



# **Closing the Implementation Gap on DFS Fraud and Cybercrime**

*From Policy Intent to Supervisory Practice*



Alliance of Digital Finance  
and Fintech Associations

# The Implementation Gap

## *The Real Challenge*

- DFS fraud evolves faster than supervisory routines
- It requires collective action
- This is not a skills deficit; it's a hard operating environment
- The gap is operationalising policy into practice continuously



# Emerging Fraud Typologies

*What is Changing?*



Social Engineering and  
Authorised Scams



Agent/Insider-assisted  
Fraud



Data-enabled Identity  
Exploitation



Cross-border/  
Platform Spillovers

# Information Exchange Mechanisms

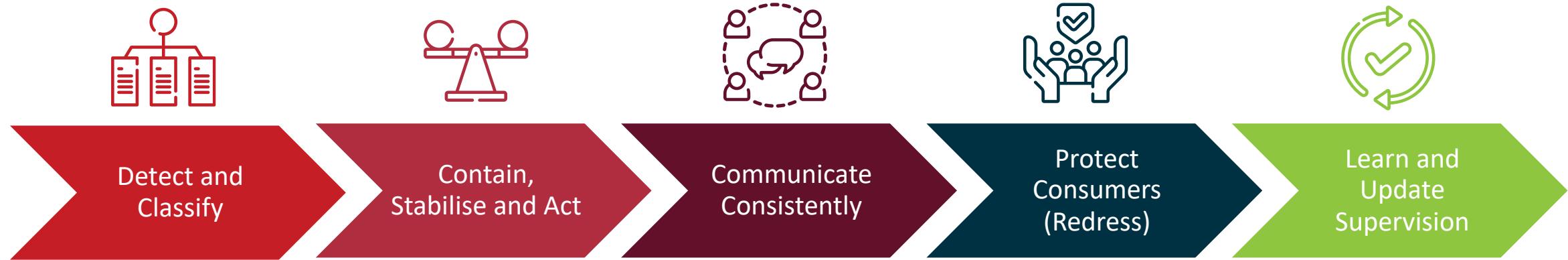
## *What Works?*

- Standard data formats and typologies and common definitions
- Incident reporting thresholds and timelines
- Shared indicators (complaints, anomalies)
- Cross-sector exchange (finance, telecom, data protection, law enforcement)
- Cross-border and regional exchange
- Industry engagement

*Shift from reporting of incidents to forward-looking information sharing*

# Coordinated Response

*Sequence, Not Slogans*



## Practical Lessons

### *The Supervisor Playbook*

- Market monitoring as the backbone
- Outcome-based supervision
- Standardise reporting before dashboards
- Cross-sector and cross-border coordination
- Continuous evolution and learning, not once-off training





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