



**CONSUMERS
INTERNATIONAL**

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FOR CHANGE



STOPPING ONLINE SCAMS: BUILDING CONSISTENCY AND COORDINATION FOR CONSUMERS

EXECUTIVE SUMMARY

March 2026

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“Scams are everywhere – ads, emails, message – it feels impossible to deal with this by myself”

“I don't know how to protect myself from scams or where to get reliable information”

“I don't know where to report a scam, or if it will make any difference”

“I don't know who is responsible – and have little confidence in getting my money back”

Versions of these sobering statements are made the world over by consumers who have been exposed to online scams. They are heard daily by the 200 members of Consumers International – the consumer advocacy organisations that fight on behalf of all of us to make sure that the scourge of online scams is eradicated for good. By stopping scams before they reach consumers. By equipping people with the knowledge and tools to identify and resist scams. By making sure that businesses and authorities act quickly once a scam is reported to limit more harm. And by supporting victims, recovering losses and holding those responsible to account.

Online scams are increasing at an alarming pace. Consumers bear the brunt, suffering financial and emotional damage. The effects cascade across national and global economies, as more money gets channelled to criminal purposes and trust in the digital and financial systems wanes. Despite broad agreement on the need for urgent action, efforts are often fragmented, necessitating a coordinated global response to address scams (INTERPOL, 2025).

Through its [Consumer Coalition to Stop Scams](#) (“the Coalition”), Consumers International convenes 40 consumer groups, businesses and consumer protection authorities in 30 countries to connect the lived consumer experience of scams with the systems and decision-makers shaping the global response. The Coalition is the only global initiative built with consumer representatives that is dedicated to tackling online scams.

What does a strong global response look like? In our view, it requires **consistency** and **coordination**. Consistency, because while a global response is clearly needed, it can only succeed if every nation plays its part. Building strong national foundations that meet a strong and equal minimum standard is the essential first step. And coordination, because it is vital that national strategies connect with wider global systems to protect people wherever they live. Building international partnerships that involve all relevant stakeholders in the digital ecosystem, and which ultimately target and dismantle the organised crime networks behind online scams, is therefore just as important.

In 2025, a Working Group of the Coalition helped Consumers International define the specific actions that will meaningfully change the scam environment for consumers – from detection and disruption through to accountability and recourse. Consumers International produced [A Global Action Agenda to Protect Consumers from Online Scams](#) (“the *Global Action Agenda*”) with a self-assessment checklist across four pillars: Prevent and Disrupt, Empower and Defend, Report and Act, Recover and Deter – helping stakeholders benchmark progress, identify gaps and prioritise next steps in their own jurisdictions. The four-pillar checklist shows the national policies and regulations that consumer representatives say are required – the **consistency** – and is accompanied by a corresponding global action – the **coordination** – that contributes meaningfully to global cooperation against scams.

With endorsement from 25 leading national consumer associations around the world, the *Global Action Agenda* can be considered an authoritative representation of the minimum expectations that consumer representatives have around what constitutes a strong global policy response. Naturally, other frameworks could be used.

Although primarily directed at governments, the *Global Action Agenda* emphasises the roles and responsibilities of multiple actors within the scam ecosystem. Indeed, a complete and effective response to online scams must extend beyond formal regulations to include, for example, informal and voluntary coordination structures between stakeholders, infrastructure and mechanisms for data sharing, capabilities and incentives to perform advanced detection, and meaningful enforcement against criminal activity.¹

A global policy scan

At the same time, without a measure of whether consumer advocates’ minimum expectations for policy and regulations are met, it is difficult for stakeholders to assess the state of, and push for improvements in, national and international responses to scams, whether formally or informally.

To this end, this report focuses primarily on reviewing policymaker-driven measures to combat online scams against the four pillars of the *Global Action Agenda*. Looking at 28 jurisdictions, it attempts to do so by evaluating both the extent to which a measure aligns with the checklist item, as well as the *level of implementation* of that measure.²

1 There are national, regional and global organisations undertaking efforts on behalf of consumers to prevent, detect and respond to online scams. Some of these organisations convene in forums where governments, regulators, industry players and civil society actors exchange experiences, share initiatives, and explore innovative approaches to preventing consumer harm. Such forums include, but are not limited to, the United Nations Office on Drugs and Crime’s (UNODC) Global Fraud Summit, summits of the Global Anti-Scam Alliance (GASA), and thematic scam-related meetings organised by the United Nations Conference on Trade and Development (UNCTAD) and the Organisation for Economic Cooperation and Development (OECD).

2 See Annex 1, for further details on Methodology. The policy scan was conducted between September and December 2025. All reasonable efforts have been made to check for accuracy and completeness in the 28 jurisdictions covered, including a subsequent review by trusted national consumer associations, government agencies, and independent and private sector experts in consumer protection. This is fast-moving area, and how scams are treated and defined at the jurisdictional level varies, which requires a necessary element of subjectivity in assessment. We encourage interested parties to contact us at impact@consint.org to discuss any queries.

Assessing the ultimate effectiveness of the measures identified is not in scope for this report; in fact, their mere existence does not guarantee a reduction in consumer harm.³ However, by highlighting promising approaches, gaps and lessons in different countries, the report complements the *Global Action Agenda* to offer both a diagnostic and illustrative tool for what might lead to progress.

