



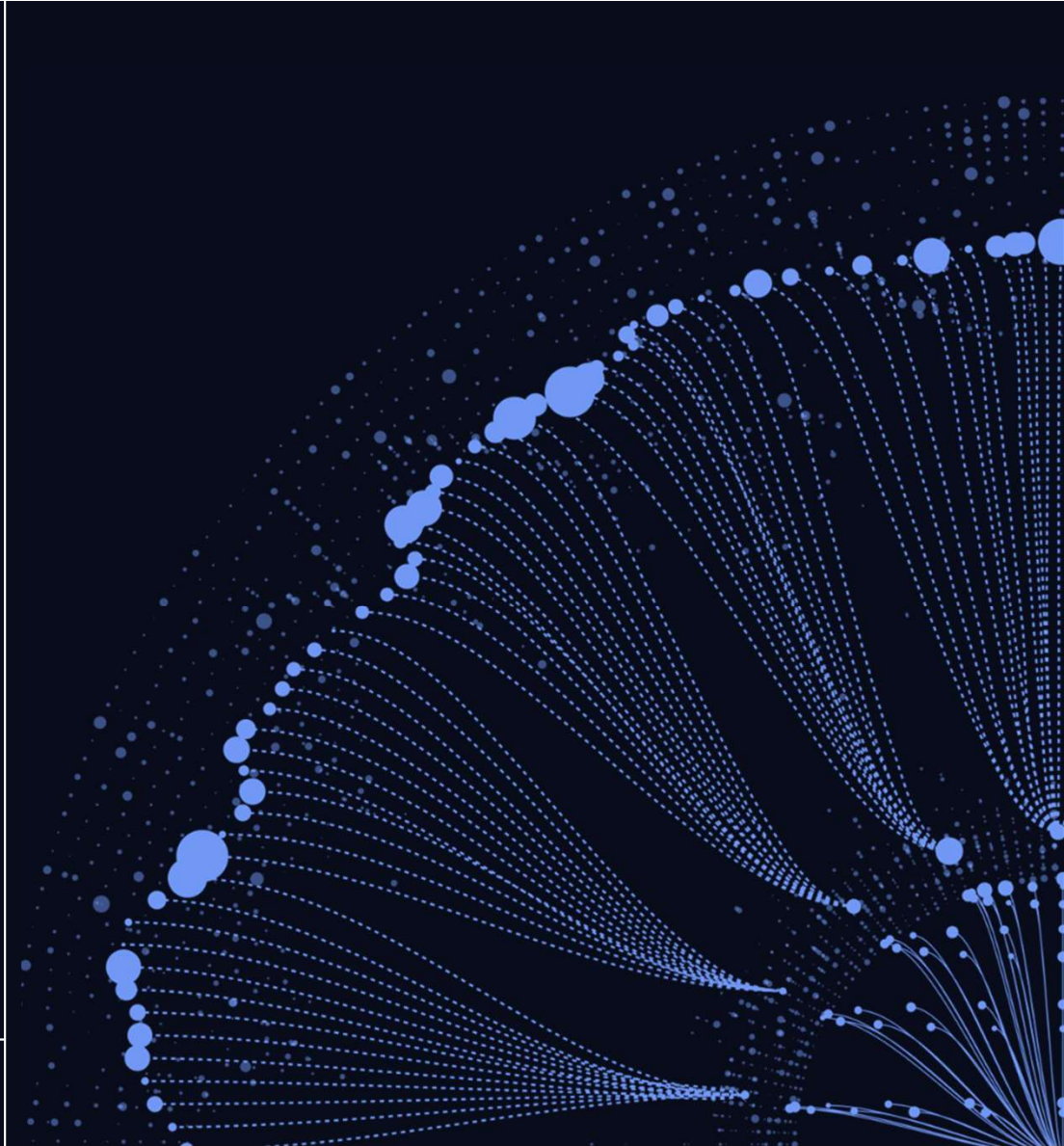
THE EXPERIENCE 2026 · FNBB SERVICES CORP.

