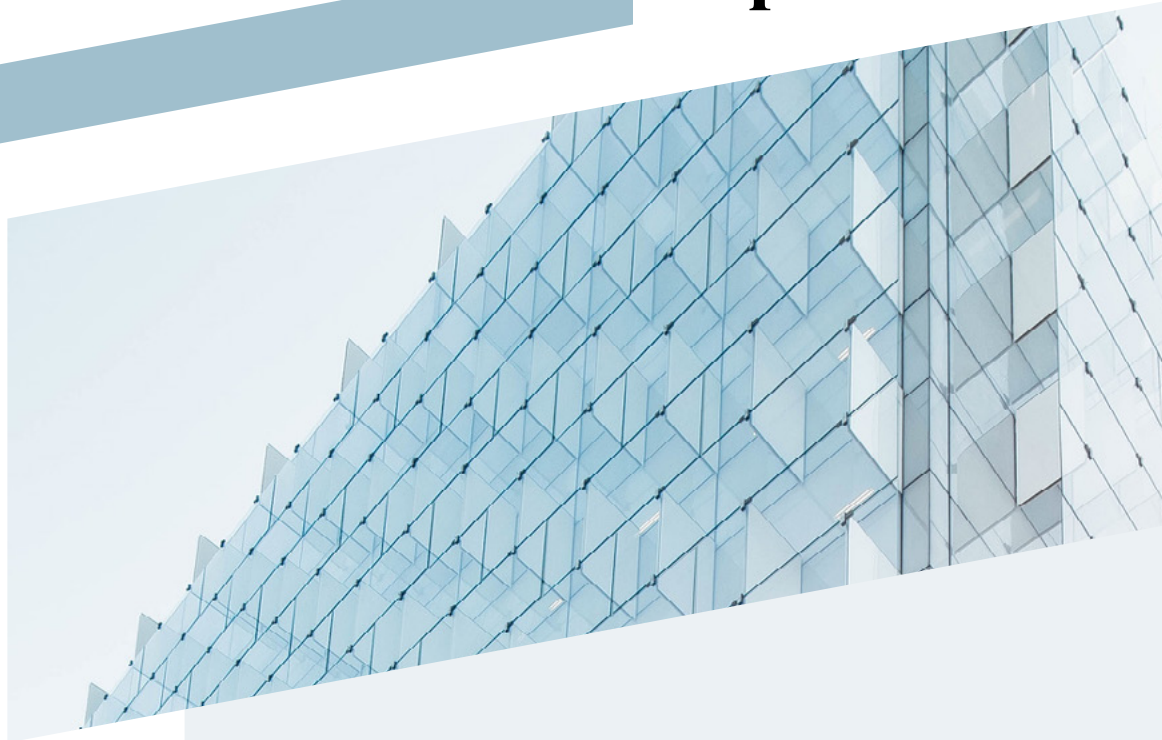


# ABA NEWSLETTER

# 2026

**April Issue**



## **About ABA**

The Asian Bankers Association (ABA) was initially established in 1981 as Asian Bankers Council as one of the Product and Service Councils of the Confederation of Asia-Pacific Chambers of Commerce and Industry (CACCI).

The ABA aims to provide a forum for advancing the cause of the banking and finance industry in the region and promoting regional economic cooperation. Its primary objectives include the following:

- To serve as a venue for an exchange of views and information on banking opportunities in the Asia-Pacific region;
- To facilitate the meeting of bankers in the region in an atmosphere of fellowship and friendship;
- To encourage joint activities that would enhance the role of its members in servicing the financial needs of their respective economies and in promoting regional development; and
- To undertake projects that will encourage trade, industrial, and investment cooperation in the Asia-Pacific region.



The Asian Bankers Association (ABA) wishes to invite members and friends to join the 42nd ABA General Meeting and Conference at Kurumba Resort in Maldives on September 1-3, 2026, hosted by Bank of Maldives.

While the ABA and Bank of Maldives are working on details of the conference, we encourage members to already block the dates in the diaries.

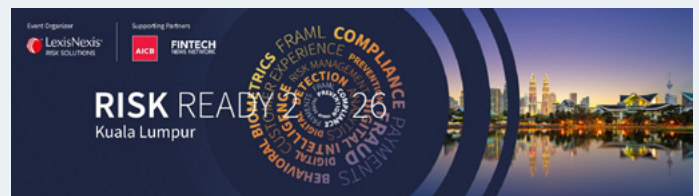
Stay tuned or write to the Secretariat at [aba@aba.org.tw](mailto:aba@aba.org.tw) for more information!

