

# EASE Design Challenge Report:

## *Addressing Tech-Facilitated Economic Abuse in Financial Institutions*

*EASE – Economic Abuse Support & Empowerment*

This project has been funded by Women and Gender Equality Canada



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This project has been delivered in collaboration, and with the generous support of the following partner organizations:

[Women's Habitat of Etobicoke](#) delivers trauma-informed, confidential services, including shelter, counselling, and prevention programs, to support women, children, and youth impacted by gender-based violence. Their work focuses on safety, healing, and driving systemic change.

[Lanark County Interval House and Community Support](#) provides emergency shelter and ongoing programs for women and children experiencing or fleeing domestic violence. Founded in 1979 by local feminists, the organization offers a safe haven and vital support to help survivors rebuild their lives.

[Barbra Schlifer Commemorative Clinic](#) provides trauma-informed legal, counselling, and interpretation services to marginalized and racialized women and gender-diverse survivors of violence. The Clinic offers holistic, rights-based support that helps individuals navigate safety, healing, and justice.

[Credit Canada](#) is a non-profit and longest-standing credit counselling agency, providing debt relief and financial guidance for over 50 years. They've helped millions avoid bankruptcy, become debt free, and achieve lasting financial wellness.

Additionally, we are grateful for the support of survivors with lived-experience, financial institutions, advocacy organizations, and academic partners, with the shared goal of improving systemic responses to economic abuse in Canada.



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# EXECUTIVE SUMMARY

Technology-facilitated financial and economic abuse is a pervasive, yet often invisible form of intimate partner violence, affecting over 90% of survivors. As digital banking and payment platforms expand, they are increasingly weaponized through financial surveillance, coerced transactions, account lockouts, and app-based harassment. Despite growing awareness, Canadian financial systems remain inconsistently equipped to prevent or respond to these harms, often placing the burden on survivors to navigate unsafe processes.

Recent federal commitments signal growing recognition of the financial sector's critical role in preventing economic abuse and supporting survivors' long-term economic stability.

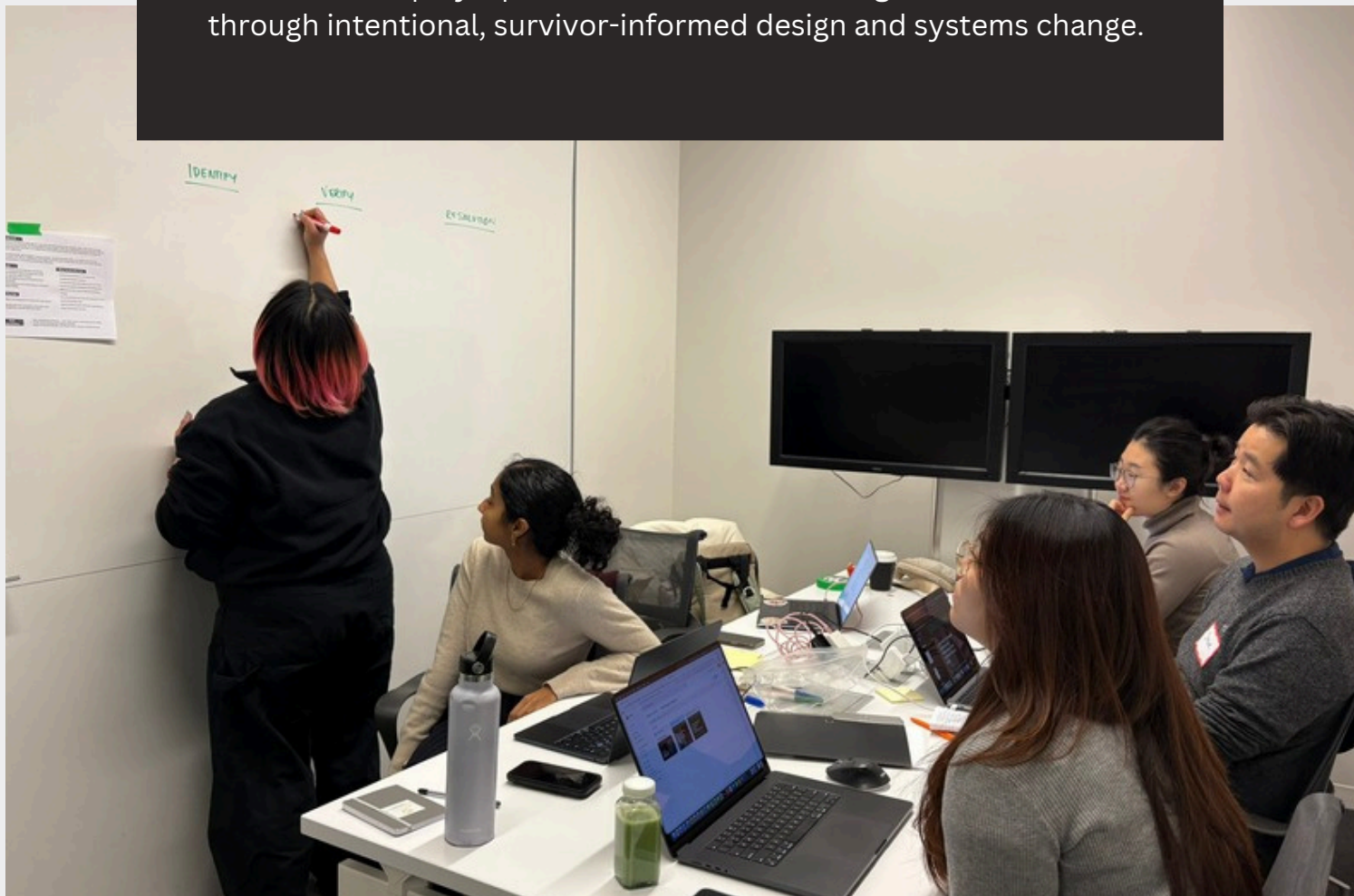
With funding from Women and Gender Equality Canada (WAGE), WomanACT led the Economic Abuse Support & Empowerment (EASE) project to strengthen institutional responses to tech-enabled financial abuse. Adapted from the UK's Domestic Economic Abuse Project, EASE builds survivor-centred, trauma-informed solutions in partnership with financial institutions and regulators.

