



International Centre  
FOR MISSING & EXPLOITED CHILDREN

YOU HAVE THE  
**P****OWER**  
TO HELP KEEP CHILDREN SAFE

# OUR VISION

Making the world a safer place for children by eradicating child abduction, sexual abuse and exploitation.

# OUR MISSION

We advocate, train and collaborate to protect the world's children.

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For almost 20 years, the International Centre for Missing & Exploited Children (ICMEC) has been a leader in identifying gaps in the global community's ability to protect children from abduction, sexual abuse and exploitation, and expertly assembling the people, resources and tools needed to fill those gaps.

ICMEC focuses on programs that have an impact on addressing the complex issues surrounding missing children, child abduction, child sexual abuse and exploitation. ICMEC offers support to governments, policymakers, law enforcement, prosecutors, industry, civil society, and other child-serving professionals around the world.

Strong partnerships play a vital role in protecting children, particularly as the crisis of child victimization knows no borders and is exacerbated by those who misuse the Internet. ICMEC's collaboration with the financial and technology industries to fight online child sexual abuse and exploitation is a shining example of what private and public collaboration and cooperation can accomplish. In this context, I am proud to celebrate the Financial Coalition Against Child Pornography, a singularly effective element of our work with financial and technology companies on several continents, in an effort to better protect the world's children.

It is our hope that the next few pages will inform, inspire and even enlist individuals and companies eager to help make the world a safer place for all children.

Sincerely,

A handwritten signature in dark ink, appearing to read "Maura". The signature is fluid and cursive, written in a professional style.

Ambassador Maura Harty, *ret.*  
President & CEO

# The Problem

Cyberspace is host to more than one million images of tens of thousands of children being subjected to sexual abuse and exploitation.<sup>1</sup>

Victims are young and images are violent. For example, of the 68,092 confirmed reports of child sexual abuse materials received in 2015 by the U.K.'s Internet Watch Foundation<sup>2</sup> (IWF):

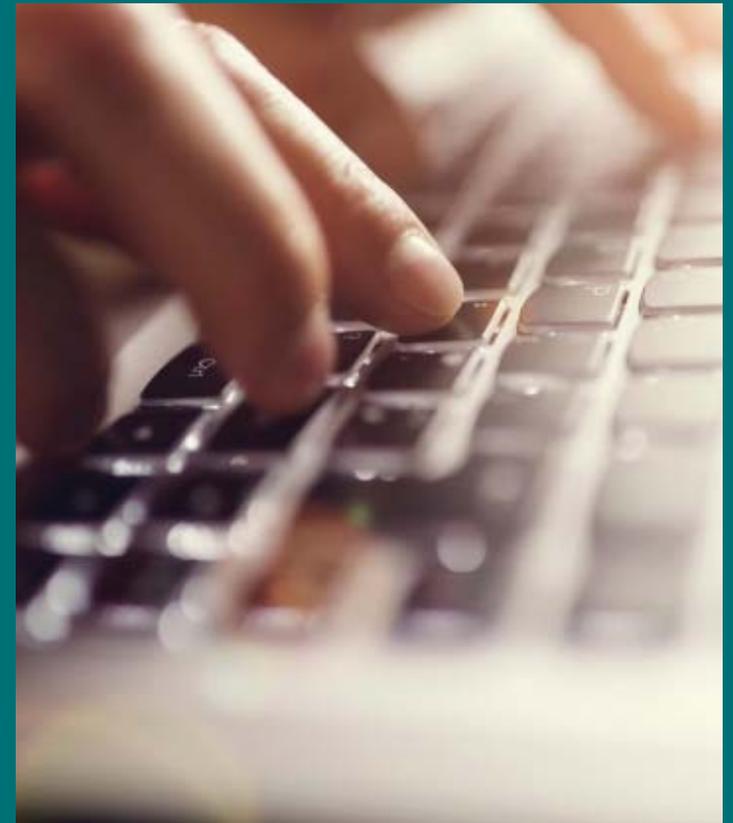
- 69% of victims were 10 years old or younger;
- 3% of victims were 2 years old or younger; and
- 34% depicted the rape or sexual torture of a child.<sup>3</sup>

Further analysis of reports received by IWF showed that 21% of webpages confirmed to contain child sexual abuse materials were “commercial” in nature.<sup>4</sup>

*The reality is nearly unimaginable. The urgency of the situation cannot be ignored.*

Now imagine you had the power to help keep children safe from those who want to do them harm. Financial and technology companies have that ability and are doing it right now.

