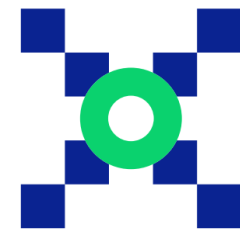


National
Anti-Scam
Centre

The National Anti-Scam Centre

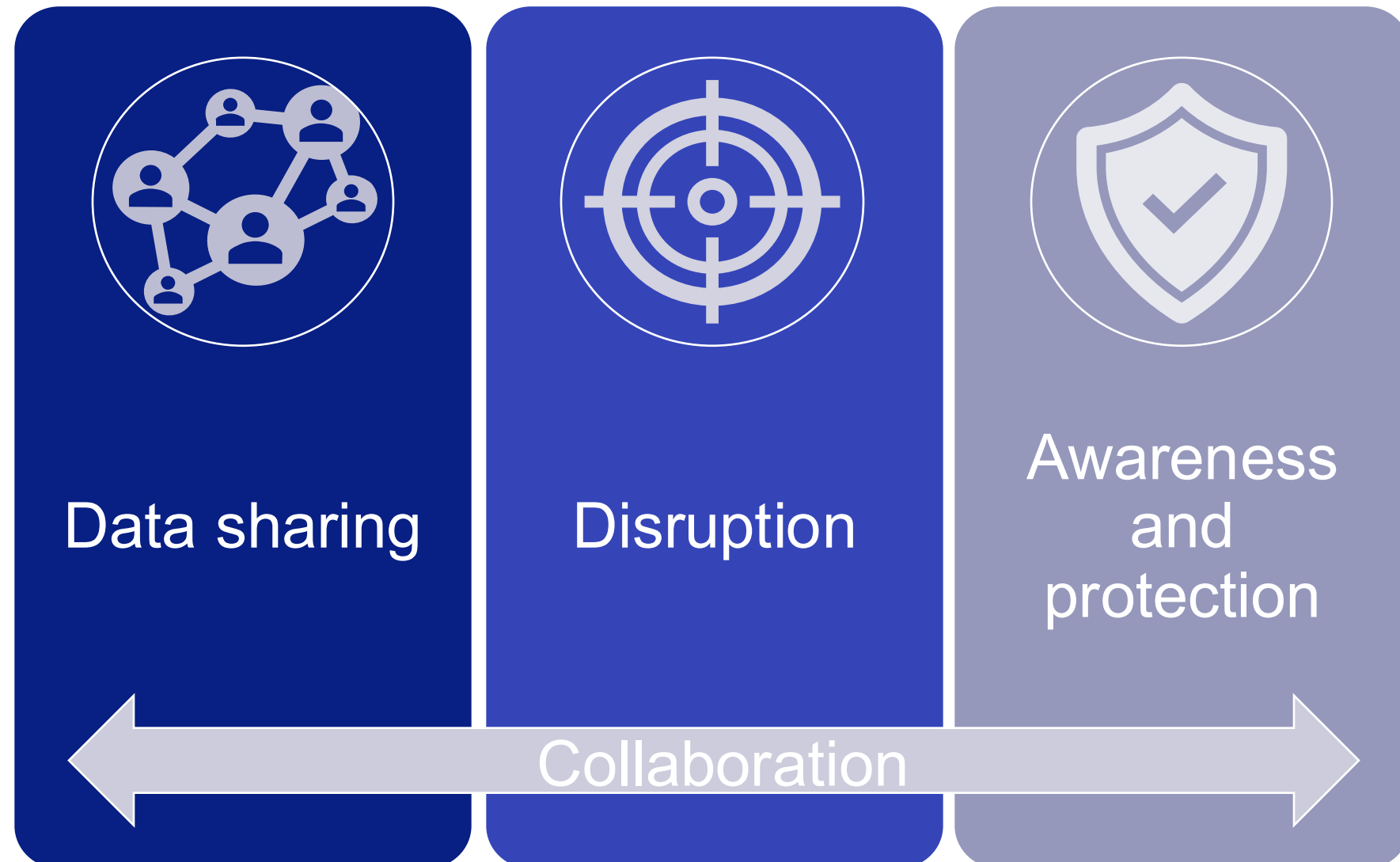


Australian Government



National
Anti-Scam
Centre

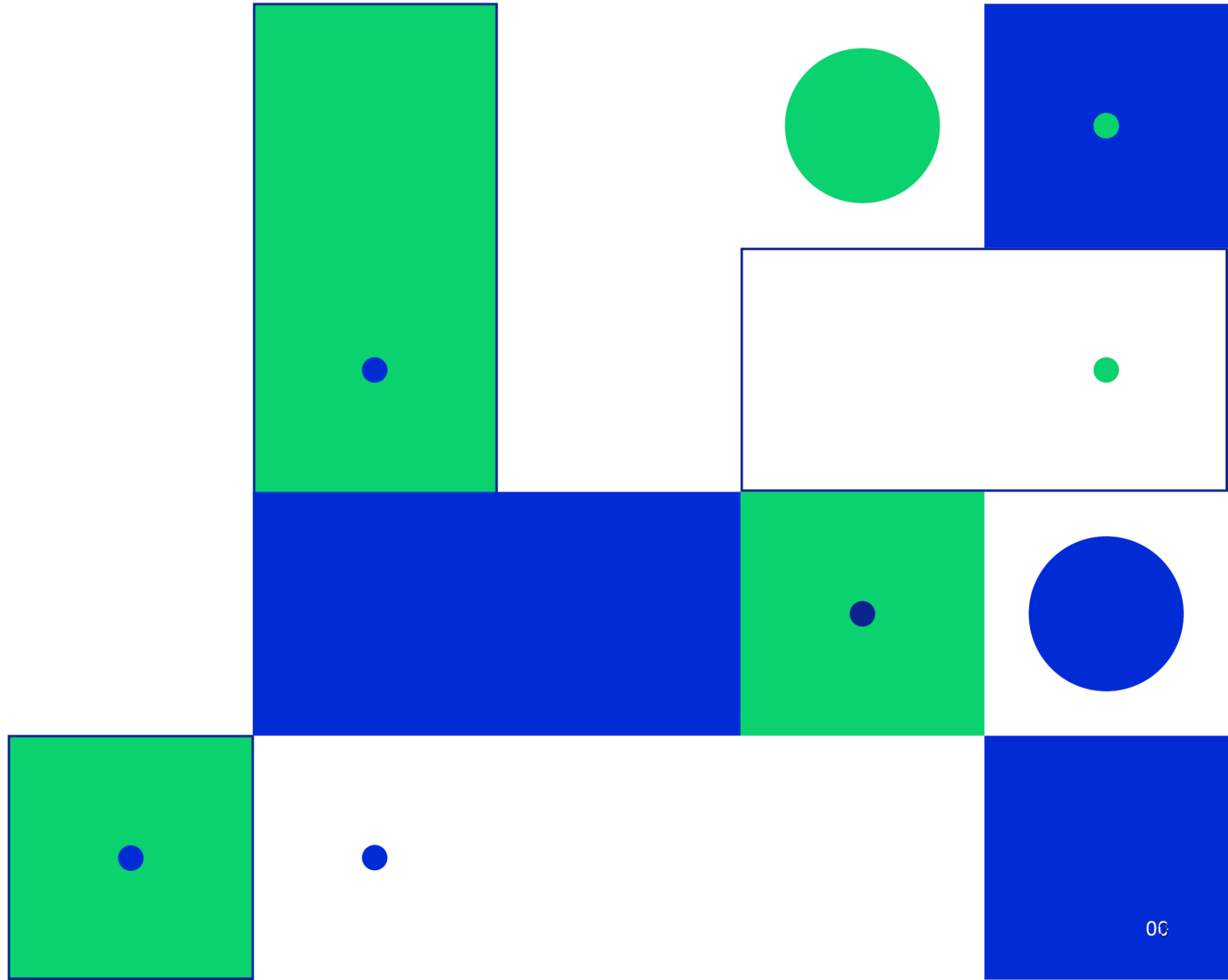
*“A world leading public/private partnership
that safeguards Australians from scams.”*