A flagship initiative from the project, the EASE Design Challenge, convenes survivors, financial and UX professionals, and gender-based violence experts to co-develop practical, technology-enabled solutions that enhance privacy, safety, and fraud prevention.

Key recommendations emerging from the challenge include:

- *Embedding end-to-end recovery pathways for survivors within banking systems.*
- *Reducing survivor burden through centralized, trauma-informed intake and triage models.*
- *Pairing AI-enabled detection tools with trained human advocates to ensure accountability and mitigate bias.*
- *Strengthening cross-sector collaboration to support coerced-debt resolution and credit restoration.*

Collectively, the challenge demonstrates the potential for financial institutions to play a proactive role in addressing economic abuse through intentional, survivor-informed design and systems change.



# BACKGROUND

Technology-facilitated financial and economic abuse is an increasingly pervasive and often hidden dimension of intimate partner violence. Studies show that more than 90% of survivors of intimate partner violence experience some form of financial or economic abuse, and technology has expanded the reach and speed of this harm.

As banking and payment technologies evolve, so do the ways they can be weaponized through real-time financial monitoring, coerced digital transactions, account lockouts, and harassment through payment platforms. Survivors frequently face coerced debt, restricted access to accounts, financial surveillance, and long-term credit harm; impacts that current financial systems are not yet structured to effectively prevent or address. These harms compromise not only financial stability but also a survivor's safety, autonomy, and long-real-time economic recovery.

In recent years, banks and financial actors have begun acknowledging these risks and exploring ways to mitigate misuse of their systems. However, responses remain



## Economic Abuse

is a broad term that means controlling, sabotaging, or exploiting someone's economic resources and security. More than just about money, it involves actions that impact someone's economic self-sufficiency and stability. Research shows that 99% of intimate partner violence cases involve economic abuse.



## Financial Abuse

is a form of economic abuse that means taking or controlling someone's money. It includes theft, fraud, and pressuring someone to sell their belongings or change their will – actions that are usually illegal. Lack of financial resources is the number one reason women give for remaining in an abusive situation.

*WomanACT, 2025, Economic and Financial Abuse Key Terms*

inconsistent and are often not designed with survivors lived realities in mind. Verification processes, dispute pathways, and digital banking infrastructures continue to assume shared trust within households, placing undue burden on survivors and creating barriers to support.

Against this backdrop, antiviolence

advocates have emphasized the importance of -survivor led- solutions and the need to actively engage both communities and sector specialists in designing safer financial systems. This national momentum contributed to federal support through the Women and Gender Equality Canada (WAGE), which funded [the Economic Abuse Support & Empowerment \(EASE\) project](#) led by WomanACT.

## The EASE Project

The [EASE project](#) is a Canadian adaptation of the United Kingdom's Domestic Economic Abuse Project (DEAP) funded by Women and Gender Equality Canada (WAGE). It aims to:

- *Improve outcomes for survivors of economic and financial abuse.*
- *Increase financial sector understanding of economic and financial abuse.*
- *Build professional capacity to recognize, prevent, and respond to financial harm through trauma-informed and survivor-centred practices.*
- *Identify opportunities for systemic change in collaboration with financial institutions, and regulatory bodies.*
- *Enhance financial literacy and empower survivors with accessible, relevant financial knowledge and tools.*

The [EASE Design Challenge](#) represents one component of this broader initiative, translating research and lived-experience insights into actionable, technology-enabled concepts.