## ABA Webinars and Training Programs

### Risk Ready Kuala Lumpur 2026 Conference

The Asian Bankers Association (ABA), together with LexisNexis Risk Solutions, an ABA Associate Member, is pleased to invite members and friends to attend the Risk Ready Kuala Lumpur 2026 Conference on “Combating AI-Driven Fraud & Strengthening AML in the Digital Economy,” to be held on 7 May 2026 from 09:00 to 18:00 at the Grand Salon, Level 1, Grand Hyatt Kuala Lumpur in Malaysia.

This year’s conference will explore how organizations can stay ahead of rapidly evolving financial crime risks in an increasingly digital and interconnected landscape. The event will bring together professionals in risk management, fraud prevention, and compliance to examine emerging threats, exchange insights, and share best practices in financial crime compliance and fraud detection. Building on the success of the previous Risk Ready Kuala Lumpur, which welcomed nearly 200 industry experts, this year’s edition will once again convene



leading practitioners and thought leaders to discuss the key challenges shaping today’s evolving risk environment. AML specialists and anti-fraud professionals will engage in dynamic, solution-oriented discussions addressing critical issues across the security and compliance ecosystem, with the aim of strengthening organizational resilience and contributing to a safer financial system.

Hosted by LexisNexis Risk Solutions, with the support of the Asian Institute of Chartered Bankers and the Fintech News Network, the conference will provide a private forum for high-level dialogue, peer exchange, and practical insights on emerging threats, regulatory

# ABA Webinars and Training Programs


expectations, and effective strategies for enhancing fraud prevention and AML frameworks. Key topics to be covered include:

- A strategic playbook for fraud prevention and AML
- The global state of fraud from an Asian perspective
- The surge in scams and networked fraud
- Building Malaysia's fraud resilience architecture from intelligence sharing to systemic defence
- Reframing FATF
- Addressing blind spots in financial crime compliance
- Financial crime prevention in a digital economy

- Accelerating screening without compromising accuracy or regulatory standards
- Combating financial crime through AI and machine learning.

For Registration and further details, please visit the [event's homepage](#).

## About LexisNexis Risk Solutions:

 LexisNexis® Risk Solutions harnesses the power of data, sophisticated analytics platforms and technology solutions to provide insights that help businesses across multiple industries and governmental entities reduce risk and improve decisions to benefit people around the globe. We offer businesses global solutions for Financial Crime Compliance, Fraud & Identity Management and Payments Efficiency.

## Fraud and Financial Crime Asia 2026 Forum

The Asian Bankers Association (ABA) is pleased to invite members to participate in the Fraud and Financial Crime Asia 2026 forum, which will be held on 21 May 2026 at Marina Bay Sands, Singapore.

The Asia-Pacific region stands at a pivotal moment, shaped by economic uncertainty, rapid digital transformation, and an increasingly sophisticated financial crime landscape. As financial ecosystems evolve, so do the threats—from money laundering and fraud to cybercrime and complex regulatory challenges.

Now in its 6th year, Fraud & Financial Crime Asia has become a key platform for senior leaders from the public and private sectors to address these challenges. The forum fosters collaboration, enabling participants to exchange insights, discuss emerging risks, and explore innovative strategies to safeguard financial systems across the region.

As financial crime continues to grow in complexity, the need for cross-sector cooperation has never been more pressing. The 2026 edition offers a valuable opportunity to engage with industry experts and contribute to building a more resilient and secure financial sector.

### AGENDA

Time	Events
08:15-09:00	Event Open & Networking
09:00-09:05	Introduction from Regulation Asia by Nick Wakefield, Co-founder & Commercial Director, Regulation Asia



09:05-09:15	Opening Remarks by Bradley Maclean, Co-founder & Editorial Director, Regulation Asia
09:15-09:35	Opening Keynote: Asia/Pacific Group on Money Laundering by Mitsutoshi Kajikawa, Co-Chair, Asia/Pacific Group on Money Laundering
09:35-10:10	Panel: Fraud Today and Money Laundering Tomorrow: The Infrastructure Behind Financial Crime
10:10-10:45	Panel: Real-Time Rails, Real-Time Risk: Securing Asia's Instant Payment Revolution
10:45-11:05	Networking Break
11:05-11:40	Panel: Collective Defence: From Information Sharing to Coordinated Disruption
11:40-12:15	Panel: Follow the Money: The Evolution of Cross-border Investigations and Disruption
12:15-12:35	Fireside Chat: Insider Threats: An Unfiltered Account from Wirecard Whistleblower
12:35-13:35	Lunch & Networking Break / Sponsored Luncheons

