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BANK OF THAILAND

# Thailand's New Horizons: Empowering People, Building Resilience

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# New Horizons: Empowering People, Building Resilience

## EMPOWERING PEOPLE

- Equip people with skills
- Expand access to opportunities
- Improve livelihoods and well-being

## PEOPLE

## BUILDING RESILIENCE

- Economic & financial stability
- Trusted systems and infrastructure
- Long-term sustainability and growth

In a shock-prone world, resilience is not only about withstanding shocks.
It is about enabling people to move forward.

Pandemic | Geopolitical conflicts | Supply chains disruptions | Food and Energy shocks | Demographic transitions | Rapid technological change

# Four Strategic Pillars for Thailand's New Horizons

## Pillar I.

### Digital and AI Transformation for Inclusive and Resilient Growth

Driving inclusive and resilient growth through digital **technologies and AI.**

## Pillar II.

### Building Resilience in a Fragmented World

Building resilience by positioning Thailand as **a trusted hub for connectivity, investment, and growth** in a fragmented world.

## Pillar III.

### Building a New Financial Architecture for Climate Adaptation

Strengthening **climate resilience** through innovative fiscal and financial instruments and a **balanced energy transition**.

## Pillar IV.

### Demographic Change and the Longevity Economy

Enhancing the **longevity economy** through innovation in healthcare, finance, labor markets, and social protection.

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# Pillar I.

Digital and AI Transformation for Inclusive and Resilient Growth

## 1. Digital Public Infrastructure (DPI)

### Digital Transformation

พร้อมเพย์ PromptPay

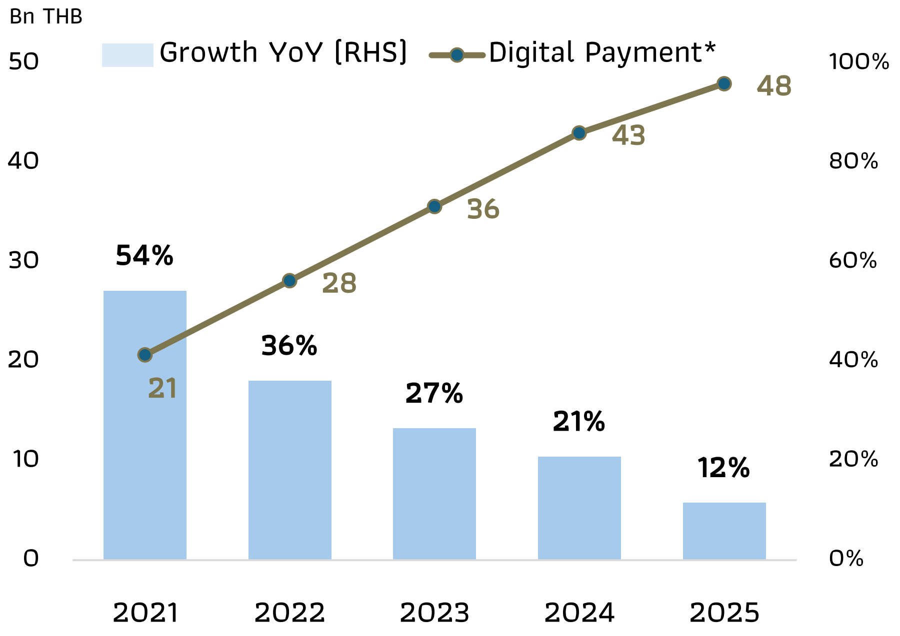
**Account Registration**
**83.30**
Million accounts