Scams in Australia

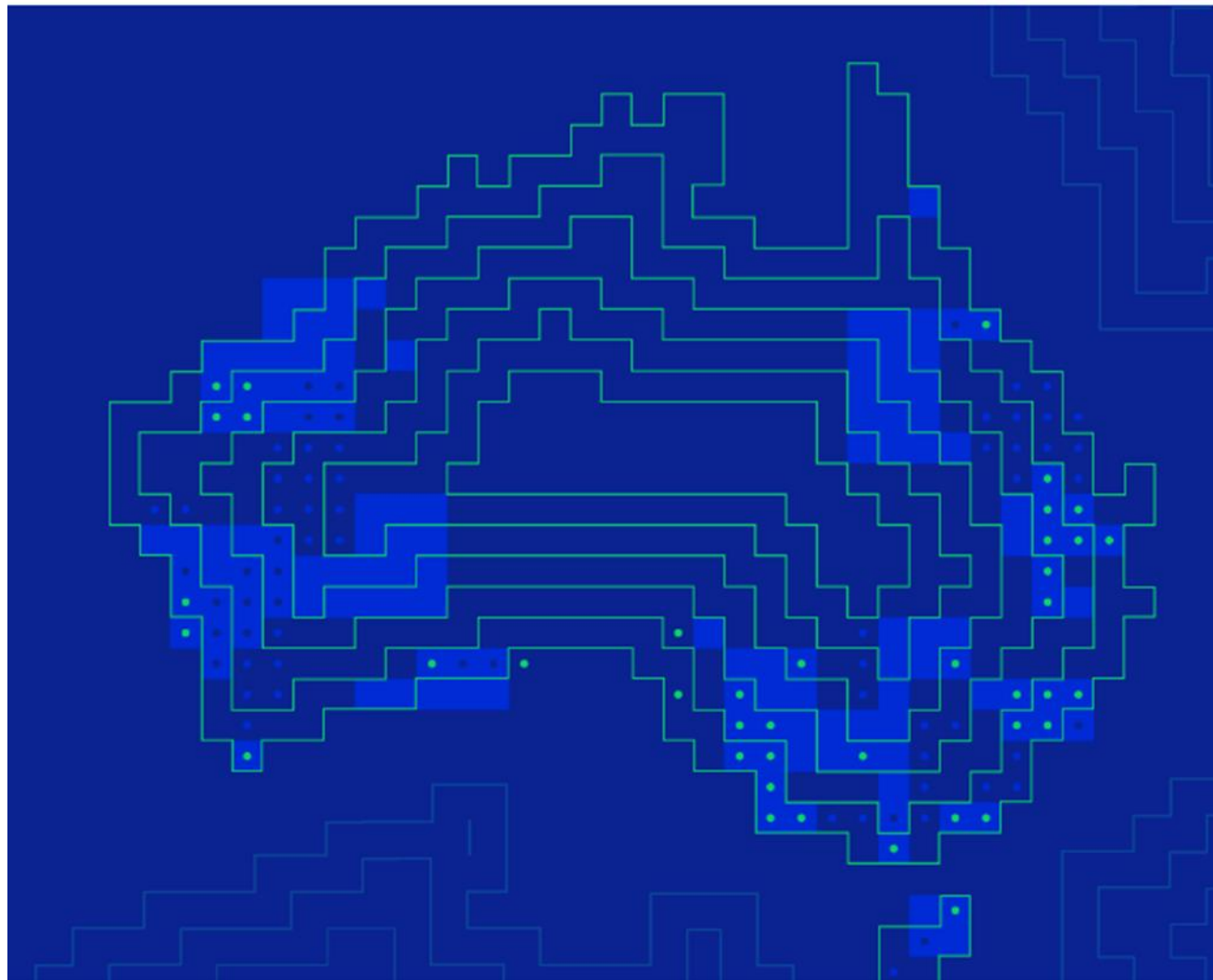


1





The scams landscape in Australia



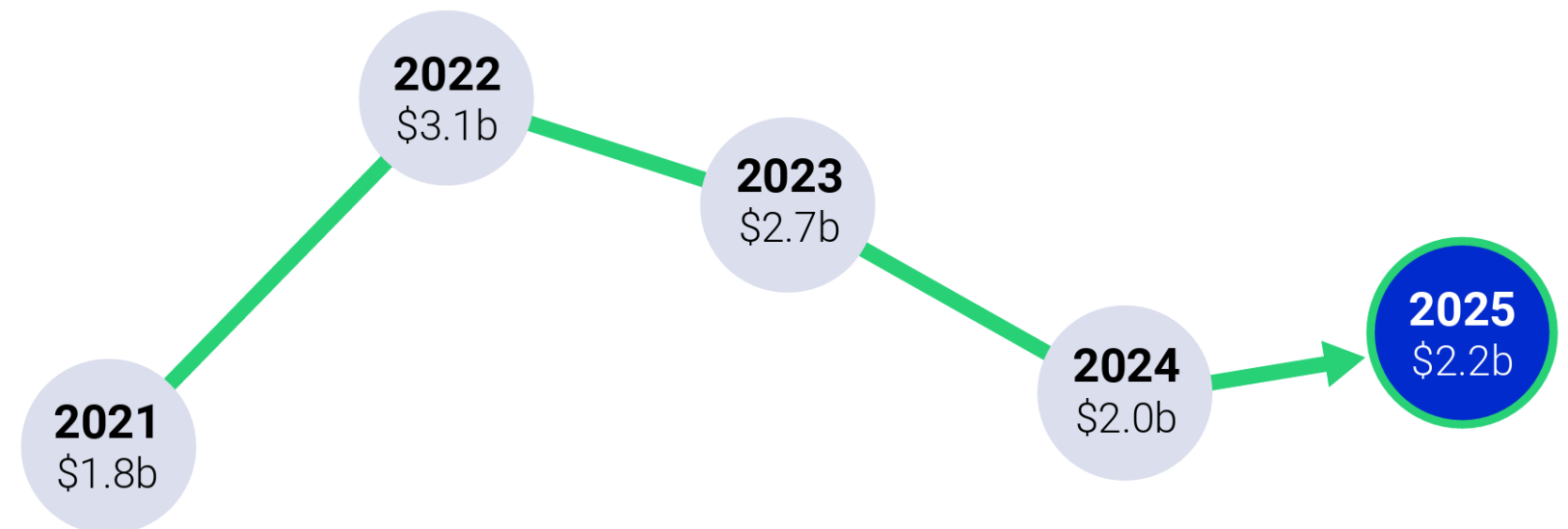
Losses

\$2.18 billion lost ▲7.8%

Total combined losses reported to Scamwatch, ReportCyber, IDCARE, the Australian Financial Crimes Exchange (AFCX), and the Australian Securities and Investment Commission (ASIC).