The EASE Design Challenge builds on promising models and best practices emerging from similar initiatives globally, emphasizing multidisciplinary collaboration, trauma-informed design, and system level intervention. It sits alongside other tools developed through the EASE project aimed at strengthening institutional responses to tech-facilitated financial abuse including:

→ *Economic and Financial Abuse – Key Terms*

→ *Financial Safety Planning – Survivors of Intimate Partner Violence*

→ *Trauma-informed principles in banking technology design*

→ *Innovative Practices for Identifying and Responding to Tech-Facilitated Financial Abuse*

Survivors continue to face significant barriers when seeking support from financial institutions. These systemic gaps highlight the urgent need for coordinated, survivor-centred financial solutions capable of identifying, interrupting, and responding to tech-enabled financial solutions capable of identifying, interrupting, and responding to tech enabled abuse. The EASE Design Challenge was created in

direct response to this need and policy momentum aiming to help financial systems detect unusual account activity, support secure and autonomous access for survivors, and provide clear, trauma-informed pathways for addressing coerced or fraudulent debt.



# ABOUT THE EASE DESIGN CHALLENGE

## Purpose and Intended Impact

The purpose of the EASE Design Challenge was to catalyze innovation at the intersection of finance, technology, and gender-based violence prevention. Specifically, the challenge aimed to:



*Generate practical, survivor-centred solutions to technology-facilitated-economic abuse.*



*Foster cross sector-collaboration, mentorship, and knowledge exchange.*



*Translate research insights into implementable, system level-interventions.*



*Raise awareness of economic abuse and its intersection with technology.*



*Design survivor-centred-financial tools, systems, and supports.*



*Improve security and privacy in banking and financial services for survivors.*



*Promote responsible AI and strong data ethics- practices in financial technology.*



## Target Audience and Beneficiaries

The EASE Design Challenge brought together students, professionals, survivors, and VAW subject-matter experts to advance awareness of technology facilitated economic and financial abuse to catalyze system level change across financial, technological, and support service ecosystems. Grounded in a survivor centred approach, the initiative sought to surface practical design solutions while influencing broader institutional practices and policies.

### *Participants and Cross Sector Engagement*

To support meaningful dialogue and co-creation, the Challenge brought together:

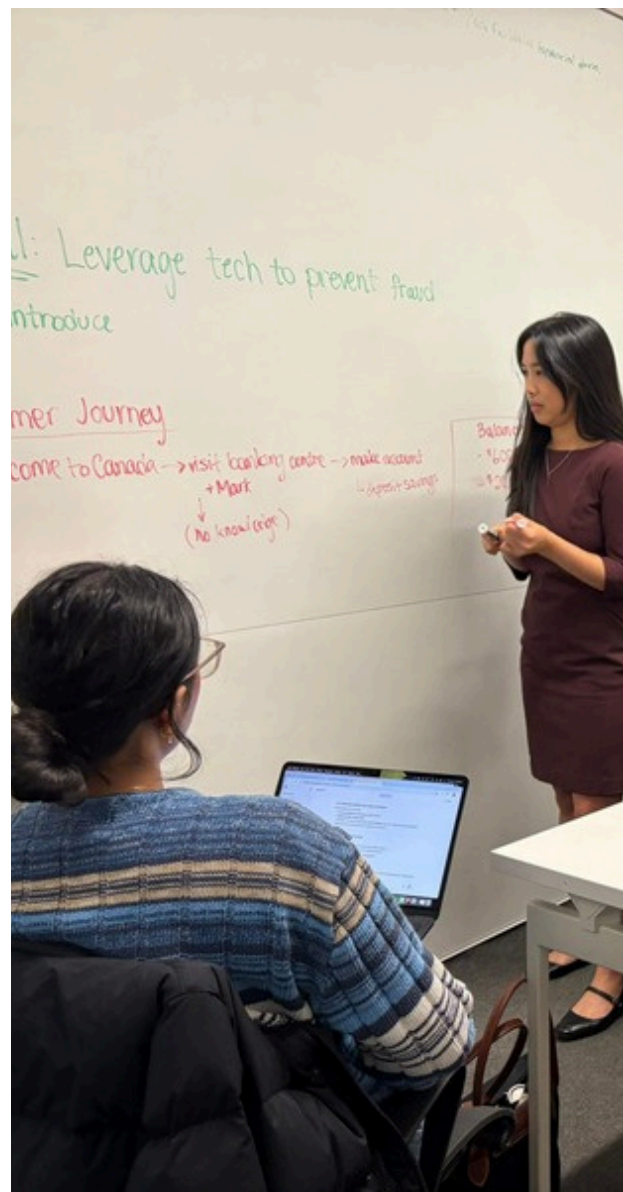


**Survivors**, whose expertise grounded the work in authentic needs and safety considerations.



**Professionals from finance, technology, and user experience**, representing sectors that design, govern, or deliver systems that can either support—or unintentionally harm—survivors.

By engaging these groups collectively, the Challenge fostered shared understanding of the complexities of technology facilitated economic abuse and built momentum toward more coordinated, survivor centred system responses.



## Primary Beneficiaries

Survivors of intimate partner violence (IPV) who experience tech-facilitated economic and financial abuse are the primary beneficiaries of proposed solutions and recommendations coming out of the EASE Design Challenge.