\* “Child Pornography” is the expression most readily recognized by the public, and most commonly used in legislation, to refer to sexually exploitive and abusive images of child victims. Increasingly the global community is referring to such materials as “child abuse materials” or “child sexual abuse materials.”



# The Creation of the U.S. Financial Coalition Against Child Pornography

"If people were purchasing heroin and cocaine using their credit cards, we would be outraged and would do something about it. This is worse."

Senator Richard Shelby  
Chairman,  
U.S. Senate Committee on Banking,  
Housing, and Urban Affairs  
2003-2007

In the mid-2000s, it became evident to organizations such as ICMEC and its sister agency, the National Center for Missing & Exploited Children (NCMEC), that the distribution of images of child sexual abuse was being fueled by the growth of the Internet and was becoming a commercial enterprise. Entities and individuals were selling child sexual abuse material over the Internet and consumers were using their credit cards to pay for it.

In response, in 2006 ICMEC and NCMEC announced the creation of the Financial Coalition Against Child Pornography (FCACP) in the United States to confront the use of legitimate payment mechanisms for the illegal enterprise of child pornography.

The goal of the FCACP was to follow the money and help the payments industry rid its systems of merchants who fraudulently signed up to accept credit cards to facilitate the sale and purchase of child sexual abuse materials.

By the third year of this activity, ICMEC and NCMEC were starting to see progress as demonstrated by a sharp decline in the number of commercial child pornography websites being reported into NCMEC's CyberTipline®.<sup>5</sup>

In 2010, the U.S. Treasury Department's Office of Terrorist Financing and Financial Crimes reported to ICMEC that commercial child pornography had dropped "to effectively zero," due to private sector efforts that shut down the ability of criminals to use the mainstream payment system to collect payment for their illegal activity.

Indeed, because of these efforts and the commitment of FCACP members, the use of traditional payment methods to purchase child pornography has been largely eradicated in the United States.

ICMEC – in its quest to bring tailored local solutions to global problems – began to expand the work of the FCACP into the Asia-Pacific region and to support similar efforts in Europe.

# The Asia-Pacific Financial Coalition Against Child Pornography

Shortly after ICMEC opened its Asia-Pacific regional office in Singapore in 2009, it launched – and continues to manage – the Asia-Pacific Financial Coalition Against Child Pornography (APAC-FCACP). The APAC-FCACP has become a prominent child protection force in the region, providing a platform for banks, credit card companies, electronic payments networks, online third-party payment systems, Internet companies, technology companies, social networking platforms, industry associations, law enforcement, and NGOs to share and maximize their skills, experience and determination to impede the efforts of those who seek to harm children.

In the first several years, the APAC-FCACP focused on building region-wide awareness of the problem and encouraging an ongoing dialogue between companies, law enforcement, NGOs, and government agencies to develop practical approaches and solutions.

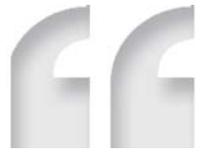
Since 2013, the APAC-FCACP has focused on initiatives geared to individual countries. ICMEC Singapore has hosted roundtables in Thailand, Australia, Hong Kong and New Zealand. These roundtables helped build the foundation for in-country working groups and expanded collaboration. In September 2013, following the New Zealand roundtable, ICMEC Singapore successfully formed, and has since chaired, the APAC-FCACP New Zealand Working Group.

While the APAC-FCACP is making steady progress throughout the region, the regional director for UNICEF East Asia and the Pacific recently noted that “the relative vulnerability of some girls and boys in the region, combined with rapidly increasing connectivity, has seen some locations profiled as ‘hotspots’ for cases of online child sexual abuse and exploitation.”<sup>6</sup>

The APAC-FCACP is only as strong as its member base, and **ICMEC is appealing to financial and technology leaders in the region to join the fight to eradicate commercial child pornography.**

Benefits to companies include access to:

- Valuable data/trends for monitoring internal systems;
- Recommended tools and vendors that “crawl” the web for potential violations associated with a particular brand;
- Enhanced dialogue with law enforcement;
- Constructive channels of communication with other industries;
- Solid, real-time intelligence on where the business of child pornography is headed; and
- **A chance to make the world a safer place for children.**



# Testimonials

Colm Cannon, Senior Inspector,  
Digital Child Exploitation Team - Community Safety,  
**New Zealand Department of Internal Affairs**

The crime of DIGITAL CHILD EXPLOITATION & TRAFFICKING requires co-operation and close partnerships between Public/Private Organisations. Only through close commitment of resources, due diligence and the use of a robust legal framework can these partnerships work for the safety of children. For online offenders, the New Zealand APAC-FCACP is committed to finding those who prey on children. Through the NETWORK of Financial, NGO and Service Provider Partners, the New Zealand Law Enforcement community are committed to identifying offenders, safeguarding children and holding offenders accountable under law. It takes a NETWORK to defeat a NETWORK.



# Collaboration in Europe

The European Financial Coalition against Commercial Sexual Exploitation of Children Online (EFC) was launched in 2009. It is a coalition of key actors from law enforcement, the private sector and civil society in Europe with the common goal of fighting the commercial sexual exploitation of children online. From the beginning, ICMEC has been an advisory member of the EFC's Steering Group.

The EFC has hosted training sessions to help law enforcement, private companies and NGOs acquire the technical, operational and procedural competencies to detect and prevent the production and dissemination of commercial child sexual abuse material online. Additionally, the EFC has published two strategic assessments analyzing the threats and trends of online child sexual exploitation in order to recommend solutions and enable law enforcement and the private sector to jointly prevent and combat these crimes.

Sweden is a member of the EFC and has an active in-country coalition as well. The Swedish Financial Coalition<sup>8</sup> was started in 2008 when ECPAT Sweden began collaborating with SkandiaBanken and law enforcement on an initiative to combat the business of child pornography on the Internet. ICMEC provided guidance to ECPAT Sweden on the establishment of a Swedish Coalition. In 2009, the Swedish Bankers Association and ECPAT announced that all Swedish bankers would support the initiative and the Swedish Financial Coalition continues to operate today.



# Moving Forward

The considerable resources and talents of the financial and technology industries have fortified the fight against online sexual abuse and exploitation of children. Major companies around the world are taking a stand to keep their platforms from being used for the illegal sale, purchase and dissemination of child sexual abuse materials. They are thwarting the efforts of those who seek to profit from the sexual abuse and exploitation of children – a problem that has grown exponentially with advances in information and communications technologies.

As global Internet connectivity increases, offenders can make contact with children anywhere in the world quickly, easily and with little risk of detection. **The problem is not going away, and urgent action is needed.**

Safeguarding children around the world is a responsibility every one of us shares. Because the business of child pornography resides on the Internet, taking it on requires international cooperation. The public and private sectors must continually work together to create a hostile environment for those who seek to profit from the sexual abuse and exploitation of children.

To learn more about the APAC-FCACP,  
please contact:

**Bindu Sharma**

APAC Policy Director, International Centre for Missing & Exploited Children  
bsharma@icmec.org

To learn more about the U.S. FCACP and the efforts currently underway in  
Europe, please contact:

**Catherine Cummings**

Senior Director, International Centre for Missing & Exploited Children  
ccummings@icmec.org

# How Can a Company Take Action?

In addition to collaborating with industry partners, law enforcement and NGOs, a company can take action to protect its systems from those who seek to sexually abuse and exploit children.

As a first step, companies in the financial and technology sectors should ensure that their terms of service clearly state that a customer who trades or sells child pornography, or engages in other types of child sexual exploitation, will be removed from the service and reported to law enforcement whenever possible.



In addition, more and more countries are enacting legislation to address child pornography, which may provide grounds for a company to take action against a user. In 2016, ICMEC published the 8th edition of ***Child Pornography: Model Legislation & Global Review<sup>9</sup>***, a groundbreaking study of national legislation in 196 countries, which looks to see if national law:

- Exists with specific regard to child pornography;
- Provides a definition of “child pornography”;
- Criminalizes computer-facilitated offenses;
- Criminalizes the knowing possession of child pornography, regardless of the intent to distribute;
- Requires Internet Service Providers (ISPs) to report suspected child pornography to law enforcement or to some other agency; and
- Requires ISPs to develop and implement data retention and preservation provisions.