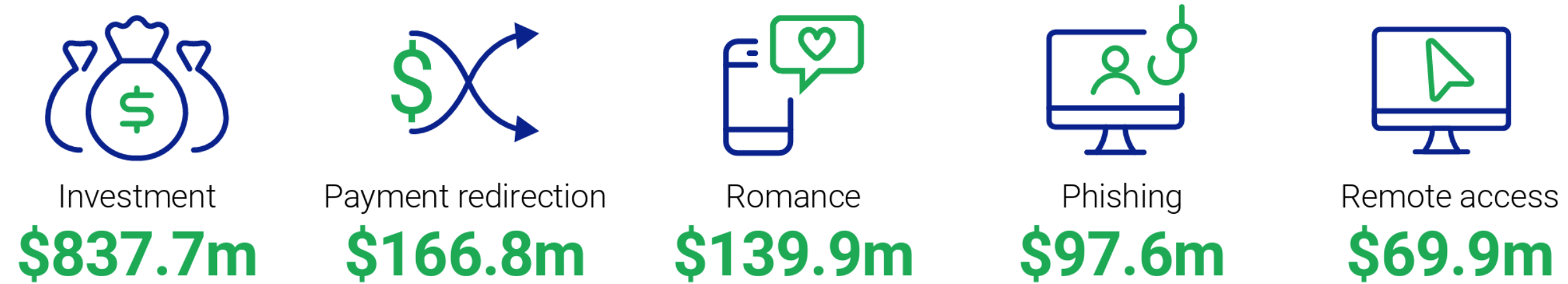
481,523
scam reports
▼2.7%

Combined losses over last 5 years





Top 5 scam types by loss 2025 (combined data)



The losses from the Top 5 scam types accounted for 60% of total losses in 2025.

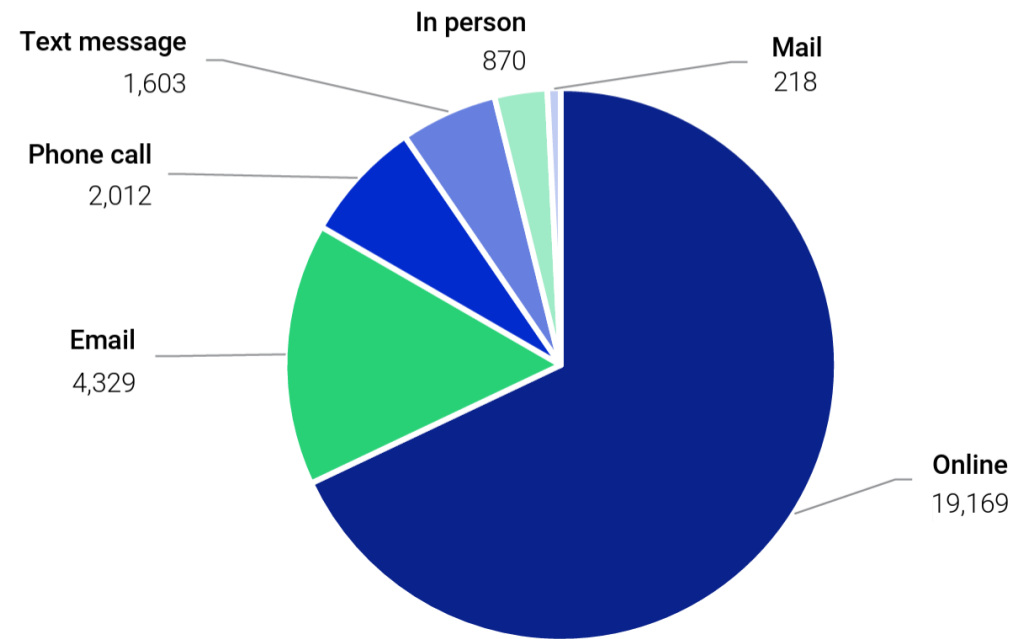
Top 5 scam types by loss 2024 (combined data)



