How frontline staff can help detect human trafficking

What financial institutions should know about financial abuse, coerced debt and suspicious activity

Ahead of the Curve, a Bankers Podcast

This transcript has been edited for clarity and readability.

Kate Randazzo:

This is Ahead of the Curve, a Bankers Podcast. Welcome back to Ahead of the Curve. I'm your host, Kate Randazzo, and today we're joined by Amanda Elkanick Oder, chief advocacy and education officer at Texas Advocacy Project, a statewide nonprofit law firm that provides free legal and social services to survivors of domestic violence, sexual assault, stalking and human trafficking.

Amanda is a nationally recognized leader in the movement to end abuse, bringing more than two decades of experience in advocacy, public policy, education and systems change. Through her work, she helps expand access to justice for survivors while leading statewide training initiatives, advancing legislative reform and building partnerships that strengthen community responses to violence.

In this episode, Amanda helps us better understand the realities of human trafficking, including common misconceptions about who is affected and how traffickers exploit vulnerabilities. We discuss the critical role financial institutions can play in identifying human trafficking and financial abuse, the red flags frontline employees and fraud teams should watch for, and how evolving technology and digital payment methods are changing the way trafficking can occur.

Let's get started. For listeners who may not realize how widespread human trafficking is, could you give us a brief definition and explain why it's important for everyone, not just law enforcement, to understand human trafficking?

Amanda Elkanick Oder:

Thank you for having us so we can talk more about human trafficking. Broadly, human trafficking is the use of force, fraud or coercion to compel someone into a life of labor trafficking or sex trafficking.

What most people don't understand is that the general public will encounter survivors in all different settings. That includes health care, financial institutions, landlords and law enforcement. Trafficking survives in secrecy, so the more people who understand what to look for and recognize the identifying characteristics, the more they can help make sure it does not remain hidden.

Kate Randazzo:

From the public sector, one of the biggest misconceptions is that human trafficking only happens to certain people or affects certain communities. Someone may think, "I don't have to worry about that." Could you tell us what the reality is? Is there any truth to that?

Amanda Elkanick Oder:

There is no single defining characteristic or community that is overwhelmingly represented in trafficking situations. At Texas Advocacy Project, we see survivors from all different backgrounds.

What we do know, and what studies have shown, is that traffickers prey on vulnerabilities. They may target someone living in poverty, experiencing housing instability or homelessness, or struggling with drug or alcohol addiction. Traffickers exploit those vulnerabilities by selling a life of stability and safety, even though we know those are not the things survivors will actually be given.

Kate Randazzo:

That makes sense, and it covers my next question. Could you talk about what Texas Advocacy Project does to meet people in those situations?

Amanda Elkanick Oder:

Texas Advocacy Project has been around for more than 40 years, and we serve the entire state of Texas. Texas is a very large state with 254 counties.

When we serve survivors of human trafficking, we constantly hear about financial abuse and coerced debt. A person's financial health is one of the first things traffickers exploit. A trafficker may take out credit cards in a survivor's name, put homes or leases in the survivor's name, or use the survivor's identification in other ways.

Survivors may have left the life of trafficking and only then realize that their credit is in disarray. They are trying to figure out what options they have, how they can move forward, reclaim their lives and regain their safety while healing from trauma.

Kate Randazzo:

That sheds a lot of light on how important this issue is for financial institutions. Someone may leave a financial abuse situation and realize they had no idea what was happening with their name or finances. That's terrifying.

Someone might be experiencing human trafficking, and their friends, family members or coworkers might hear them say something but brush it off. What are some signs we could overlook?

Amanda Elkanick Oder:

In many of the trainings we conduct for the general community, we explain that health care providers and financial institutions are often on the front lines. One thing we look for is a change in behavior.

For example, a person may be with someone we suspect could be involved in trafficking, and the person is unable to answer questions on their own. The person accompanying them may answer every question, including questions directed to the individual we suspect could be a trafficking victim. The individual may not have answers to basic questions about their own situation.