It's never the van

How human trafficking really works,
and how to follow the money.

SARDINE.AI

SEPTEMBER 2026



How do victims find themselves being trafficking?

01 Betrayal by family, friends, or acquaintances

02 Fraudulent job offers

03 Deceptive romantic relationships (the "loverboy" method)

04 Exploitation of existing vulnerability

05 Debt bondage

06 Kidnapped

When the whole world changed

How an introduction to human trafficking rewrote my perspective on the world

01

Money wasn't just for partying,
buying Air Jordans or books
anymore.

02

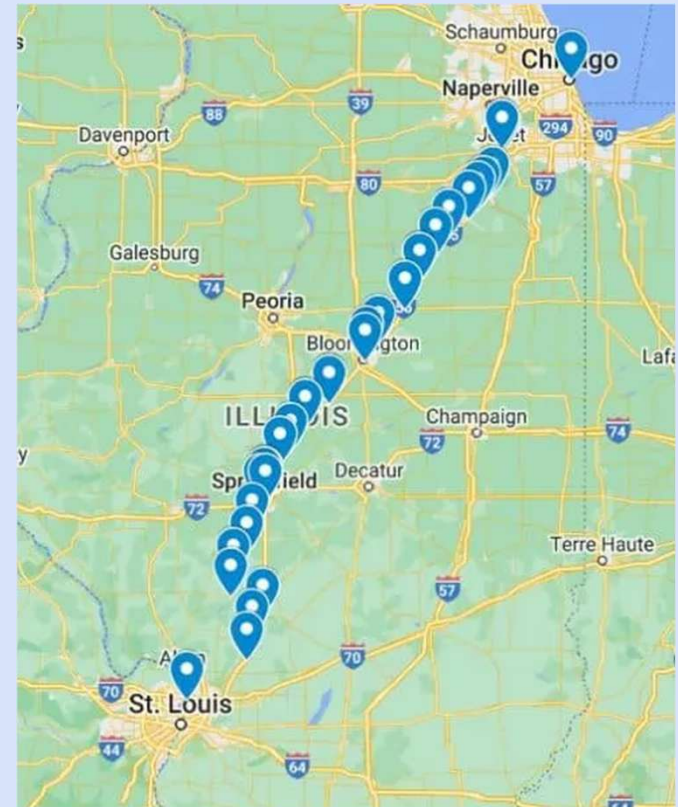
Never judge a book by its cover.

03

If you can't trust family, who can you
trust?

04

Pivoted my entire view on education
and a career.



The picture in your head is wrong

Fantasy

- A stranger in a van
- Snatched off the street in a kidnapping
- Happens to “other people,” somewhere far away

Reality

- Recruited by someone they already know and trust
 - A partner or friend
 - For children, most often family
- Hidden in plain sight: salons, restaurants, hotels, homes, events, the list never ends

Most victims are never taken. They are deceived, usually by someone close to them.

Other myths you're carrying

Myths

"It's a border and immigration crime."

"Victims are locked up or physically restrained."

"Trafficking means sex trafficking."

"A real victim would ask for help."

"It won't show up at a bank my size."

Facts

Most U.S. cases are domestic and many victims are U.S. citizens exploited close to home.

Control is usually psychological: debt, threats, isolation. Many can move freely but can't leave.

Labor trafficking is just as common: farms, construction, cleaning, restaurants, and homes.

Most never self-identify. Fear or trauma bonding can lead them to defend the trafficker.

It happens in every community. You'll see it in the accounts and at the window, even if you don't see it.

The software sees the pattern. It can't see the person.

