

By the Committee on Banking and Insurance; and Senator Polsky

597-02289-26

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A bill to be entitled

An act relating to the Task Force on Payment Scams; 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 functions of the task force; defining the terms "payment" and "task force"; requiring the Chief Financial Officer to establish the task force by a specified date; providing the purpose of the task force; specifying the chair and membership 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

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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 the task force's 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 task force members shall include all of the following:

1. The Commissioner of Agriculture or his or her designee.
2. The Attorney General or his or her designee.

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59       3. A representative from the Division of Treasury of the  
60 Department of Financial Services, appointed by the Chief  
61 Financial Officer.

62       4. The Secretary of Commerce or his or her designee.

63       5. A representative from the Financial Crime Analysis  
64 Center of the Department of Law Enforcement, who has experience  
65 using and general knowledge of the Financial Transaction  
66 Database, appointed by the Chief Financial Officer.

67       6. A representative from a financial institution who has  
68 expertise in identifying, preventing, and combating payment  
69 scams, appointed by the Chief Financial Officer in consultation  
70 with the task force.

71       7. A representative from a credit union who has expertise  
72 in identifying, preventing, and combating payment scams,  
73 appointed by the Chief Financial Officer in consultation with  
74 the task force.

75       8. A representative from a digital payment network who has  
76 expertise in identifying, preventing, and combating payment  
77 scams, appointed by the Chief Financial Officer in consultation  
78 with the task force.

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

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

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

86       12. Not more than five representatives appointed by the  
87 Chief Financial Officer to represent scam victims, scam victim

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88 support networks, and other relevant stakeholders in order to  
89 better assist consumers and stakeholders.

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

94 (c) Members of the task force:

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

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

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

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

107 (a) Evaluating best practices for combating scammer  
108 methods, such as spoofed calls, scam text messages, and  
109 malicious advertisements, pop-ups, and websites.

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

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

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

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

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

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

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

127 (6) (a) No later than 1 year after the date on which the  
128 task force is established, the task force shall submit to the  
129 President of the Senate and the Speaker of the House of  
130 Representatives and make publicly available online a report  
131 detailing all of the following:

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

134 2. The strategy identified under subsection (5).

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

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

145 (b) After submitting an initial report required under

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146 paragraph (a), the task force shall submit annually to the  
147 President of the Senate and the Speaker of the House of  
148 Representatives and make publicly available online an updated  
149 version of the report.

150 (7) In accordance with s. 20.052(8), this section is  
151 repealed October 2, 2029, unless reviewed and saved from repeal  
152 through reenactment by the Legislature.

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