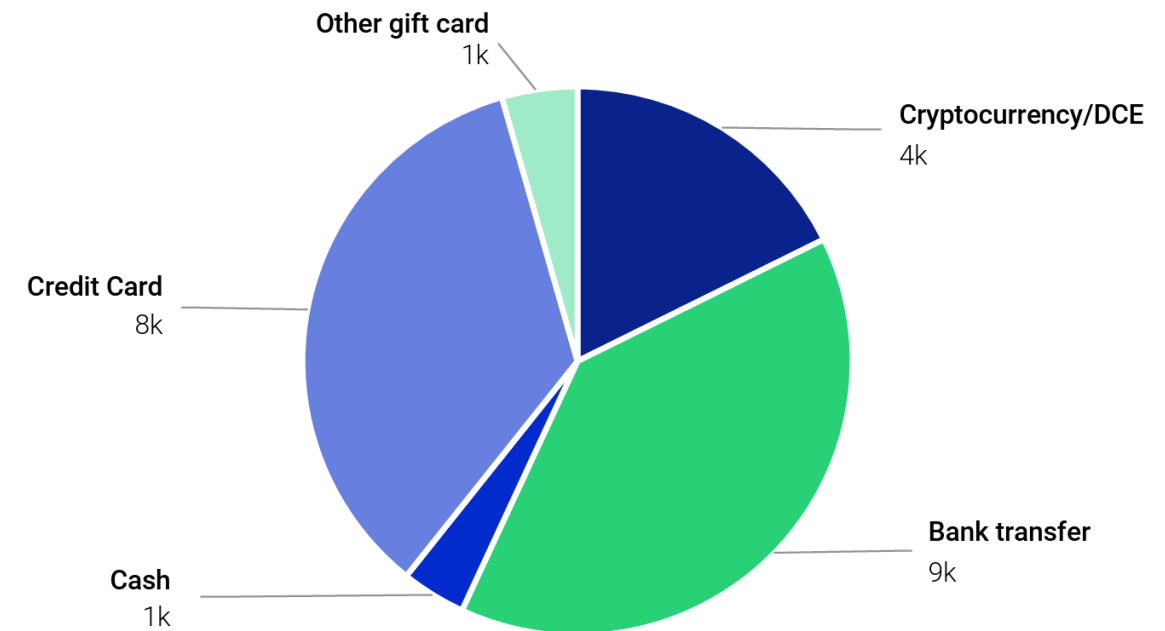
The losses from the Top 5 scam types accounted for 71% of total losses in 2024.