**Transaction Volume**
**2.51**
Billion transactions

**Transaction Value**
**4.39**
Trillion THB

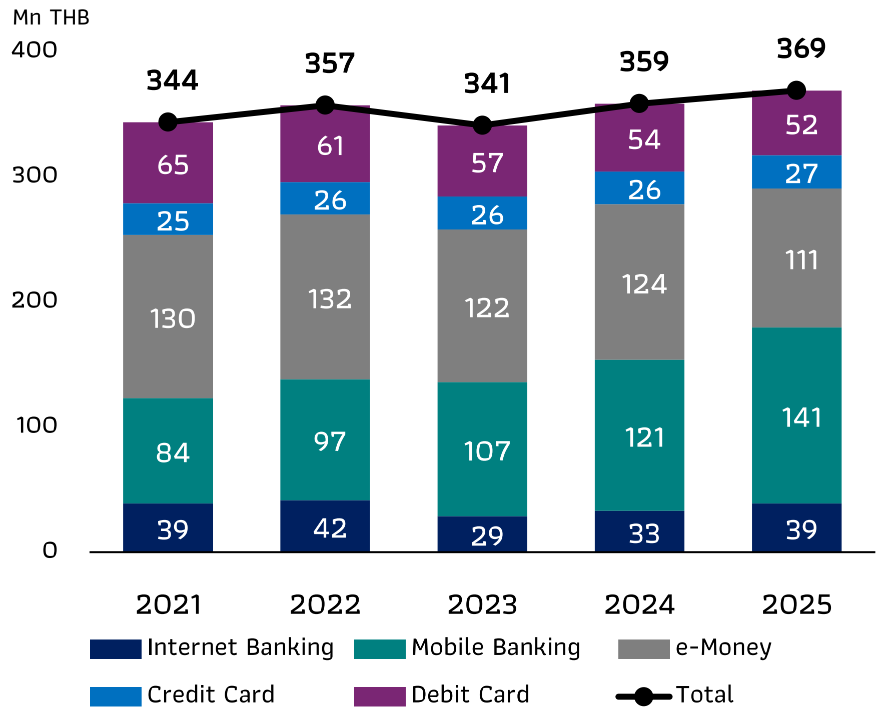
Source: NITMX as of July 2026

### Digital Payment Transaction Volume




*Includes payments and fund transfers via mobile banking, internet banking, e-money, cards, bulk, and BAHTNET 3rd Party

### Digital Financial Service Adoption



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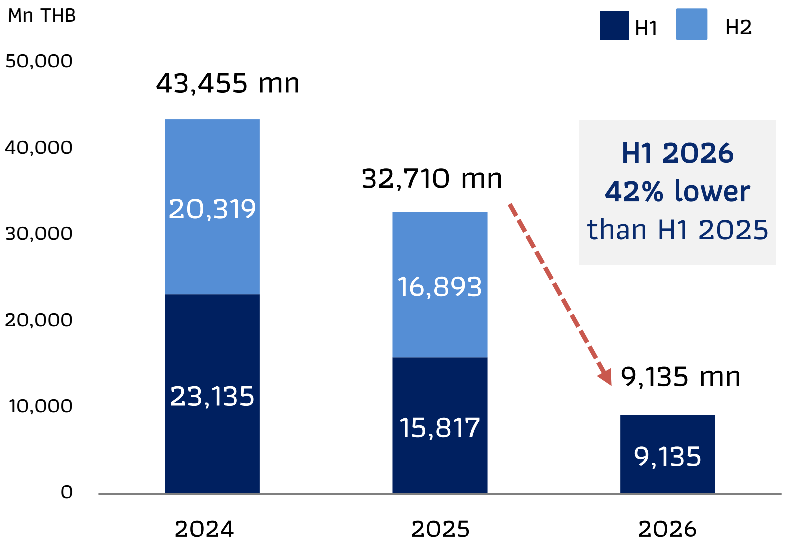
# Pillar I.

Digital and AI Transformation for Inclusive and Resilient Growth

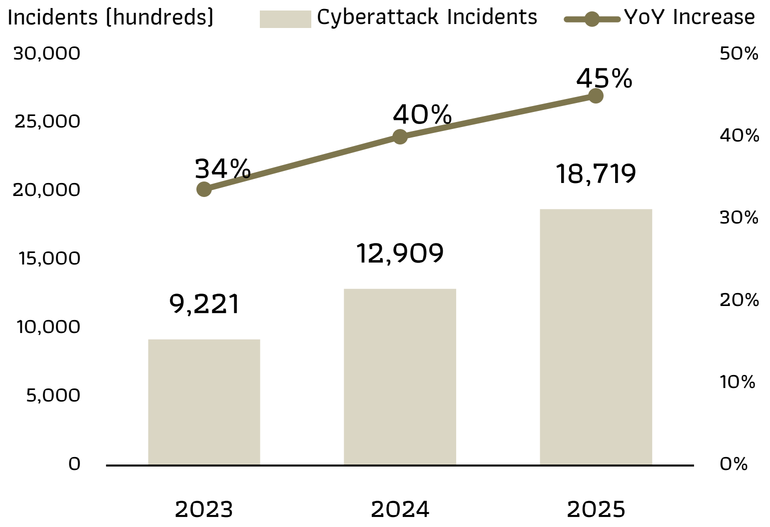
## 2. Safe & Inclusive Digital Finance (SIDF)