Since the 1st edition of the report was published in 2006, 127 countries have refined or implemented new anti-child pornography laws.

Additionally, a company may want to investigate banking and anti-money laundering laws in their country. These laws address the proceeds that result from crime and may prove to be an additional tool to help combat this illicit and repugnant trade.



Dr. Franz B. Humer,  
Board Chair,  
**International Centre for Missing & Exploited Children**

In 2016 we commemorated 10 years of the Financial Coalition Against Child Pornography (FCACP) and celebrated a shining example of what a private-public collaboration can accomplish. I am proud of the FCACP's work and how, alongside law enforcement, the FCACP has been able to successfully disrupt the economics of the commercial child pornography industry and eradicate its profitability.





Vicki Liu,  
Managing Partner, **Allen & Overy Hong Kong**

“It is a privilege for Allen & Overy to support the work of the International Centre for Missing & Exploited Children (ICMEC) and the Asia-Pacific Financial Coalition Against Child Pornography (APAC FCACP). We hope that our support for ICMEC and our participation in the APAC FCACP will continue to help tackle the issue of online child sexual exploitation.”



Catherine Husted,  
Head of Pro Bono and Community Investment, **Allen & Overy Hong Kong**

“Since Allen & Overy began working with the team at ICMEC in 2009, I have witnessed the important and inspiring work of ICMEC in building collaboration between the members of the APAC FCACP, to fight against the online sexual abuse and exploitation of children. It is a privilege to be able to support this work.”

# APAC-FCACP Coalition Members

ABACUS Australian Mutuals  
Against Child Abuse Hong Kong  
Allen & Overy LLP  
American Express  
ANZ Bank  
Australian Cards Risk Council  
Australian Federal Police  
Child Wise Australia  
Citi Asia Pacific  
Commonwealth Bank of Australia  
DotKids Foundation  
ECPAT International  
ECPAT Child Alert New Zealand  
Facebook Inc.  
Google  
G2 Web Services  
Hong Kong Committee on Child Rights  
Lighthouse - Center for Human Trafficking Victims, Japan  
MasterCard  
Microsoft  
National Australia Bank  
New Zealand Department of Internal Affairs

New Zealand Police  
New Zealand Customs  
Office of the Children's eSafety Commissioner (Australia)  
PayPal  
Philippines Inter Agency Council Against Trafficking  
Safe Childhoods Foundation (Indonesia)  
Standard Chartered Bank  
Terre des Hommes (Netherlands)  
Thai Bankers Association  
Trend Micro  
Trustwave  
Twitter  
Uniting Church in Australia  
University of Tasmania  
U.S. DHS – Immigration & Customs Enforcement  
Veri-Site  
Visa  
Western Union  
Westpac New Zealand and Australia  
WorldRemit  
Xoom.com  
Yahoo! Inc.



## Notes

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1 ECPAT International, *Violence Against Children in Cyberspace* 30, 2005 at [http://www.childcentre.info/child-safety-internet-conference/public/Cyberspace\\_ENG.pdf](http://www.childcentre.info/child-safety-internet-conference/public/Cyberspace_ENG.pdf)

2 The IWF is the UK hotline for reporting illegal online content.

3 Internet Watch Foundation, *Annual Report 2015* 7, 10, at <https://www.iwf.org.uk/assets/media/annual-reports/IWF%202015%20Annual%20Report%20Final%20for%20web.pdf>

4 *Id.* at 19.

5 The U.S. CyberTipline, [www.missingkids.com/cybertipline](http://www.missingkids.com/cybertipline), receives leads and tips on suspected child sexual exploitation.

6 UNICEF-ASEAN, *Child Protection in the Digital Age* 6, 2016 at [http://www.unicef.org/eapro/Child\\_Protection\\_in\\_the\\_Digital\\_Age.pdf](http://www.unicef.org/eapro/Child_Protection_in_the_Digital_Age.pdf)

7 <http://www.europeanfinancialcoalition.eu/>

8 <http://www.financialcoalition.se/>

9 <http://www.icmec.org/child-pornography-model-legislation/>



**International Centre**  
FOR MISSING & EXPLOITED CHILDREN

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