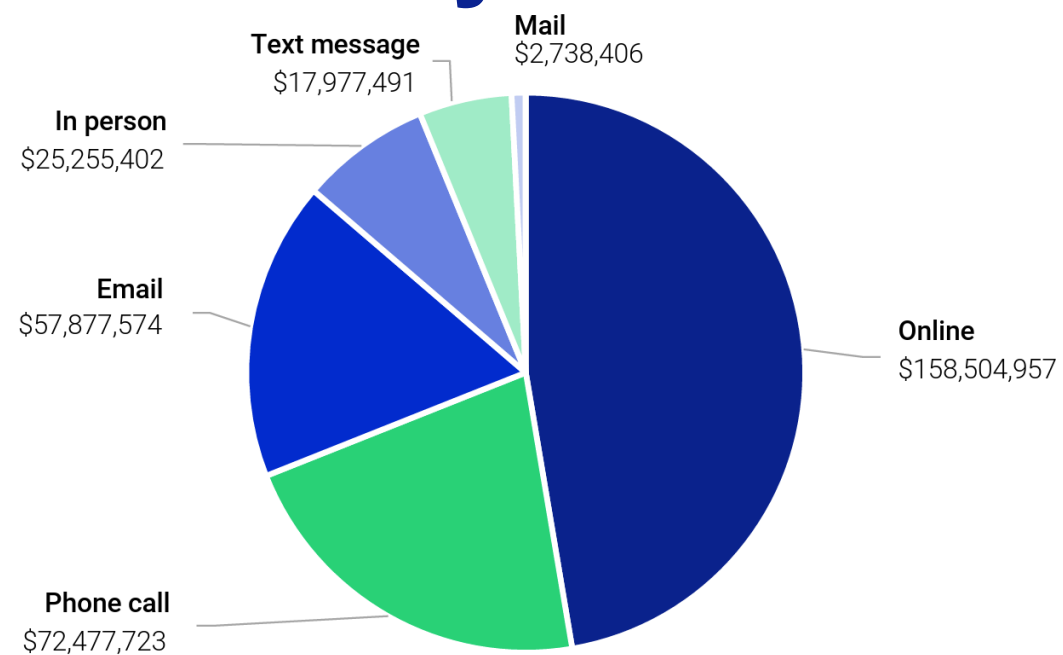
Contact method by volume



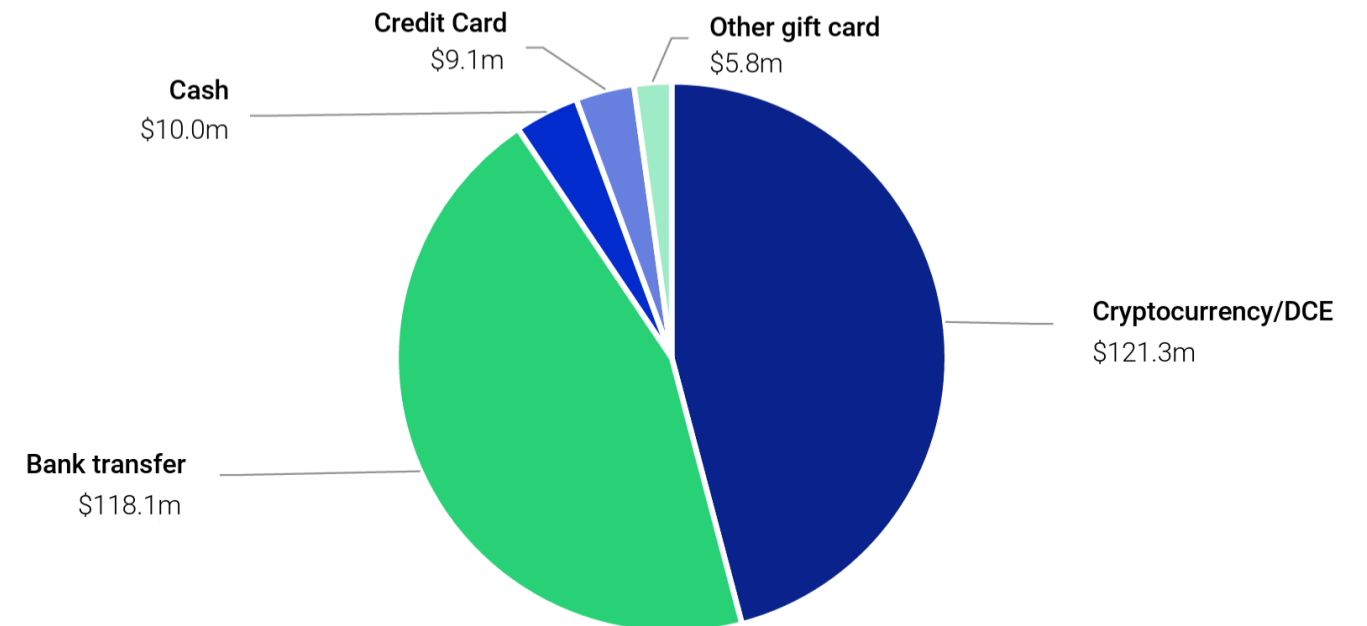
Payment method by volume

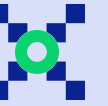


Contact method by loss



Payment method by loss





The use of AI in scams

- AI adds speed, scale and even personalisation to scam attacks.
- In 2025, Scamwatch received 4,691 reports mentioning “AI”. This represented a 407% increase compared to 2024.
- Similarly, the number of reports referencing a “deepfake” also increased by about 112% in 2025.