### 1. Fraud, Scams & Digital Crimes



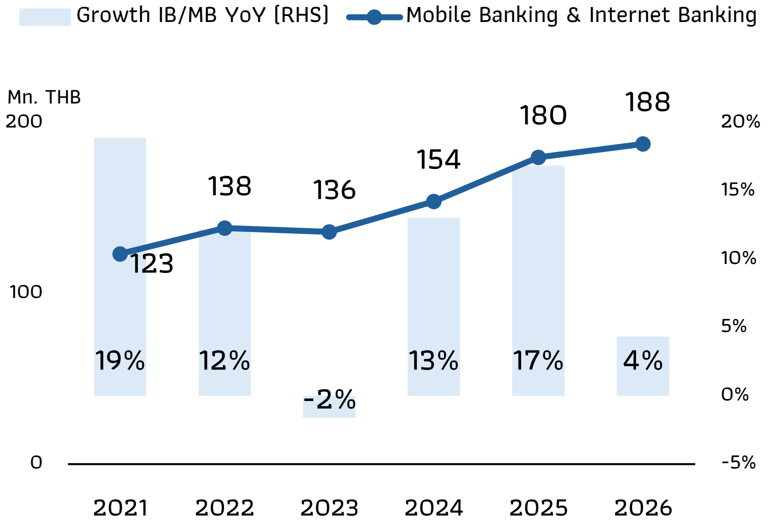

**Customer protection and anti-fraud action are critical to continued digital adoption.**

### 2. Cyber Resilience




**Cyber threats are increasing, yet unauthorized fraud losses fell to near zero in 2025.**

### 3. Enabling Ecosystem




**Trusted digital ecosystem supported digital banking adoption to 188 million accounts.**

## Bangkok Blueprint

The practical framework to help countries leapfrog policy responses and spur collective action against digital fraud.

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# Bangkok Blueprint

## From Dialogue to Global Action

### Establish Strategic and Legal Foundations

Set a unified strategy, clear responsibilities, and strong legal and regulatory foundations.

### Strengthen the Fraud Mitigation Lifecycle

Strengthen prevention, detection, response, recovery, and asset recovery across the lifecycle.

### Leverage Existing Risk and Enforcement Frameworks

Build on cybersecurity and AML/CFT frameworks to deter fraud and disrupt criminal networks.

### Expand Domestic and Cross-Border Coordination and Cooperation

Enable shared intelligence and coordinated action across sectors and jurisdictions.

### Build Consumer Resilience

Strengthen safeguards, awareness, complaints, redress, and consumer understanding of fraud risks.

A coordinated, whole-of-ecosystem response to cyber-enabled fraud

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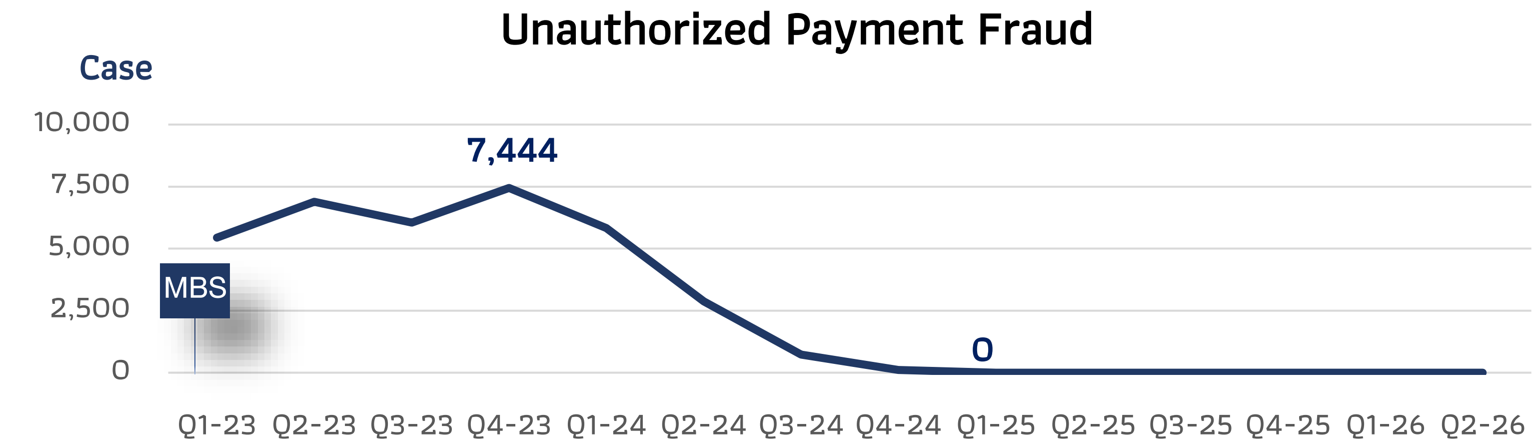
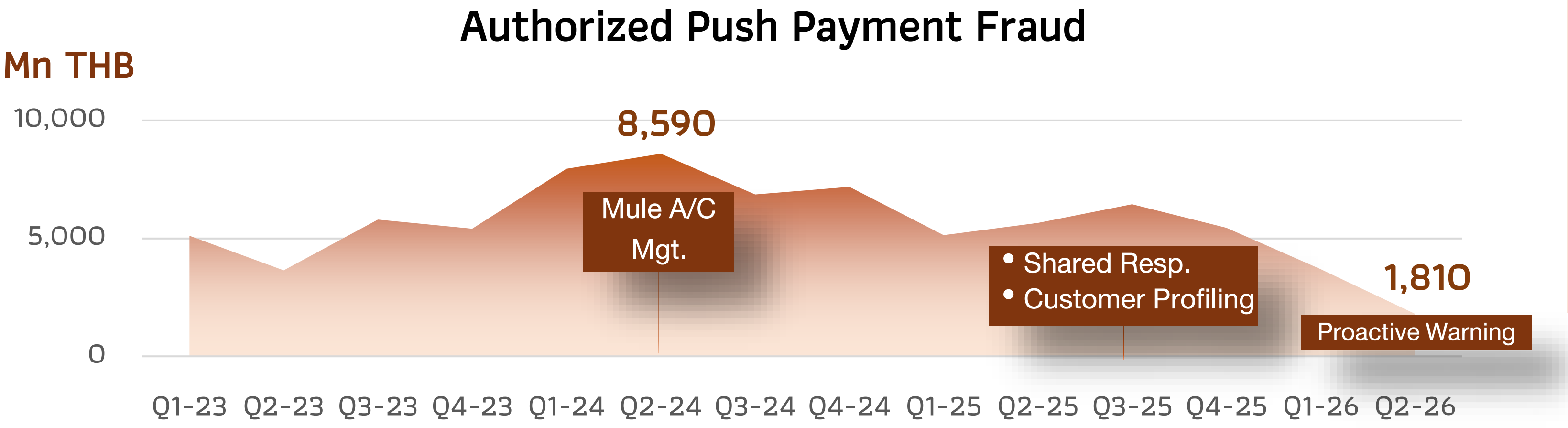
# BOT Measures Drive Encouraging Progress in Combating Fraud and Scams