Consumers International recognises that the burden on governments is high, and expectations to protect consumers from online scams exist within a dynamic and complex digital environment. It is easy to say, for example, that transnational criminal enterprises should be dismantled, or that scams intelligence should be shared across borders. The capacity and resources of governments to respond in practice, however, is variable. Together with our global network of 200 consumer organisations around the world, we stand ready to support the various government agencies that are being called on to act, and will continue to advocate for meaningful, appropriate and ongoing resources to be directed accordingly to help them.

A spread of approaches under each pillar

The scan of policies show that policymakers in all jurisdictions have taken some action under all four pillars, but approaches differ widely, and implementation is often incomplete. To put it bluntly, the **consistency and coordination** required is falling short.

Across a diverse sample of 28 jurisdictions, we observed that, against the checklist in our *Global Action Agenda*:

- 1) In the Prevent and Disrupt pillar, the greatest coverage relates to requirements for secure communication and data, where all 28 jurisdictions have measures that concord with this item on the checklist. Positively, 23 of those 28 have complete concordance, and 17 of those 23 have implemented those requirements fully. The biggest gap is in the obligation for online platforms to prevent scam content from appearing within their environments. Although 17 jurisdictions have at least some measures in place to require this, only six have fully implemented them, and there remain 11 jurisdictions with no measures at all.
- 2) In the Empower and Defend Pillar, the greatest coverage relates to education campaigns. All 28 jurisdictions have some measure in place for this, and 16 of 28 of those measures concord with the expectations in our checklist. There are two areas showing large gaps. At the national level, ten jurisdictions do not have national portals with clear, consistent scams advice that links across sectors and platforms. At the global level, there is an equivalent gap of ten jurisdictions that do not have any measures to share scam intelligence internationally in order to trigger global alerts.

³ For example, BEUC, the European Consumer Organisation, notes that the existence of frameworks specifying redress mechanisms does not mean consumers always get reimbursed when they are victims of fraud. In the European Union, fraud victims still bear 85% of the financial losses despite there being rules in place. See more: <https://www.ecb.europa.eu/press/intro/publications/pdf/ecb.ebaecb202512.en.pdf>.

- 3) In the Report and Act pillar, it is positive to see that, in 27 of the 28 jurisdictions, there are legal frameworks that enable businesses to share relevant data safely with governments, law enforcement and trusted partners to protect consumers. However, only four of those 27 fully align with our checklist, and 15 of them are yet to progress to full implementation. The notable gap in this pillar is in the presence of one-stop reporting centres that feed into national scams databases. Here, only 12 have any concordance with the checklist, and among those, two jurisdictions have yet to fully implement their measures.
- 4) In the Recover and Deter pillar, there is a significant gap in the presence of reciprocal agreements to recall or freeze funds across borders. Only one country has some concordance with our checklist on this measure, and it has not been fully implemented. In addition, only seven of the sample country frameworks include consumer redress mechanisms that specifically provide redress for scams, although, reassuringly, broader consumer redress mechanisms exist in most countries. Almost all jurisdictions (26) provide access to specialist help, such as financial advice, mental health support or other recovery services, for victims of scams.

Four imperatives for consistency and coordination

Acknowledging that a successful strategy to combat scams requires a whole-of-society response, including effective law enforcement and a combination of non-regulatory actions by multiple stakeholders, this assessment identifies four gaps for governments⁴ that support a consistent national and a coordinated global response to online scams. These are:

1. Requiring online platforms to prevent scam content from appearing within their environments.
2. Creating a national consumer portal with clear and consistent advice across sectors, as well as one-stop reporting centres that feed into national databases.⁵
3. Developing international coordination mechanisms to share scam intelligence and trigger alerts across borders, as well as cross-border agreements to recall or freeze funds when scam activity is suspected.
4. Assessing whether existing consumer redress mechanisms appropriately provide redress for scams.

4 The authority taking the lead may differ across jurisdictions, depending on institutional structures and consumer protection approaches.

5 Given the link between education and reporting, these gaps could potentially be addressed together.

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We note that the final version does not necessarily reflect the views of these organisations or individuals.

Organisation	Jurisdiction
Amazon.com, Inc.	Global
Australian Consumers' Association (CHOICE)	Australia
Australian Securities and Investments Commission	Australia
Center For Financial Inclusion	Global
Consumentenbond	Netherlands
Consumers Council of Canada	Canada
Consumer NZ	New Zealand
Consumer Reports	United States of America
Consumer VOICE	India
Gates Foundation	Global
Georgian Competition and Consumer Agency	Georgia
CGAP	Global
Innovations for Poverty Action	Global
National Consumer Commission	South Africa
PayPal, Inc.	Global
Tec-Check Digital Consumers Organization	Mexico
World Bank	Global
Which?	United Kingdom
Visa, Inc.	Global



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Consumers International brings together over 200 member organisations in more than 100 countries to empower and champion the rights of consumers everywhere. We are their voice in international policy-making forums and the global marketplace to ensure they are treated safely, fairly and honestly.

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