Scam alert

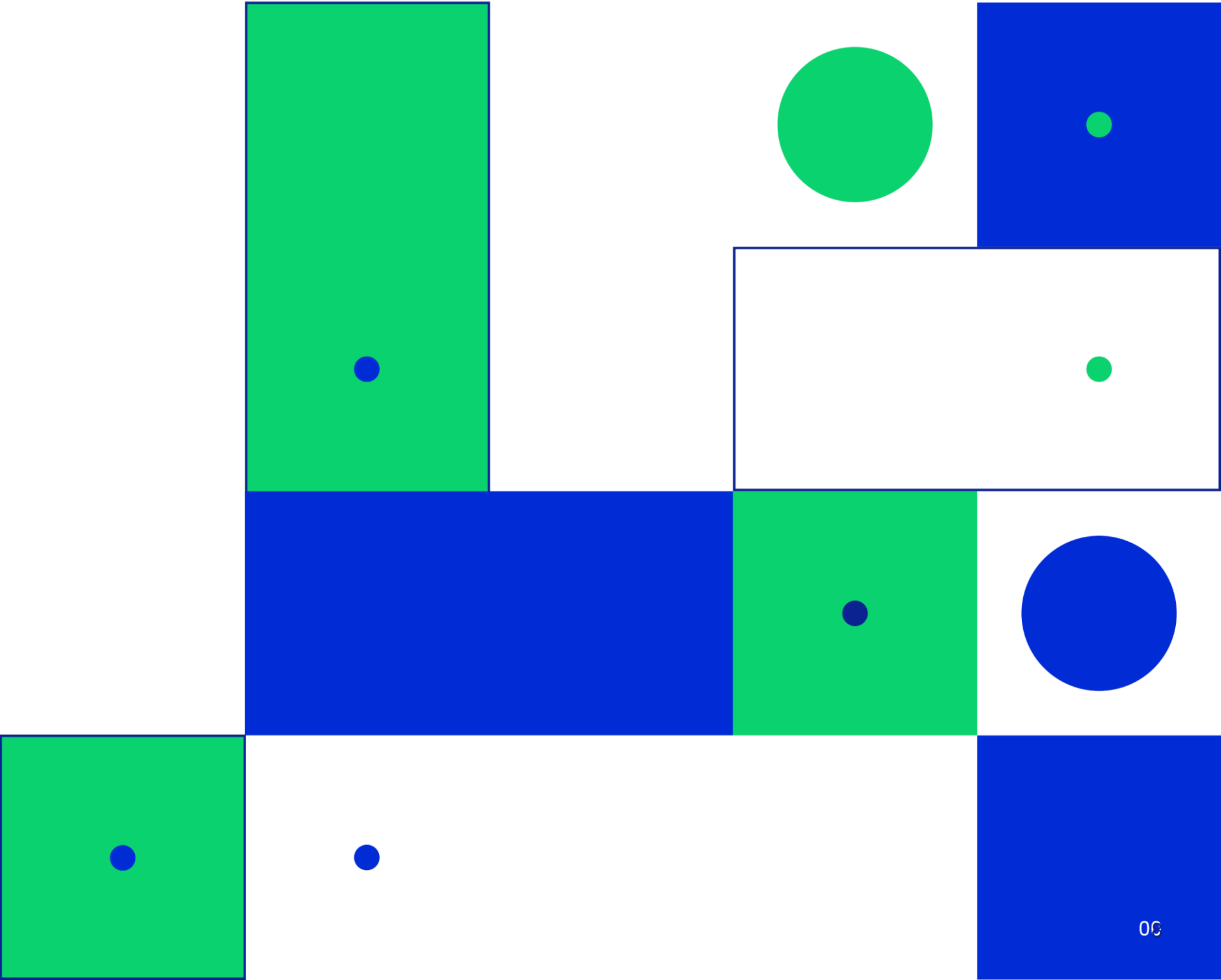
AI website phishing scam



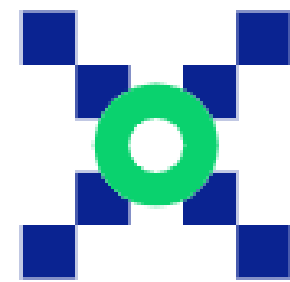
Disruption



2



The National Anti-Scam Centre and law enforcement



National
Anti-Scam
Centre



AFP
AUSTRALIAN FEDERAL POLICE



JOINT POLICING CYBERCRIME COORDINATION CENTRE

Information sharing

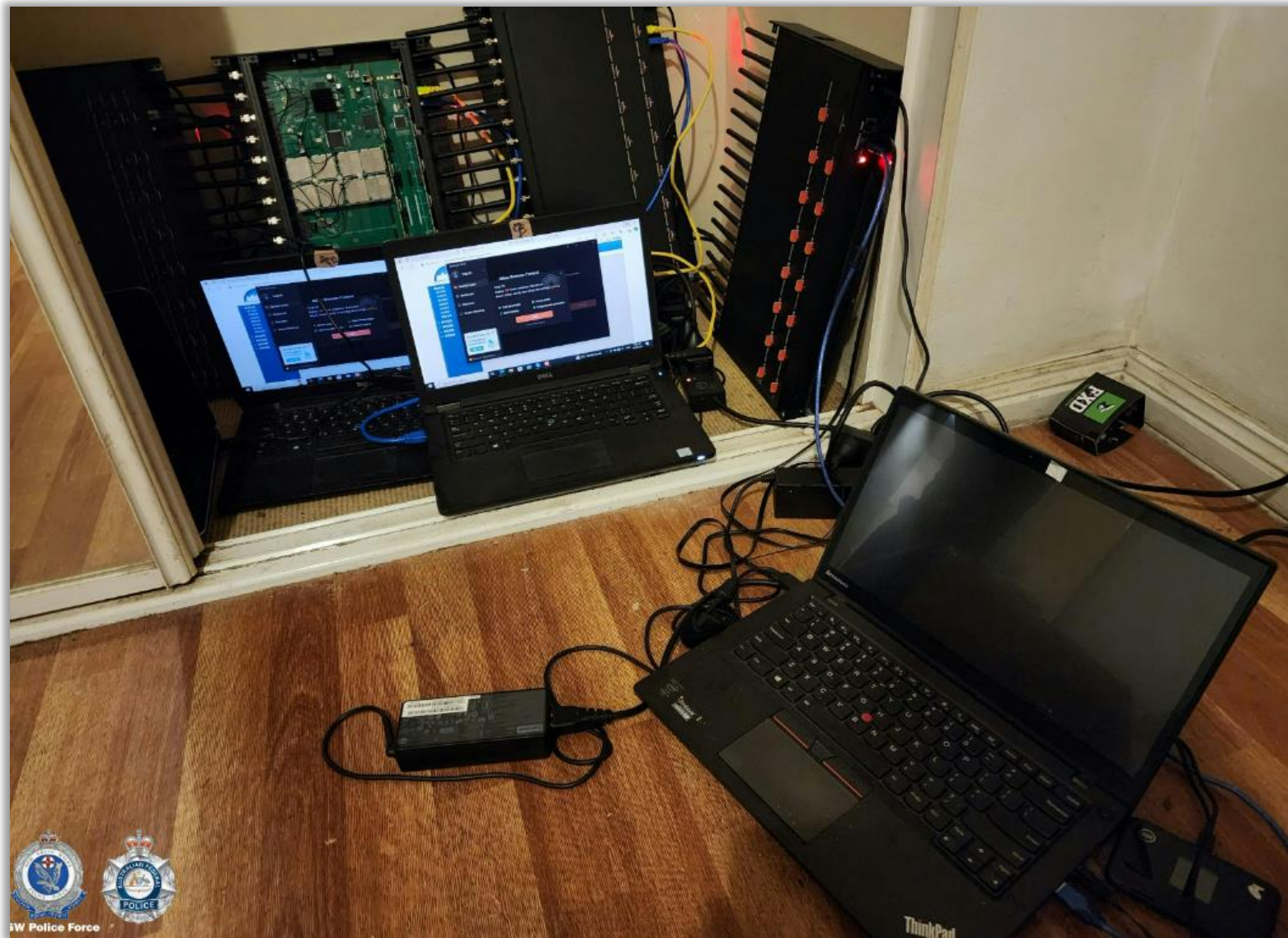
Awareness-raising

International liaison

Victim notification



Case study: operation Nebulae





Disruption: website takedown

Website takedown service



8,400+

URLs referred for takedown



89.6%

of URLs successfully removed

Close



\$89.4m

estimated avoided loss*

*based on average reported loss per reported URL

ASIC collaboration in relation to phishing and investment scam sites



2,600+

URLs referred to ASIC



ASIC coordinated the removal of **11,964** phishing and investment scam websites

Close



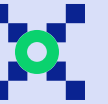
ASIC coordinated **90%** more URLs for removal via Scamwatch reports than in same period in 2024 (1 July to 31 December 2024)

Disruption: Fusion cells

- Short-term disruption taskforce
- Urgent scam problems
- Emphasis on private sector actions
- Focus on **testing disruption strategies** and **identifying barriers to disruption.**

Completed Fusion Cells:

- Investment Scam Fusion Cell
- Job Scam Fusion Cell
- Romance Scams



Investment scam fusion cell

Final report

May 2024



Job Scam Fusion Cell Final Report

May 2025



Case Study: Romance Scam Fusion Cell



Kardu the Nganamath Kardu pangu-yu?

Thirrat
Thirrat nga kuningiki
Kardu Thenganamath Kardu pangu-yu?
Kardu nankamaya kampayirri! Thirrat I thubat wunkarrare!
Ku money ka me-re thudithuk wunkarrare! I me-re thamurt nanthi account details nhinhi yu
Nanhthi me-re thamurt information nhinhi-yu .