## Secondary Audiences

The Challenge was also designed to inform and influence a broader set of stakeholders who play critical roles in creating safer and more equitable financial and digital systems. These include:



*Financial institutions seeking to strengthen fraud-prevention measures, improve survivor-centred support processes, and embed safety within banking and financial technology systems.*



*Advocacy organizations and frontline service providers supporting survivors with financial, digital, and legal challenges.*



*Policy makers and regulatory bodies responsible for consumer protection, privacy, financial safety, and the oversight of emerging technologies.*



*Designers, technologists, and researchers contributing to innovation in fintech, social impact design, and safety-by-design approaches.*

Collectively, these stakeholders represent the interconnected systems required to address technology-facilitated economic abuse at scale. The Challenge aimed to support these systems in adopting more coordinated, responsive, and survivor-centred approaches to financial safety and technological design.



# FRAMEWORKS USED IN DEVELOPMENT

The EASE Design Challenge was grounded in two complementary frameworks: *Human (Survivor)-Centered Design (HCD)* and *Trauma-Informed Design*.

Together, these frameworks provided both a design methodology and an ethical foundation for developing technology-enabled solutions within financial systems.



Human-Centered Design (HCD) is widely used across the banking and financial technology sectors to develop digital products such as mobile banking applications, fraud detection systems, onboarding processes, and payment platforms.

Traditional HCD in banking focuses on improving usability, reducing friction, increasing customer satisfaction, and aligning product development with technical feasibility and business viability. The Challenge built on this familiar framework but expanded it through a survivor-centred lens, encouraging participants to consider survivors as their clients.

HCD places lived-experience at the centre of problem-solving. Core principles include empathy, co-creation, iteration, and balancing desirability, feasibility, and viability. Within the Challenge, these principles were applied to the lived realities of survivors experiencing

economic and financial abuse. Participants grounded their solutions in a case study of an individual experiencing technology-facilitated financial abuse, ensuring that concepts responded to real-world constraints and harms.

While HCD is already deployed within banking technology development, it rarely applies a gendered lens and is not consistently applied to high-risk user scenarios such as tech-facilitated economic and financial abuse.

Digital systems are often designed for efficiency, automation, and fraud prevention, but not necessarily for situations involving coercive control, surveillance, or safety risks.

Survivor-centred HCD requires anticipating how banking technologies may be misused and recognizing coerced debt, restricted access, and financial monitoring as predictable system vulnerabilities.

This reframing shifts tech-facilitated economic and financial abuse from a customer-service exception to a core design responsibility, requiring technologies that reduce survivor burden and prevent foreseeable harm.



While HCD focuses on user experience and system effectiveness, Trauma-Informed Design ensures that systems do not replicate or intensify harm. Trauma-informed principles are widely used in gender-based violence response, health care, and social services, yet remain under-integrated in financial institutions and banking technology.

Survivors often engage with financial institutions while navigating the long-term impacts of IPV. Without trauma-informed approaches, banking processes can unintentionally recreate

dynamics of control and disbelief through confusing procedures, repeated disclosures, punitive language, or dispute mechanisms that place the burden of proof on survivors. Even standard fraud and compliance processes may mirror coercive dynamics when they remove agency or require repeated justification.

Drawing on principles articulated by the Substance Abuse and Mental Health Services Administration ([SAMHSA](#)) and adapted for financial technology design, trauma-informed practice emphasizes safety, trustworthiness, transparency, choice, collaboration, empowerment, and cultural responsiveness. In practice, this means designing systems that anticipate risk, prioritize survivor autonomy, communicate clearly, and minimize emotional and administrative burden.

As part of the EASE Design Challenge participant package, WomanACT developed a [Trauma-informed principles in banking technology design factsheet](#) that outlined the principles of the trauma-informed approach, their definitions and examples of their application to financial technologies.

Fundamentally, [Trauma-Informed Design](#) shifts the responsibility for safety from the survivor to the system.

Rather than requiring survivors to navigate complex institutional processes while in crisis, it requires financial institutions to [absorb complexity](#) and actively [minimize re-traumatization](#). Integrating trauma-informed principles into banking technologies strengthens both survivor outcomes and institutional effectiveness by building trust, reducing escalation, and supporting sustainable financial recovery.



# SURVIVOR ENGAGEMENT

Survivor perspectives were intentionally and meaningfully embedded throughout the EASE Design Challenge. WomanACT's research is grounded in the lived-experience of survivors engaged across the broader EASE project, and these insights directly informed the development of the issue briefs, factsheets, participant and judges' packages, case challenge design, recruitment strategy, and judging matrix. This approach ensured that survivor realities were accurately represented across all components of the Challenge, while prioritizing safety, accessibility, trauma-informed practice, and real-world impact.

The judging panel further reflected this commitment, including survivors as well as professionals with direct experience supporting victims of economic and financial abuse. Their participation brought critical, practice-informed insight into the evaluation process and strengthened the integrity and relevance of final design selections.



Survivor storytelling was also integrated into the event itself. One of the judges, a survivor of domestic violence, was supported by WomanACT staff and delivered a powerful address at the midpoint of Day 2 of the Challenge. Her reflections on her journey toward healing grounded the challenge in lived-experience, underscored the human impact of economic and financial abuse, and reinforced the urgency of survivor-centred innovation. Participants expressed that the address was a powerful reminder of the importance of grounding their presentations in survivor-centred design and humanized the challenge further as whole.