- A monitoring system flags what you tell it - the rules, the thresholds, the data.
- Software can't tell you the “story” behind the account.
- The alert is the beginning of the story, **not the end of it.**
- Your judgment, your questions, your branch staff, **that's the part no vendor sells.**
- Emojis, memos, linked accounts, shared cards, the red flags we all know and never ends.
- Trust your gut: **see something, say something.**

The hidden message

Money, control & victim indicators

- 💰 Money, bag, or trap
- 💵 Money / dollars or cost of service
- \$ Money, symbol often used by pimps
- 👑 Pimp; can be accompanied by initials
- 💖 Victim is a minor
- 🎂 Victim is young or near 18th birthday
- 👉 18 Underage
- 🍒🌸 Victim is a minor and/or a virgin
- 👱 Victim is a white female
- 🛫 Victim may be new to the area or in town briefly

Acts & services

- 👁️🍑 Vagina
- 🍆🍌 Penis
- 🍑 Buttocks
- 🍆💧 Male ejaculate
- 👁️👁️👁️ Seeing something X-rated
- 🔥 Attractive or sexy
- 🌂 Condom
- 💍 Wifey or sister prostitute
- 👠 Prostitute
- 🔴 Red light special or prostitution
- 💋 Kissing or oral sex
- 🔞 69 sex act

Sex trafficking: The financial footprint

Funnel activity	Cash deposited in one place, withdrawn in another or vice versa - money moving faster than a normal life would spend it.
Third-party control	One person managing or funding many accounts, cards, or phones tied to different “customers.”
Tell-tale spending	Hotels, rideshare, fast food, and online classified / ad platforms, with little ordinary living expense.
Timing & rhythm	Late-night cash, rapid movement, and few of the everyday transactions a real household shows.



The name on the account may not be the person in control of it.

Labor trafficking looks legitimate, at first

Many workers, one point

Payroll for numerous “employees” routing to one address, one phone number, or one controller - point of concentration

Wages that vanish

Pay routed back to the “employer”, ie. deductions for rent, food, and fees that zero out net income - point of recapture

Concentrated control

One person operating the accounts for an entire operation - point of control

Where it hides

Agriculture, construction, cleaning, restaurants, and care work - it all reads as ordinary business.



Nothing here trips a fraud filter. It all looks like a business paying its people.

What the teller sees that the system never will



The companion who answers everything

Garbage in, garbage out. A “friend” or partner speaks for the customer and won't let them transact alone.



Doesn't know their own account

Can't state their balance, address, or basic details (because it isn't really theirs).



Fear and coaching

Reluctance, rehearsed answers, no ID of their own, deference to whoever is with them.



The repeating sponsor

The same person, address, or phone appears across a cluster of new accounts.

Your front line is a detection layer no software can replace.