Nenimardawerr
I da dengkanirn
Thakudha nanthi Banhimakmak kani-yu I Murrinh kumampa kani-yu ngarra nhinhi-yu?
Da Australia kathudha? kardu kanhitharpunu pami-ka Murrinh teret-ka nathapnu I nanthi phone -ka thangkathapnu I nangurl Murrinh Narra ngarra da local office!
Nathapnu ngarra facebook messages -yu I thangkarr ngarra kardu pama trust thamaya.
Nenimardawerr
I da Nenimardawerr nhinhi I kardu.
Nanhthi me-re thamurt nanthi information nhinhi-yu ngarra facebook emails-yu me-re ngatha thenabarth-yu nathapnu ngarra facebook messages-yu I thangkarr ngarra kardu pama trust thamaya. Me-re thamurt nanthi bank details card details mu nanthi information nanhi-yu ngarra kardu pama thepamthin online-yu

ComMurring thantharrpu ngarra Kardu staff ngarra digi hub I Murrinh napurra garra scamwatch
Report at www.scamwatch.gov.au or call the First Nations Infoline on 1300 303 143.

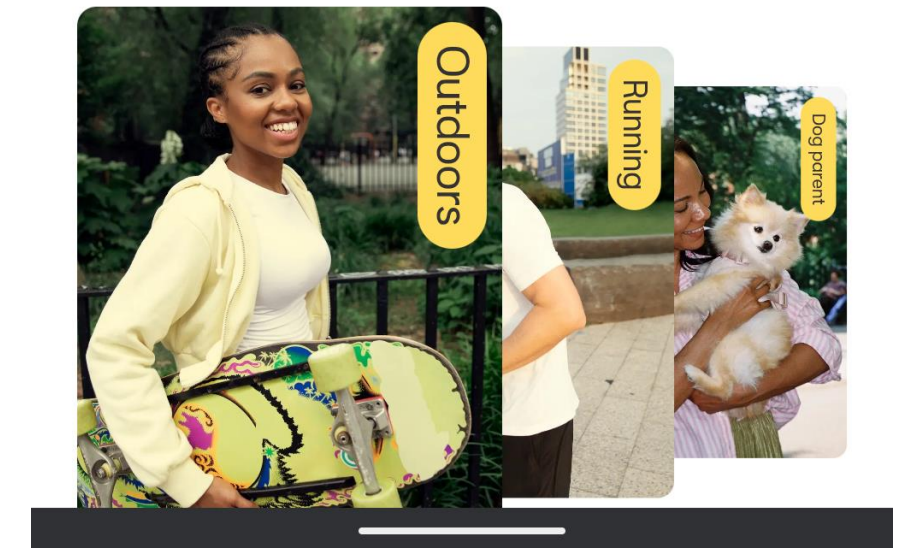
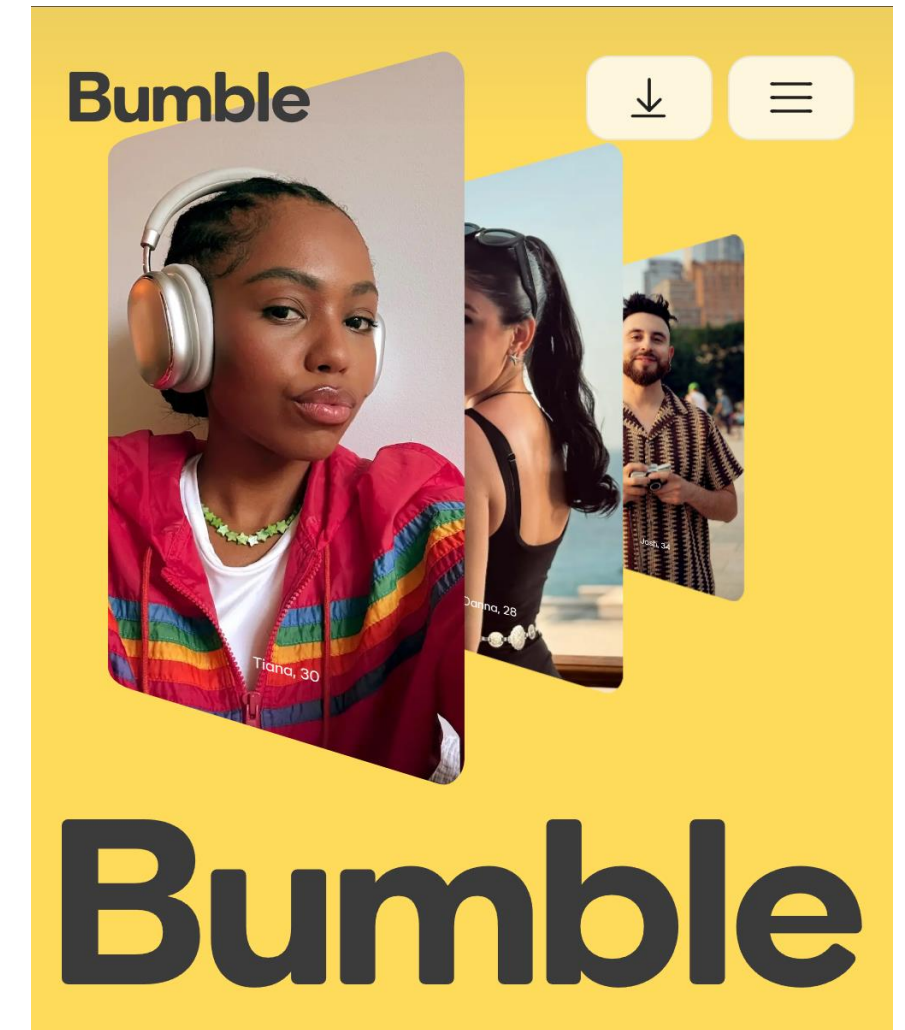


1 Is your online partner employed in any of the following roles? *

- Member of the armed forces
- Health practitioner such as doctor, nurse etc
- Humanitarian worker (employed by the UN, MSF, etc)
- Ship's captain
- Law enforcement officer
- Oil rig worker or other fly-in-fly-out (FIFO) position
- Financial or investment advisor
- Pilot
- Film or television actor, singer, or musician
- Self-employed or businessperson
- Engineer
- Entertainment business, such as band manager or celebrity agent