A central feature of the Challenge design was the persona of “Mei,” whose case scenario was developed using insights drawn from real experiences shared by survivors of economic and financial abuse through WomanACT’s research and interviews. While Mei’s story is fictional, the harm, coercive tactics, systemic barriers, and help-

seeking challenges reflected in the case are grounded in what survivors across Ontario have consistently reported. This grounding ensured that participants were responding to authentic, evidence-informed realities rather than hypothetical or abstract scenarios (further elaborated in the Case rationale section of this report).



# POLICY & SECTOR CONTENT

Internationally, financial institutions are increasingly recognized as critical actors in preventing and responding to economic abuse. [Innovative frameworks](#) such as Australia's Safety by Design principles and the UK's Financial Abuse Code provide practical guidance for trauma-informed banking practices.

In Canada, awareness is growing, but consistent standards for trauma-informed banking technology and institutional response remain limited. The EASE Design Challenge contributes to this emerging policy landscape by demonstrating how survivor-centred solutions can be operationalized within financial systems, moving beyond recognition of harm toward concrete prevention and response mechanisms.

Recent federal commitments signal important momentum. As part of [Budget 2026](#), the Government of Canada proposed the development of a [Voluntary Code of Conduct for the Prevention of Economic Abuse](#) for federally regulated banks developed in

collaboration with financial institutions and key stakeholders, to be overseen by the [Financial Consumer Agency of Canada](#). The Code is expected to set clear expectations for how banks identify, prevent, and respond to economic abuse, guided by principles of survivor-centred practice, financial empowerment, collaboration, and continuous improvement.

**Budget 2026** also proposes increased funding for the Women and Gender Equality Canada to advance gender equity and economic empowerment, alongside the development of Canada's first [National Anti-Fraud Strategy](#) and a new [Financial Crime Agency](#).

Together, these measures reflect a growing legislative and policy shift recognizing the financial sector's critical role in preventing economic abuse and supporting survivors in building safe and independent futures.

# CHALLENGE STRUCTURE

Design challenges are collaborative events in which participants work intensively over a short period—typically 24 to 48 hours— to generate creative, practical solutions to a defined problem. Originating in health, and social-innovation spaces, where they are used to surface fresh ideas, prototype new approaches, and mobilize interdisciplinary teams.

Design challenges generally combine education, ideation, creation, and presentation. Participants receive grounding in the issue, work in teams to explore the problem, generate and redefine concepts, and ultimately present their proposed solution.

The EASE Design Challenge adopted this model to foster cross sector learning and to generate survivor centred, system level responses to technology facilitated economic abuse.



*The Challenge adopted this model to foster cross-sector learning and to generate survivor-centred, system-level responses to technology-facilitated economic abuse.*

## Timeline

### Day 1 (Virtual):

Participants and judges were introduced to the challenge question and received foundational briefings on gender-based

violence, economic abuse, financial systems, and the broader policy context. Team formations, and respective case question assignments were announced on Day 1 based on disciplinary diversity and opportunities for mentorship and

knowledge exchange.

This virtual session ensured a shared baseline understanding of tech-facilitated financial and economic abuse, IPV/GBV, and trauma-informed design principles in banking technologies before the design sprint.

### **Day 2 (In-Person):**

Teams engaged in a full day design sprint supported by mentors from finance, technology, user experience, and the antiviolence sector at the Rotman School of Management.

The day culminated in final pitch presentations to a panel of judges who evaluated the proposed solutions based on innovation, feasibility, survivor-centred design, and potential for systemic impact.

## **Mentorship**

Mentorship was a central component of the EASE Design Challenge, and judges played a key role in shaping the learning experience.

Throughout the event, judges served as sector-specific mentors, offering strategic guidance, critical feedback, and real-time problem-solving support as teams developed their survivor centred concepts.

Their expertise helped participants navigate complex financial, technological, and safety considerations, strengthen the feasibility and ethical grounding of their ideas, and refine their prototypes into practical solutions.

While judges ultimately evaluated the creativity, innovation, and social impact of the final presentations, their primary contribution was in fostering a supportive, cross-sector learning environment that uplifted survivor-informed innovation and encouraged bold, responsible design.

## **Judging Criteria**

The EASE Design Challenge used a five-point scoring rubric to evaluate each team's solution across five core criteria: Innovation & ROI, Impact & Sustainability, Survivor-Centred Design, Presentation & Communication, and Use of Technology. Scores ranged from 1 (Poor) to 5 (Excellent), with higher scores reflecting stronger feasibility, survivor centred thinking, and potential for real-world impact. Participants were provided high level judging criteria and scoring factors as part of their Participant Package prior to the challenge. These were further elaborated on during Day 1 of the challenge.

## Judging Criteria

### 01 *Innovation & ROI*

Assessed whether the solution introduces a novel, practical approach to addressing techfacilitated financial abuse and whether it could realistically be implemented within banking systems while delivering business value.

### 02 *Impact & Sustainability*

Evaluated the degree to which the solution addresses the core harms of techfacilitated economic abuse and its potential to meaningfully improve survivor safety, financial independence, and longterm outcomes.