# ABA Webinars and Training Programs

## Stream A: Payments, Banking & Complex Risk

Time	Events
13:35-14:10	Panel: Identity Assurance in a Synthetic Age
14:10-14:45	Panel: Transaction Monitoring in the Age of Adaptive Crime
14:45-15:15	Panel: Governance Under Pressure: AI and Model Risk Management

## Stream B: Informal Networks & Parallel Financial Systems

Time	Events
13:35-14:10	Panel: Destination Integration: Financial Hubs, Corruption and Capital
14:10-14:45	Panel: Liquidity Corridors: Crypto, Stablecoins and Cross System Transfers
14:45-15:15	Panel: From Poaching to Payments: Tackling the Trafficking in Natural Resources and Wildlife

## AGENDA

Time	Events
15:15-15:35	Networking Break

15:35-16:00	Fireside Chat: Lobsters, the Death of Civilizations, and the Risk-Based Approach
16:00-16:35	Panel: Sanctions, Conflicts of Law, Legally Grey Zones and Indirect Exposures
16:35-16:55	Fireside chat with Tom Wright, Co-Founder, Project Brazen (New York Times bestselling author and Pulitzer finalist.)
16:55-17:15	Panel: Moderator Reflections – Key Learnings from the Day.
17:15-17:20	Closing Remarks

For more details about the Summit and registration fee, please visit [Regulation Asia's website](#).

ABA is pleased to share that participating ABA members will benefit from a 15% discount from the listed price.

Interested ABA members, please write to the ABA Secretariat at [aba@aba.org.tw](mailto:aba@aba.org.tw) to obtain the discount code.

## Fraud Management - Dealing with Scam Centres, Mule Accounts and Virtual Assets

The Asian Bankers Association (ABA) is pleased to invite members to participate in the upcoming Fraud Management - Dealing with Scam Centres, Mule Accounts and Virtual Assets Regional Workshop organized in association with Fintelekt Advisory Services, and to be held on June 11-12, 2026 at the Aloft Hotel, Bangkok.

The workshop will explore how modern fraud schemes operate, including scam operations, mule account networks, and the use of virtual assets in fraud.

The programme will focus on strengthening institutional responses through effective governance, improved detection using technology and analytics, and stronger investigation and collaboration mechanisms.

By bringing together practitioners facing similar challenges, the workshop will support knowledge sharing and provide practical insights to help institutions strengthen their frameworks for detecting and preventing fraud.

By the end of this two-day workshop, participants will be able to:

- Understand the evolving fraud landscape, including organised scam ecosystems and the role of mule account networks.
- Recognise key fraud typologies, including scams involving digital payments, social engineering, and virtual assets.



- Identify gaps in fraud controls and governance frameworks within financial institutions.
- Strengthen institutional responses to fraud, including detection, investigation, and collaboration mechanisms.

This intensive workshop is recommended for: Fraud risk management and fraud prevention teams, AML/CFT and financial crime compliance professionals, transaction monitoring and investigations teams, risk management and operational risk professionals, digital banking, payments, and fintech risk specialists, internal audit and control functions.

Regular fee per participant is USD 425; ABA member's special price is USD 350.

Seats are limited, please contact Tanya Tanisha, Regional Sales Manager, Mobile / WhatsApp / Viber: +91

# ABA Webinars and Training Programs

75459 49111 or at [tanya@fintelekt.com](mailto:tanya@fintelekt.com)

For more details and complete description of Agenda, please visit <https://fintelekt.com/regional-workshop-fraud-management/>

**About Fintelekt Advisory Services Pvt. Ltd.**

**Fintelekt**® F i n t e l e k t  
Advisory Services  
Pvt Ltd is one of

the Knowledge Partners of the ABA. It is a specialist in training and advisory in AML and CFT within banking and financial services sectors. It systematically invests its time and effort in building the skill level of professionals working in the banking and financial sector by assimilating and dispensing industry-reviewed best practices and knowledge.

## Short-Term Visiting Program Hosted by Rizal Commercial Banking Corporation (RCBC)



The Asian Bankers Association (ABA), in collaboration with Rizal Commercial Banking Corporation (RCBC), is pleased to announce the Short-Term Visiting Program to be held on June 25–26, 2026 in Manila, Philippines.

This 1.5-day program will bring together industry leaders and practitioners to exchange insights on key developments shaping the banking landscape, with a focus on digital innovation, financial inclusion, and emerging technologies. Topics are expected to cover areas such as digital banking platforms, open finance, payments innovation, and new frontiers including AI and stablecoin applications.

The program will feature a mix of expert-led sessions and interactive discussions, providing participants with practical perspectives and opportunities for knowledge exchange.