A Yes

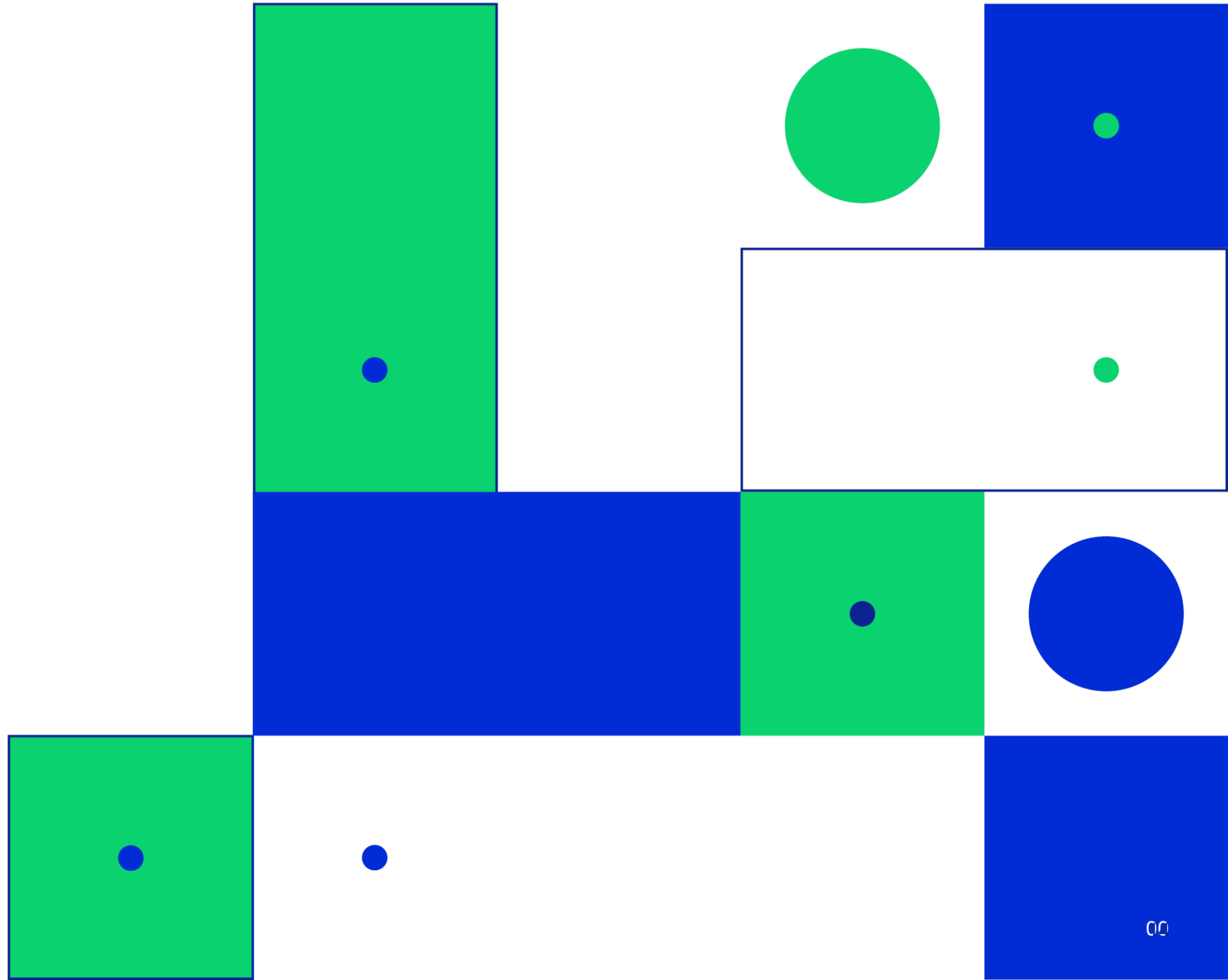
B No



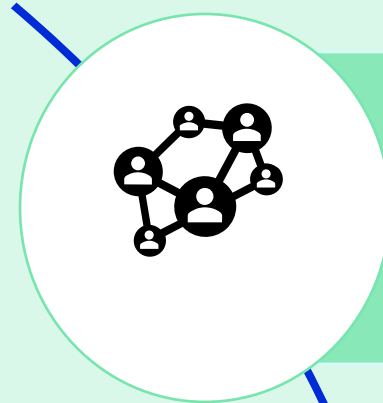
The future of scams



3



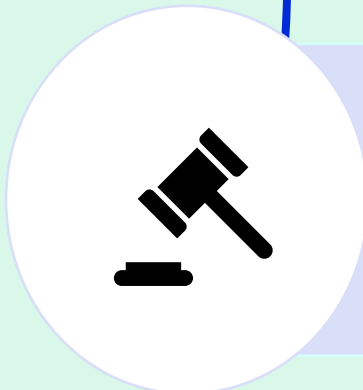
Overview of the Scams Prevention Framework (SPF)



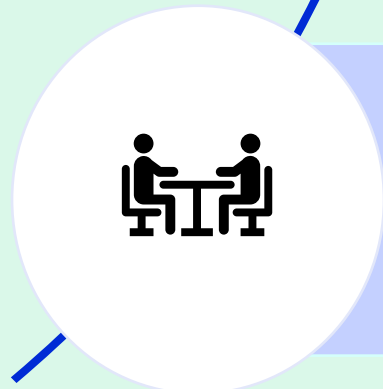
Clear **roles and responsibilities** for banks, telecommunications providers and digital platforms.



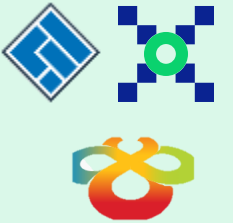
Minimum, consistent obligations on regulated businesses to prevent, detect, disrupt, and respond to scams.



Strong **penalties** for non-compliance.



An **External Dispute Resolution Scheme** to promote accountability victims make complaints.





The future of scams in Australia



- Synthesis of scam intelligence into one location and a better reporting experience for victims
- Efficient sharing of scams intelligence through NASC information-sharing infrastructure
- Better support for victims and a greater public scams awareness
- Key industries have clear obligations under the Scams Prevention Framework
- Dispute resolution processes that serve victims and incentivise businesses to minimise scams

nasc.gov.au



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