### 03 *Survivor-Centred Design*

Measured how well the solution incorporates trauma-informed principles —such as safety, choice, consent, dignity, and minimizing survivor burden—and whether it meaningfully embeds gender equity considerations.

### 04 *Presentation & Communication*

Examined the clarity, professionalism, persuasiveness, and overall coherence of the team’s pitch, including storytelling, slide design, and delivery.

### 05 *Use of Technology*

Reviewed whether technology is used ethically and effectively to detect, prevent, or respond to abuse, and whether the approach aligns with responsible innovation and safety-by-design principles.



# RECRUITMENT

Intentional recruitment was central to the design of the EASE Design Challenge.

The goal was to curate participant groups that would not only bring diverse expertise to the problem of technology facilitated economic abuse, but also create strong opportunities for mentorship, skill sharing, and interdisciplinary learning within and across teams.

*Participants were intentionally recruited from two primary groups:*



*Graduate-level students at the University of Toronto, and*



*Working professionals in finance, technology, and user-experience design.*

This approach ensured that each team contained a mix of emerging practitioners and experienced professionals, enabling built-in mentorship pathways, peer learning, and cross-sector knowledge exchange throughout the Challenge. This approach ensured that each team

contained a mix of emerging practitioners and experienced professionals, enabling built-in mentorship pathways, peer learning, and cross-sector knowledge exchange throughout the Challenge.

Recruitment materials—including a digital flyer and survey link—were distributed across targeted University of Toronto student groups using search terms such as STEM, Women in STEM, Tech, Coding, Diversity and Equity, Finance, and Banking.

Outreach was supported by WomanACT, the Gender, Abuse and Technology (GATE) program, and the Munk School of Public Policy and Global Affairs via their established networks and listservs.

To broaden participation and maintain interdisciplinary team composition, an open call was also issued through social media channels, specifically targeting students and professionals across finance, technology, and UX design.

## Screening & Selection

All individuals registered through a recruitment survey that collected:

- basic demographic information (e.g., field of work or study, race/ethnicity), and
- qualitative responses assessing their baseline understanding of IPV and technology-facilitated abuse, their motivation for participating, and their level of interest.

Selection decisions were guided by two primary factors:



*Participants' fields of study or professional experience, ensuring balanced interdisciplinary representation; and*



*Participants' expressed motivations, prioritizing individuals who demonstrated meaningful interest in the issue and willingness to engage in collaborative, survivor-centred design.*

This intentional recruitment and team creation process ensured that each team had the disciplinary diversity and experiential mix necessary to support both within-team mentorship and broader inter-team knowledge exchange, strengthening the overall learning ecosystem of the Challenge.



# CASE CREATION AND RATIONALE

To ground participants in designing survivor-centred solutions that responded to real-world system constraints and opportunities, teams were provided with the fictional case study of “Mei,” which was grounded in research, survivor interviews, and the literature review already undertaken by WomanACT through the [EASE project](#). While Mei’s story is fictional, it reflects

the real harms, tactics, and systemic barriers consistently identified by survivors of economic and financial abuse. The case highlighted the multiple systems survivors must navigate when experiencing financial abuse as part of IPV, including financial institutions, digital banking platforms, credit reporting processes, privacy and safety risks, and post-separation recovery.



## Mei | Financial Abuse Victim/ Survivor

- Name: Mei (pseudonym)
- Age: 37
- Gender: Female
- Immigration Status: Newcomer to Canada (2 years)
- Family Situation: Stay-at-home mother, separated from abusive spouse
- Location: Ontario, Canada

**What issues they face**

- Limited financial literacy and experience navigating Canadian systems
- Unauthorized loans and debts under her name
- Continuous digital surveillance and harassment
- Difficulty proving coercive debt and disputing charges
- Fear of interacting with financial institutions
- Lack of access to safe verification methods

**Goals**

- Regain control over her finances and identity
- Dispute fraudulent debts and repair her credit
- Secure safe and stable housing
- Protect her digital privacy and accounts from ongoing abuse
- Rebuild confidence and independence in financial decisions-making

In addition to receiving the case study as part of their pre-Challenge reading material and participant package, teams were provided with two challenging questions that aligned with Mei's journey, examining both preventative and responsive approaches to tech-facilitated financial abuse:



*How might financial institutions leverage technology to prevent and disrupt tech-facilitated financial abuse?*



*How might banks use technology and streamlined dispute pathways to identify, verify, and resolve coerced or fraudulent debt?*

Teams were randomly assigned one of the two case questions to base their presentations and pitch decks on. They received the case question assignment along with the team groupings on Day 1 of the Challenge at the same time.

Two core resources were developed to directly support the Challenge that were also included in the participant pre-reading materials and package:

1. *Trauma-Informed Principles in Banking Technology Design*
2. *Innovative Practices for Identifying and Responding to Tech-Facilitated Financial Abuse*

## EASE Design Challenge Case

Financial Safety Planning in the Digital Age: Mei (Survivor), a 37-year-old stay-at-home mom, came to Canada two years ago on a visa sponsored by her husband, Mark.

