A bill to be entitled

An act relating to payment scam task force; creating s. 17.675, F.S.; creating the Task Force on Payment Scams adjunct to the Department of Financial Services; requiring the department to provide administrative and staff support relating to the function of the task force; defining the terms "payment" and "task force"; requiring the Chief Financial to establish the task force by a specified date; providing the purpose of the task force; providing memberships and terms of the task force; providing that members serve without compensation but are entitled to per diem and travel expenses; providing requirements for meetings; providing duties of the task force; providing reporting requirements; providing for future repeal and legislative review of the task force; providing an effective date.

Be It Enacted by the Legislature of the State of Florida:

Section 1. Section 17.675, Florida Statutes, is created to read:

17.675 Task Force on Payment Scams.—

(1) The Task Force on Payment Scams, a task force as defined in s. 20.03(5), is created adjunct to the Department of

Financial Services. Except as otherwise provided in this section, the task force shall operate in a manner consistent with s. 20.052. The department shall provide administrative and staff support relating to the functions of the task force.

(2) As used in this section, the term:

(a) "Payment" means any mechanism through which an individual can electronically transfer funds to another individual via a platform or intermediary.

(b) "Task force" means the Task Force on Payment Scams created under this section.

(3) No later than October 1, 2026, the Chief Financial Officer shall establish the Task Force on Payment Scams. The purpose of the task force is to recognize and avert payment scams by doing all of the following:

(a) Examining current trends and developments in payment scams, identifying effective methods for preventing such scams, and issuing recommendations to enhance efforts to identify and prevent such activities.

(b) Adopting a cross-sector approach to ensure its recommendations reflect the full scope of the issue, given that scams impact individuals across a wide range of industries, including financial services, telecommunications, and technology.

(c) Including representation from stakeholders with direct experience supporting victims of scams, as well as industry participants with insight into scam tactics and prevention strategies.

(4)(a) The task force shall be chaired by the Chief Financial Officer or his or her designee and shall consist of representatives from the following:

1. The Commissioner of Agriculture.

2. The Attorney General.

3. The Division of Treasury of the Department of Financial Services.

4. The Department of Commerce.

5. The Financial Crime Analysis Center of the Department of Law Enforcement.

6. The Financial Transaction Database of the Department of Law Enforcement.

7. A representative, appointed by the Chief Financial Officer in consultation with the task force, from a financial institution with expertise in identifying, preventing, and combating payment scams.

8. A representative, appointed by the Chief Financial Officer in consultation with the task force, from a credit union with expertise in identifying, preventing, and combating payment scams.

9. A representative, appointed by the Chief Financial Officer in consultation with the task force, from a digital payment network with expertise in identifying, preventing, and

combating payment scams.

10. A representative, appointed by the Chief Financial Officer in consultation with the task force, from a community bank.

11. A representative, appointed by the Chief Financial Officer in consultation with the task force, from a consumer group.

12. A representative, appointed by the Chief Financial Officer in consultation with the task force, from an industry association representing technology or online platforms.

13. Not more than five representatives appointed by the Chief Financial Officer to represent victims, scam support networks, and other relevant stakeholders in order to better assist consumers and stakeholders.

(b) Members of the task force shall serve until the termination of the task force. Any vacancy occurring in the membership of the task force shall be filled in the same manner in which the original appointment was made.

(c) Members of the task force:

1. Shall serve without compensation, except that employees of this state shall receive the same salaries and benefits as they would without serving on the task force.

2. Are entitled to receive reimbursement for per diem and travel expenses pursuant to s. 112.061.

(d) The task force shall meet at least three times during the 1-year period beginning on October 1, 2026, and thereafter at such times and places, and by such means, as the chair of the task force determines to be appropriate, which may include the use of remote conference technology.

(5) The duties of the task force include all of the following:

(a) Evaluating best practices for combating methods used by scammers, including spoofed calls, scam text messages, and malicious advertisements, pop-ups, and websites.

(b) Assessing how other state, federal, and international jurisdictions have tried to prevent payment scams.

(c) Identifying and reviewing current methods used to scam a consumer through payment platforms.

(d) Determining a strategy for education programs that better equip consumers to identify, avoid, and report payment scam attempts to the appropriate authorities.

(e) Coordinating efforts to ensure perpetrators of payment scams can be identified and pursued by law enforcement.

(f) Consulting with other relevant stakeholders, including federal, state, local, and tribal agencies and financial services providers.

(g) Determining whether any additional legislation would be beneficial for law enforcement and industry in mitigating payment scams.

(h) Identifying potential solutions to payment scams involving business e-mail compromise.

(6)(a) No later than 1 year after the date on which the Chief of Financial Officer establishes the task force, the task force shall submit to the President of the Senate and the Speaker of the House of Representatives and make publicly available online a report detailing all of the following:

1. The results of the reviews and evaluations of the task force under subsection (5).

2. The strategy identified under subsection (5).

3. Any legislative or regulatory recommendations that would enhance the ability to detect and prevent payment scams described in subsection (5).

4. Recommendations to enhance cooperation among federal, state, local, and tribal authorities in the investigation and prosecution of scams and other financial crimes, including harmonizing data collection, improving reporting mechanisms and streams, estimating the number of complaints and consumers affected, and evaluating the effectiveness of anti-scam training programs.

(b) After submitting an initial report required under paragraph (a), the task force shall submit every year to the President of the Senate and the Speaker of the House of Representatives and make publicly available online an updated version of the report.

(7) In accordance with s. 20.052(8), this section is

repealed October 2, 2029, unless reviewed and saved from repeal through reenactment by the Legislature.

Section 2. This act shall take effect July 1, 2026.