Further details, including the finalized program,



session speakers, and recommended accommodations, will be shared in due course.

### Participation Details:

- Dates: June 25–26, 2026
- Venue: RCBC Plaza, Makati City, Philippines
- Capacity: 30–50 participants

Participation Fee: Free for ABA members, US\$ 200 for non-members

We encourage ABA members to take advantage of this opportunity to learn from RCBC's digital banking experience. For more information or to register for the program, please contact the ABA Secretariat at [aba@aba.org.tw](mailto:aba@aba.org.tw).

## ABA Partners Section

### Regulation or Responsibility: The Choice Every Bank Faces on ATM Cash Protection

*Submitted by Oberthur Feerica*

Across Asia, regulators and bankers are asking the same question about ATM security, though they are asking it from different directions. Regulators are asking how much guidance the industry needs before it acts. Banks are asking how much they can achieve on their own commercial judgement. The question underneath both is the same: does protecting ATM

cash from physical attack require a law, or does it require a business case?

Based on the evidence from markets that have already worked through this debate, the business case is sufficient. But it only becomes sufficient when the central bank creates the right environment for it to operate. That distinction matters because it changes what banks,

regulators, and central banks each do next.

### What IBNS Does and Why It Is Different

Intelligent Banknote Neutralisation Systems work on a straightforward principle. When an ATM is physically attacked, the system releases indelible ink that

## ABA Partners Section



permanently stains every banknote inside. Stained notes are rejected by deposit ATMs and by merchants. They cannot be spent or deposited. The attack may still take place, but the criminal leaves with nothing of value.

This is different from every other security measure. Stronger safes, locking bars and anchoring systems make an attack harder. Cameras and alarms assist with evidence and police response. All of these address the attack itself. IBNS addresses the reason for the attack. If the cash inside an ATM becomes worthless the moment it is stolen, there is no longer a financial incentive to steal it. That change in the criminal's calculation is what drives the reduction in attacks seen in every market where IBNS has been widely deployed.

### The European Evidence

Belgium made IBNS a legal requirement in 2007. According to data from the European Cash Management Companies Association, the country recorded no cash-in-transit attacks for more than thirteen years following that decision. Sweden adopted a comparable approach and has not recorded ATM attacks since 2016. Poland experienced a severe wave of explosive attacks despite significant investment in physical hardening. Once IBNS was widely deployed across the network, successful attacks visibly fell.

These results demonstrate what universal coverage can achieve. They also represent one end of a spectrum. Mandatory regulation is the most direct route to full coverage, but it is not the only route, and for many markets across Asia it is not the right starting point.

### The UK and the Market-Led Model

The Bank of England has not made IBNS a legal requirement. It has instead allowed commercial conditions to drive adoption. The mechanism is the note replacement

rule: notes stained by an IBNS system during an attack can be returned by banks to the central bank and exchanged.

The result has been wide adoption without any legal obligation. Security outcomes have been comparable to markets where IBNS is compulsory. The UK demonstrates that a liability-based commercial framework, clearly communicated, is sufficient to move the market.

### Malaysia: A Developing Market Makes Its Decision

In August 2020, Bank Negara Malaysia issued regulatory guidelines on currency protection devices, confirming that institutions should use ink staining technology to deter ATM robberies. Malaysia is directly relevant to the rest of the region because it operates in the same developing market context as many of its neighbours. The central bank did not wait for a major wave of attacks before acting. It issued clear guidance, gave the industry a framework to work within, and the market responded. The Malaysian experience shows that clear central bank direction, whether as a guideline or a note replacement policy, is the step that unlocks adoption.

### The Choice in Front of Every Bank

Banks that have adopted IBNS have done so because the commercial argument is clear. When the full cost of a single successful attack, including cash lost, the ATM out of service, and the effect on customer confidence, is set against the cost of fitting IBNS, the calculation is straightforward. The banks that have not yet adopted it are, in most cases, waiting for a clearer signal from their central bank or regulator.

That signal does not need to take the form of a law. A published policy on banknote replacement, a clear statement that ink staining of banknotes is permitted, and a conversation with the insurance market is enough to move the commercial case to a point where banks can act with confidence. The choice between regulation and responsibility is, in practice, a choice between waiting to be told and deciding that the numbers already make the argument.

### About the Author

Paul Nicholls is Director of Business Development, Oberthur Feerica. With over 30 years in the ATM industry, Paul has extensive expertise in ATM security and self-service technology, and is a regular contributor to the industry as well as a conference speaker.

Published by the Secretariat, Asian Bankers Association  
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