Their relationship became violent, and when Mei applied for her own apartment, she saw her credit score for the first time and learned that her husband had taken out multiple loans and credit cards in her name, all maxed out. Mark had exploited her financial accounts and drained her savings over the course of their relationship. Now, she's struggling to secure housing and doesn't know how to dispute the fraudulent debt or regain financial control.

Mark continues to exert control over her finances through unauthorized access to Mei's financial accounts and use of technology to monitor her transactions and send her threatening messages through e-transfers of small amounts. Mei has come to her bank to ask for help in regaining her finances and restoring her safety and privacy.

# LIMITATIONS OF EASE DESIGN CHALLENGE

## Limited capacity for prototype development due to scale, timeframe, and team formation

The condensed timeline of the design challenge naturally limited how much participants could prepare or develop their concepts in advance.

Several participants noted that receiving team assignments and case questions earlier would have supported stronger rapport-building and allowed more time to refine their presentations and pitch decks. Given the complexity of tech-facilitated financial abuse, additional time may also have enabled teams to explore more advanced or functional prototype features. The time constraint also limited the ability for the judges to provide feedback to all teams to support further learning.

## Diversity and Recruitment

As one participant noted,

*“I would recommend involving regulatory and policy advisors who can work closely with financial institutions, to ensure solutions are realistic and implementable”*

The Challenge aimed to create interdisciplinary teams and a judges’ panel that reflected a range of perspectives, including academic, survivor, creditcounselling, and VAW expertise. While this provided valuable breadth, participant feedback highlighted opportunities to further expand representation. In particular, through the inclusion of policy advisors and banking executives who could deepen mentorship and strengthen the feasibility of prototype uptake within financial institutions.

Demographic data from the interest form (multiselect; n=46) demonstrated strong participation from East Asian (28.3%) and South Asian/IndoCaribbean (28.3%) respondents, who together accounted for 56.5% of selections. White participants represented 19.6%, with smaller proportions from Latin American (6.5%), Black (4.3%), Southeast Asian (4.3%), and Arab/Middle Eastern/West Asian (2.2%) and Indigenous (2.2%) communities. While the participant pool reflects significant diversity overall, lower

representation from Black, Indigenous, and Arab/Middle Eastern/West Asian communities suggests the need for more intentional outreach to underrepresented groups in future iterations.

The majority of respondents identified as cisgender and/or women, with minimal nonbinary representation and no participants identifying as trans or Two Spirit. Employment data indicated that many participants were fulltime workers (45%) or students (27%), highlighting the importance of flexible engagement options, such as evening or hybrid formats, to enhance accessibility.

Finally, recruitment efforts were primarily limited to WomanACT 's and project partners' social media channels and email listservs, which may have contributed to the demographic pattern observed. Future iterations may benefit from expanding outreach strategies, extending recruitment timelines, and engaging additional community networks to support wider reach and greater diversity across roles, lived experiences, and professional backgrounds.

### **Accessibility and disability inclusion**

*Participant feedback reflected this gap, with one noting that "Accessibility should be included as a key criterion for all submissions."*

While the Challenge encouraged diverse participation, accessibility considerations specific to people with disabilities and intersecting identities (e.g., age, disability, and violence), were not explicitly embedded within the evaluation criteria for presentations or pitch decks. As a result, teams were not consistently prompted to integrate accessibility features or consider how prototype solutions would function for seniors, survivors with disabilities, or those requiring accommodation. Future iterations of the Challenge may benefit from more intentionally incorporating disability-inclusive design principles, expanding accessibility support, and ensuring that solutions address the needs of survivors who face compounded barriers due to disability and age.

While WomanACT's briefing helped establish a shared foundation, the lack of prior familiarity meant that participants began the design sprint with varying levels of understanding, which may have influenced team dynamics, depth of analysis, and the initial framing of solutions.

### **Language access and interpretation**

Due to capacity constraints, the Challenge was delivered exclusively in English, and no interpretation or translation services were available. As a result, participation, team collaboration,

presentations, and prototype materials were limited to English. While this enabled smoother facilitation within available resources, it also meant that nonEnglishspeaking participants were unable to engage, and teams were less able to explore multilingual concepts that could increase realworld applicability within diverse banking environments. Future iterations may benefit from expanding language access by accommodating participants who speak other languages and encouraging multilingual project development to better reflect the linguistic diversity of banking clients and strengthen the feasibility of implementation in financial institutions.

### **Inconsistent baseline understanding of IPV and economic abuse**

Many participants entered the Challenge with limited or no prior knowledge of IPV or technology-facilitated economic abuse. The Day 1 virtual session and prereading materials served as the primary introduction to these concepts, and for several participants this was the first time engaging with GBV/IPV frameworks, survivor experiences, and systemic barriers.

While WomanACT’s briefing helped establish a shared foundation, the lack of prior familiarity meant that participants began the design sprint with varying levels of understanding, which may have

influenced team dynamics, depth of analysis, and the initial framing of solutions.