We might also see unexplained travel or sudden changes in behavior that do not align with what we know about the person. Someone may insist that another person is controlling all of their finances, leaving them with no say in how or where they spend their money.

Those are some of the red flags I would look for when talking to someone.

Kate Randazzo:

Financial institutions that speak with people in person seem to have a strong opportunity to recognize those signs.

Now that human trafficking is one of FinCEN's national priorities, banks and credit unions are looking for ways to become better partners. In-person interactions are less frequent than they were 10 years ago, though. What are some examples of how financial institutions have helped identify suspicious activity? Do you have any success stories?

Amanda Elkanick Oder:

A bank teller or someone working in a financial institution can be just as important as a detective investigating one of these crimes. Financial institution employees can see unusual activity on an account and identify unusual behavior or red flags.

They may also be trusted people. Survivors often do not go to a law enforcement agency first because they have a lot of fear attached to that experience. Instead, they may disclose small hints to people they do not know well but feel safe around.

We've all seen social media campaigns in which someone slides a note to a stranger saying they need help or makes a particular hand motion to signal that something is wrong. Survivors may disclose that they are not in a safe or healthy situation to an unsuspecting stranger or someone they trust.

Recognizing those factors and creating a space that feels safe can help a survivor break free from human trafficking.

Kate Randazzo:

Keeping an eye out for subtle signs and using your intuition as a forward-facing, customer-facing employee can make a difference.

When people on the back end are reviewing a bank or credit union's transaction activity, what are some of the most common red flags associated with human trafficking?

Amanda Elkanick Oder:

Seeing multiple deposits from different people or unrelated individuals can be a significant red flag. We may also see a high volume of peer-to-peer transactions through services such as Venmo or Zelle.

Sudden account changes can be another red flag. For example, there may be a large deposit followed by a large withdrawal soon afterward.

None of the things we're discussing today is necessarily a major red flag on its own. But when we piece together the transaction history and start to see different patterns of behavior, that's when we want to investigate and look more closely at whether a trafficking situation could be involved.

Kate Randazzo:

Have you noticed an impact from tools such as cryptocurrency, prepaid cards or other digital payment methods among the survivors you work with at Texas Advocacy Project?

Amanda Elkanick Oder:

It's interesting because I've been doing this work for 20 years. When survivors called me 20 years ago, they were calling from a landline. Now everyone is calling from a cell phone.

Technology has also changed how someone can track a victim. GPS monitoring systems used to be large and difficult to conceal. Now they can be as small as an AirTag.

Whenever technology evolves, we have to remember that it was not created for the harmful purposes to which some people may put it. There are legitimate reasons for these technologies, but bad actors adopt new methods and find ways around them so they can continue what they're doing without being noticed.

As digital platforms and payment methods have changed, we have seen more survivors who experienced human trafficking and coerced debt use different types of cryptocurrency and other financial payment methods. We have also seen investigators, platforms and financial institutions adapt tools to get ahead of those methods. They are working to flag certain accounts and offer more resources and safety mechanisms within financial and payment platforms.

Financial tools and digital payment methods can be used for legitimate purposes, but traffickers also adopt them to stay under the radar. Financial institutions and law enforcement agencies are developing tools to detect more suspicious activity and provide more resources to survivors.

Kate Randazzo:

It's a constant race. We talk about artificial intelligence and fraud frequently, including how more advanced tools and AI agents can identify certain transactions very accurately. As fraud becomes more AI-powered, the tools used to combat it have to keep advancing as well.

It's interesting to hear how the methods change and how people at Texas Advocacy Project work to stay on top of those changes.

I have one question that hits a little closer to home. Please don't feel like you need to share specific survivor situations, but could you tell us what challenges survivors face after leaving human trafficking when they try to rebuild their financial lives? Sometimes their finances have been completely damaged, and they have to start from scratch. Is that something your organization helps with specifically?