From 2 to 2,000 in 2020

How a global pandemic shut down the world and supercharged human trafficking

01 Everyone and everything went virtual (**except** the criminals)

02 Pre-covid, a few HT / CSAM cases a month - **flipped** overnight

03 It's 10,000 piece puzzle and you **MIGHT** have 2 pieces

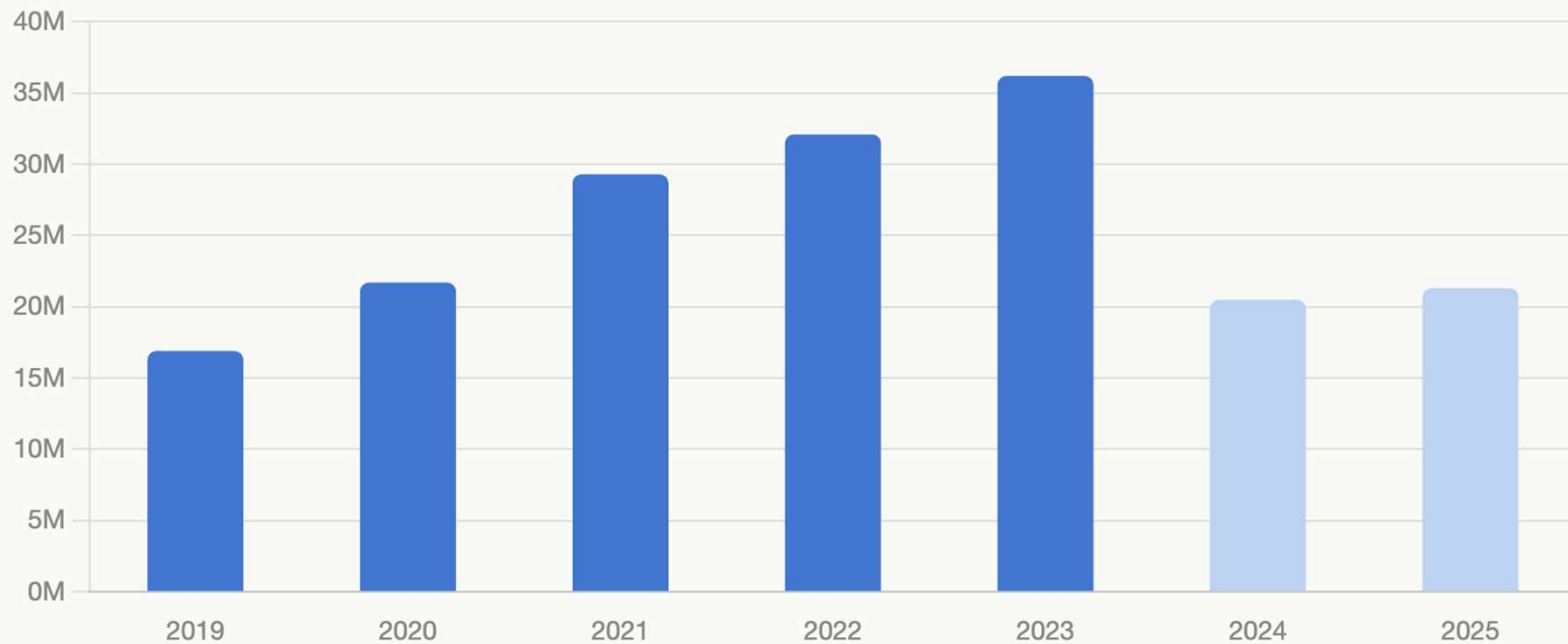
04 Apps don't know borders and have **fewer controls** than "TradFi"

05 Online enticement rose **158%** and child sex trafficking rose **323%** from 2024 to 2025. It is now the new driver of more than 1.5 million 2025 AI CSAM reports.

Fewer reports, more cases: How metrics mask a rising tide

NCMEC CyberTipline reports of child sexual exploitation

Total reports submitted per year, United States clearinghouse. Source: NCMEC.



You don't need a big team. You need the right questions.

- | | | |
|-----|--|---|
| 01/ | Know your top 3 local risk industries | Focus where your community is actually exposed, not on all 20 national typologies at once. |
| 02/ | Train tellers to notice behavior | The cheapest, fastest detection upgrade you have is the people at the window. |
| 03/ | Read the pattern and the story together | Don't clear an alert on data alone, and don't dismiss a bad feeling with no data. Use both. |
| 04/ | Build one law-enforcement relationship now | Know who to call before you have a case. Make the introduction this month. |

Quality, not quantity is the key. It's focus, not headcount.

The SAR is the handoff

Write it so it's usable

- Tell the story in the narrative, not just the checkboxes
- Use clear trafficking terms so it's searchable later
- Name who controls the account, not only the flagged transaction
- Include the behavioral observations from the branch