Enhanced Mobile Banking Security (MBS) Standards eliminated account takeover incidents.
Fraud tactics shifted toward Authorized Push Payment (APP) Fraud, requiring whole-of-ecosystem collaboration.




## Key Measures

### Unauthorized Payment Fraud
- Mobile Banking Security (MBS) Standards

### Authorized Push Payment Fraud
- Mule Account Management
- API money tracing
- Customer Profiling
- Proactive warning
- Shared Responsibility Guideline

# BOT in Action

## Broadening the Scope, Strengthening the Response

**Scope**

**Digital Fraud and Scams** ➤ **Illicit Activities**
incl. Grey Money, Online Gambling and Corruption

**Channels of illicit flows**

### Enhance Customer Due Diligence + Collaboration with Other Authorities

**I. Cash**
Safeguards for high-value cash withdrawals of ≥ THB 5 mn

**II. Gold**
Regulate online gold trading (THB 50 mn) and Strengthen reporting requirements (Physical Gold Withdrawals ≥2 kg.)

**III. Fx Currency**
Strengthen oversight of FX businesses by tightening transaction limits, raising operational standards, and improving reporting and monitoring requirements

**IV. Stablecoins** (x SEC)
Enhance safeguards in DA ecosystem, especially on USDT, stronger customer profiling, implementation of the Travel Rule

# Framework on Safeguarding the Financial Sector from Illicit Activities

Commercial banks | SFIs | Foreign Bank Branch | BANK OF THAILAND | Non-bank e-Payment | Non-bank lending | Money Changers

**The Bank of Thailand and all Financial Institutions under supervision jointly declare our firm commitment <u>not to</u> facilitate, provide channels for, or support any illicit activities or corruption**

## 5 Principles

1. Leadership & Governance
2. Effective Standards & Execution
3. Expertise and Data-driven Capability
4. Collaboration & Collective Intelligence
5. Balanced Objectives

# Framework on Safeguarding the Financial Sector from Illicit Activities

## Commitment

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- Share supervisory insights including, suspicious transaction patterns, high-risk customers and merchants
- Introduce cash & gold transaction safeguards
- Introduce additional measures

### Commercial banks

- Integrate government data to strengthen KYC/CDD/KYM
- Apply BOT's 24 risk patterns & enhanced monitoring

### Non-bank e-Payment

- Strengthen merchant due diligence to prevent payment misuse
- Tighten KYC standard for e-money provider to prevent mule accounts

### SFIs

- Build financial & digital literacy for vulnerable groups
- Raise fraud awareness to prevent mule accounts

### Money Changers

- Build a centralized database to screen high-risk individuals and entities
- Develop industry standards for AML/CFT and KYC

### Non-bank lending

- Strengthen high-risk transaction detection
- Coordinate with BOT to exchange suspicious transaction patterns