



New data tackles fraud faster

The ATO has expanded its data-matching capability to safeguard taxpayers from identity crime enabled fraud attacks.

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The Australian Taxation Office (ATO) has further expanded its data-matching capability to safeguard taxpayers from identity crime enabled fraud attacks.

The new **Australian Financial Crimes Exchange (AFCX) data-matching program**, conducted by the ATO, outlines the ATO's use of AFCX data for 2024–25 to 2026–27 financial years.

Deputy Commissioner John Ford said the AFCX data will be matched against ATO records and other data holdings to identify bank accounts that are being used in fraudulent activity.

'We anticipate receiving more than half a million records of suspected money mule bank accounts and malicious IP addresses through this program each year.'

'Our existing data-matching capability is already powerful and widespread. Receiving this additional data will strengthen our systems to ensure individuals who commit fraud are caught and held to account,' Mr Ford said.

The ATO is committed to taking action against individuals who take control of others' bank accounts to facilitate money laundering. These schemes often involve money mules, a process where people knowingly or unknowingly transfer illegally obtained funds through their personal accounts, making it harder to trace the origin of the money.

This data matching with the AFCX will help the ATO detect and monitor unusual activity through bank accounts and IP addresses, allowing the

ATO to stop fraudulent registrations and lodgments, and prevent fraudulent refunds from being issued.

'The community rightfully expects us to crackdown on things like identity crime, fraud and lodgment of false and fictitious tax forms, and this implements another layer of protection.'

'We're continuing our focus on preventing, detecting, investigating and prosecuting serious financial crime activity including identity takeover, money laundering, and serious and organised crime,' Mr Ford said.

Since joining the AFCX, the ATO has been working collaboratively with major banks, and other financial institutions to minimise the spread of online financial crime.

The AFCX membership supports the ATO's Counter Fraud Program, a \$180 million program that will significantly bolster both the ATO's ability to tackle fraud against taxpayers and to invest in preventative measures to reduce fraud before it occurs.

While the ATO is doing everything it can to combat fraud, protecting personal information is everyone's responsibility. There are some specific things individuals can do, whether you lodge your tax return yourself or with the assistance of a registered tax agent:

- If you don't already have one, obtain a myID at as high a level as you can.
- Use that myID to link your myGov to the ATO.
- Download the ATO app.

Importantly, the ATO app has a new anti-fraud feature. Once you're registered, the ATO app now sends real time notifications of changes to your account, such as your bank account details being changed, or a return being lodged. If it wasn't you, you have the ability to lock your account in real time to prevent any fraudulent changes being made or refunds being issued.

The app enhancements bolster the ATO's existing fraud controls that have been in place for some time to detect unusual or out of pattern behaviour on taxpayers' accounts.

You can download the ATO app for free only from Google Play or the App Store and visit ato.gov.au/app to find out more. Whilst your first line of defence is the ATO app, make sure you are also:

- Turning on multi-factor authentication wherever possible.

- Using strong and unique passwords or passphrases.
- Keeping your devices and software updated to block the latest threats.

And most importantly, never share your TFN, myGov login, or bank details even in private messages or emails. These are keys to your identity.

Notes to journalists

- The [AFCX](#)  is an independent not-for-profit company. The AFCX provides a platform where participating organisations share and gain operational data and insights from each other to assist in combatting financial-related crimes, including fraud and scams. It operates independently of government, law enforcement and its members, and has the support of the Commonwealth Attorney-General's Department. It is a key limb in Australia's response to criminal activity and organised crime.
- ATO stock footage and images are available for use in news bulletins.
- More information about data-matching protocols and tax crime are available on the ATO website.

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