

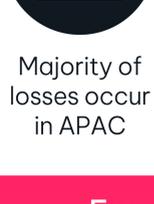
# The APAC Anti-Scam Blueprint: Fighting Fraud in the Age of AI

## The scale of the crisis

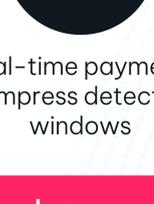
### Fraud Has Become Industrialised

Asia-Pacific is now the epicentre of the global scam economy.

**USD \$1 trillion+**  
Estimated annual global scam losses



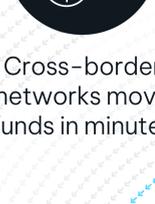
Majority of losses occur in APAC



Real-time payments compress detection windows



AI enables scalable deception



Cross-border networks move funds in minutes

**Fraud is no longer episodic. It is systemic.**

## Why fraud is scaling

### Digitalisation Outpaced Governance

Millions entered formal finance via:

- Mobile wallets
- Instant payment rails
- Social commerce

But:  
Authentication standards  
Regulatory frameworks  
Supervisory tools



**Fraud exploits the lag.**

### Inclusion Created New Exposure

Financial access expanded faster than digital literacy.

Today's most damaging scams rely on:

- Social engineering
- Psychological urgency
- Exploiting trust

Technology can flag anomalies. It struggles to prevent manipulation.

### Enforcement Is Fragmented

Scam networks are transnational.

Money moves across:

- Jurisdictions
- Platforms
- Asset classes

Within minutes.

But enforcement faces:

- Inconsistent regulations
- Slow intelligence sharing
- Uneven capacity

Progress exists – but remains uneven.



## The liability shift

### Who Pays When Fraud Wins?

Across APAC, responsibility models are evolving:



#### Singapore

Shared Responsibility Framework  
Clear liability allocation  
Mandatory cooling-off periods

#### Thailand

System-wide accountability  
Royal-decree cyber reforms

#### Australia

Mandatory cross-sector scam prevention framework (from 2026)

**Pattern:**  
Clear liability = Faster response + Stronger prevention  
Fragmented models = Higher victim burden

## The technology arms race

Fraudsters now use:

- Generative AI
- Deepfakes
- Voice cloning
- Automation at scale

**Example: Deepfakes surged 408% YoY in Malaysia**

Meanwhile, defenders deploy:

- Behavioural analytics
- Real-time transaction monitoring
- Blockchain tracing
- AI-powered risk scoring

The question is no longer if technology can detect fraud – but whether defenders can innovate faster than attackers.

## The blueprint for coordinated defence

### Four Pillars for Containment



**Institutionalise Shared Responsibility**  
Clear, enforceable liability frameworks



**Build an Intelligence Ecosystem**  
Real-time public-private data sharing



**Modernise Legal & Enforcement Tools**  
Faster fund freezing  
Stronger virtual asset controls



**Foster a Culture of Resilience**  
Leadership accountability  
Fraud prevention as a strategic priority

## The stakes

Fraud is a stress test of digital sovereignty.

Failure means:

- Erosion of trust
- Parallel illicit economies
- Capital distortion

Success requires:

- Aligned incentives
- Real-time intelligence
- Trust restored at scale



## The APAC Anti-Scam Blueprint Fighting Fraud in the Age of AI

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