

By Senator Polsky

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1 A bill to be entitled
2 An act relating to the Task Force on Payment Scams;
3 creating s. 17.675, F.S.; creating the Task Force on
4 Payment Scams adjunct to the Department of Financial
5 Services; requiring the department to provide
6 administrative and staff support relating to the
7 functions of the task force; defining the terms
8 "payment" and "task force"; requiring the Chief
9 Financial Officer to establish the task force by a
10 specified date; providing the purpose of the task
11 force; providing that members serve without
12 compensation but are entitled to per diem and travel
13 expenses; providing requirements for meetings;
14 providing duties of the task force; providing
15 reporting requirements; providing for future repeal
16 and legislative review of the task force; providing an
17 effective date.

18
19 Be It Enacted by the Legislature of the State of Florida:

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

23 17.675 Task Force on Payment Scams.—

24 (1) The Task Force on Payment Scams, a task force as
25 defined in s. 20.03(5), is created adjunct to the Department of
26 Financial Services. Except as otherwise provided in this
27 section, the task force shall operate in a manner consistent
28 with s. 20.052. The department shall provide administrative and
29 staff support relating to the functions of the task force.

30-00634-26

2026570__

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

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

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

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

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

44 (b) Adopting a cross-sector approach to ensure the task
45 force's recommendations reflect the full scope of the issue,
46 given that scams impact individuals across a wide range of
47 industries, including financial services, telecommunications,
48 and technology.

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

53 (4) (a) The task force shall be chaired by the Chief
54 Financial Officer or his or her designee and task force members
55 shall include all of the following:

- 56 1. The Commissioner of Agriculture or his or her designee.
57 2. The Attorney General or his or her designee.
58 3. A representative from the Division of Treasury of the

30-00634-26

2026570__

59 Department of Financial Services, appointed by the Chief
60 Financial Officer.

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

62 5. A representative from the Financial Crime Analysis
63 Center of the Department of Law Enforcement, appointed by the
64 Chief Financial Officer.

65 6. A representative from the Financial Transaction Database
66 of the Department of Law Enforcement, appointed by the Chief
67 Financial Officer.

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

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

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

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

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

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

87 13. Not more than five representatives appointed by the

30-00634-26

2026570__

88 Chief Financial Officer to represent scam victims, scam victim
89 support networks, and other relevant stakeholders in order to
90 better assist consumers and stakeholders.

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

95 (c) Members of the task force:

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

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

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

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

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

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

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

115 (d) Determining a strategy for education programs that
116 better equip consumers to identify, avoid, and report payment

30-00634-26

2026570__

117 scam attempts to the appropriate authorities.

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

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

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

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

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

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

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

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

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

30-00634-26

2026570__

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

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

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