Amanda Elkanick Oder:

That is a significant part of our work with human trafficking survivors. Leaving trafficking is only the first step. Many survivors have experienced financial harm on an overwhelming scale, and that can make it feel very difficult to leave that life behind.

Survivors may spend years rebuilding their financial health. They may need safe and stable housing, a utility account in their name, a job or a better job. Employers often run background checks and credit reports, which can create barriers for survivors who have been trafficked. Their financial freedom was taken from them, and rebuilding it while healing from trauma can feel overwhelming.

Many survivors do not know that legal remedies exist for coerced debt. There are also legal remedies when someone has stolen their identification.

Texas has been a leader in identifying coerced debt. Texas senators have helped pass federal legislation related to coerced debt for human trafficking survivors, and Texas was one of the first states to enact its own legislation on screening for coerced debt. That legislation makes legal remedies available to help stop collection of debts someone was coerced into taking on, hold bad actors accountable and remove the resulting negative credit history from a survivor's record.

That can help survivors obtain safe and stable housing. Texas Advocacy Project has testified about these issues during legislative sessions.

We also have a project that began as a pilot and is now expanding across the state. We partner with advocacy organizations, started in the North Texas region by training advocates, work with pro bono attorneys and train our internal legal staff to educate survivors about their legal rights and remedies. We help survivors successfully remove coerced debt from their records.

I received an email over the weekend about another successful legal outcome in North Texas. The survivor was able to remove $154,000 in coerced debt from their record.

That is one case, but think about what $154,000 would mean in your own life. It is an enormous burden, and it was not the survivor's debt to begin with. It belonged to the trafficker. Removing that debt from the survivor's record helps them break free from the past and from the control the trafficker had over them.

Kate Randazzo:

Does Texas Advocacy Project offer resources for financial institutions that want to become better partners? Many community banks, in particular, build their work around relationships with customers and members. Guidance for everyone from a small business owner to someone in a trafficking situation can be valuable. Do you offer resources or have a place financial institutions can go for information about products or educational resources they could offer?

Amanda Elkanick Oder:

Relationships are my favorite thing. Talking is a close second. I love building relationships, talking to new people and educating them about available resources.

Texas Advocacy Project has conducted trainings with community banks and credit unions. We explain the red flags to look for and the legal remedies that are available.

You do not need to be the expert in all of this. You are the expert in your field, and we are the experts in ours. A successful partnership means recognizing the red flags and patterns and then directly referring potential survivors to services. You get to operate at the top of your license, and we get to operate at the top of ours.

A warm handoff to a trusted partner can make a real difference. If a survivor has come into your financial institution and disclosed something to an employee, or if you recognize patterns that seem unusual, it may be human trafficking. It may also be domestic violence, where financial abuse is common.

If something feels wrong, you can say, "I know someone at this agency. They have attorneys, and you can speak with them for free and confidentially." That can be very helpful.

Texas Advocacy Project is a law firm, so conversations with us are covered by attorney-client privilege. That can help a survivor feel more at ease and say, "I'm ready to figure out whether there may be a legal remedy. I'd like to speak with an attorney."

Trusted partnerships can help financial institutions identify survivors and connect them with resources.

Kate Randazzo:

I'm glad Texas Advocacy Project is available as a resource. Is your organization available to banks outside Texas as well? If they want to learn about organizations in their area or get basic information about what they can do to help, can they reach out?

Amanda Elkanick Oder:

We offer trainings, and I travel across the country. People from all over the country attend our trainings.

If anyone is interested in learning more, they can visit our website. We have on-demand trainings about coerced debt that people can watch whenever they want. All of them are free. You can listen, ask questions and connect with our organization at TexasAdvocacyProject.org.

Kate Randazzo:

Amanda, thank you so much for your time and expertise. We hope to have you on again, and we'll link to all the resources you mentioned in the show notes for anyone who wants to learn more.

Amanda Elkanick Oder:

Thank you so much, Kate, for having us.

Kate Randazzo:

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