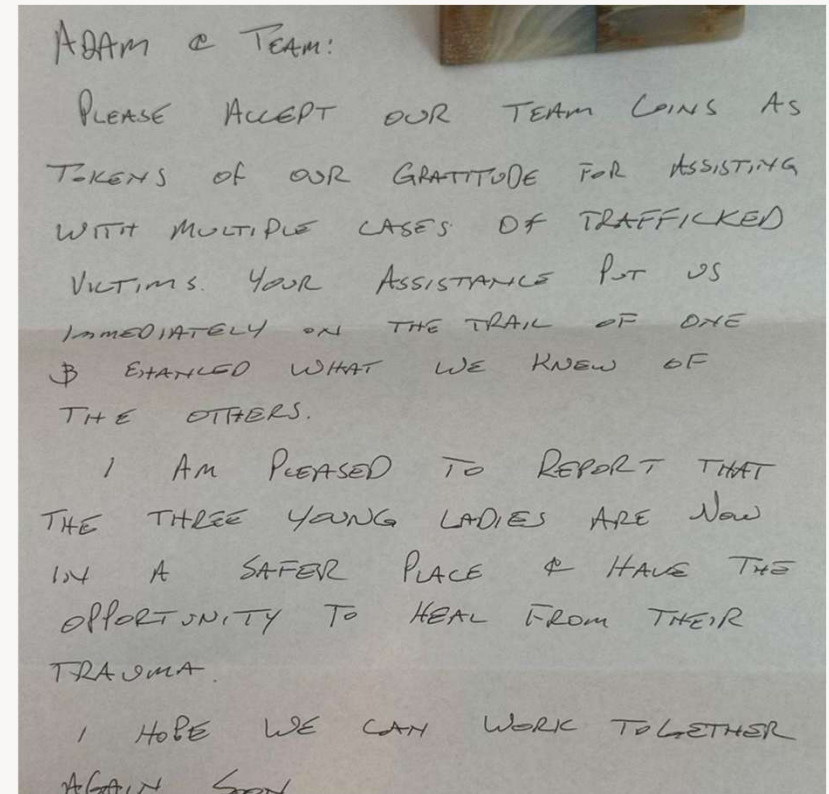
Why it matters

- Your SAR may be the only written record of this that exists
- It's the moment the banker hands the case to the investigator
- A strong narrative turns raw data into an actual lead
- Weak narratives die in a queue; good ones get worked

This slide is where both halves of this room meet: the bank writes it, law enforcement reads it.

What this work has taught me

- The victim is often standing right in front of you, looking exactly like a customer.
- The money always leaves a trail. But the trail needs a human to read it.
- Small institutions catch what big systems miss. You matter more than you think.
- No one will ever understand all the forms trafficking can take.
- Never be afraid to speak up. You have an army behind you.



ADAM & TEAM:

PLEASE ACCEPT OUR TEAM COINS AS
TOKENS OF OUR GRATITUDE FOR ASSISTING
WITH MULTIPLE CASES OF TRAFFICKED
VICTIMS. YOUR ASSISTANCE PUT US
IMMEDIATELY ON THE TRAIL OF ONE
WHO ESTABLISHED WHAT WE KNEW OF
THE OTHERS.

I AM PLEASED TO REPORT THAT
THE THREE YOUNG LADIES ARE NOW
IN A SAFER PLACE & HAVE THE
OPPORTUNITY TO HEAL FROM THEIR
TRAUMA.

I HOPE WE CAN WORK TOGETHER
AGAIN SOON

“If we can rescue one person from being trafficked, you never know how that person might go on to change the world.”

Your homework for the month

Do this

- Pick your top local risk industries
- Brief your branch staff on the behavioral flags
- Read your last SAR the way an investigator would
- Save one law-enforcement contact before you need it
- Ask if you want to learn more about trafficking

Resources



National Human Trafficking Hotline
1-888-373-7888 (text 233733)



NCMEC Hotline (24 hours a day!!!)
1-800-THE-LOST (1-800-843-5678)



Your regional trafficking task force
Local law-enforcement / DHS point of contact

It's never the van. It's the money and the people who know how to read it.

Thank you



Adam M.

💰 I Find Dirty Money » 🎯 Human Trafficking Investigator » 🔒 Cryptocurrency Investigator »...



Adam Midden

adam@tsciconsulting.com
midden@sardine.ai

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