### **Presentation outputs and recommended solutions**

The final presentations delivered through the EASE Design Challenge reflected a high degree of convergence around shared problem definitions, survivor needs, and system-level constraints. While each team proposed distinct features and delivery models, the solutions consistently aligned around a set of core themes that together illustrate an emerging framework for how financial institutions can respond to technology-facilitated economic abuse in a survivor-centred, trauma-informed manner.



Rather than proposing isolated tools, teams approached financial and economic abuse as a complex, multi-stage experience requiring coordinated responses across identification, intervention, and recovery.

The resulting solution themes demonstrate a shift away from reactive, transaction-based responses toward integrated systems designed to support survivor realities over time.

In the week following the Challenge, the top three winning teams were provided in-depth written feedback on their presentations by the judges to have the

opportunity to revise their presentations and deck.

WomanACT coordinated with the teams and recorded their revised presentations, which were then posted on WomanACT's website and promoted during the International 16 Days of Activism Against Gender-Based Violence to raise awareness of the impact of financial and economic abuse on survivors.

**All winning presentation recordings can be found [here](#).**



# KEY EMERGING THEMES

## Holistic and integrated recovery pathways

A dominant theme across presentations was the development of end-to-end recovery pathways embedded within existing banking ecosystems. Teams emphasized that survivors often encounter fragmented systems in which fraud reporting, credit disputes, and access to support services are siloed across departments and institutions. In response, proposed solutions sought to unify these processes into coherent, guided pathways that support survivors from the moment harm is identified through to longer-term financial recovery.

These pathways commonly followed a staged model—such as identify, verify, and resolve—that provides survivors with clear expectations, transparency, and a sense of progress. Importantly, teams designed these pathways to be navigable at the survivor’s own pace, recognizing that readiness to act may vary depending on safety, emotional capacity, and external circumstances. By embedding recovery workflows directly into digital banking platforms, solutions

aimed to normalize survivor support as part of standard financial services rather than as an exceptional or burdensome process.

## Centralized intake and the reduction of re-traumatization

**Another prominent solution theme was the prioritization of centralized intake mechanisms designed to reduce re-traumatization. Teams consistently recognized that survivors are often required to recount experiences of abuse multiple times to different stakeholders, including banks, credit agencies, and advocacy organizations. This repetition not only delays resolution but can also compound trauma and discourage help-seeking.**

In response, several solutions proposed models that allow survivors to share their story once through a secure, trauma-informed intake process. With survivor consent, relevant information could then be shared across participating institutions, enabling coordinated responses without repeated disclosures. This approach reframes efficiency not merely as an

operational benefit, but as a core component of survivor safety and dignity.

By designing systems that absorb complexity on behalf of the survivor, teams demonstrated how thoughtful system architecture can meaningfully reduce harm.

WomanACT shared insights with the Informational and Privacy Commissioner of Ontario from the front lines on information sharing, building trusting relationships with victims and survivors, and taking a collaborative, trauma-informed approach to combatting IPV on their podcast.

Listen to the episode, *S4-Episode 5: Addressing intimate partner violence: Information sharing, trust, and privacy*: [here](#).

However, implementing a centralized intake would also require navigating challenging interagency privacy restrictions. Collaboration with antiviolence community agencies and privacy commissioners could support alignment with existing high-risk IPV protocols, tools, and safeguards.

### **Trauma-informed communication and human support**

Across all finalist presentations, teams emphasized that technology alone is

insufficient to address the relational and emotional dimensions of economic abuse. As a result, most solutions incorporated trauma-informed human support as an essential component of service delivery.

This included access to trained bank staff, dedicated survivor advocates, or referrals to community-based organizations.

Solutions were intentionally designed to offer survivors choice in how and when they engage with support, such as selecting preferred communication channels, opting into peer support, or pausing processes when needed.

Language, interface design, and interaction flows were carefully framed to avoid blame, urgency, or surveillance cues that could increase fear or risk.

This emphasis reflects a broader recognition that trust in financial institutions must be actively rebuilt for survivors whose experiences have often involved systemic dismissal or disbelief.

### **Ethical and cautious use of artificial intelligence**

Artificial intelligence featured prominently across many presentations, particularly as a tool for identifying patterns associated with coerced debt, unauthorized account activity, or financial surveillance. Teams proposed

AI-driven analytics to flag suspicious transactions, detect behavioural anomalies, and support triage decisions. These tools were positioned as mechanisms to improve early detection and reduce institutional reliance on survivor self-reporting alone.

At the same time, teams demonstrated a nuanced understanding of the ethical risks associated with AI. Presentations frequently acknowledged concerns related to bias, false positives, and over-reliance on automated decision making. As a result, AI was consistently framed as a decision-support technology rather than a decision maker, with human review and survivor input serving as critical safeguards. This cautious approach aligns with trauma-informed and survivor-centred principles, reinforcing that automation should enhance, not override, human judgment and accountability.

### **Evidence preservation and credit repair as core outcomes**

Several teams identified evidence preservation and credit restoration as essential, yet often neglected, components of survivor recovery. Solutions proposed features such as secure evidence vaults, automated audit logs, and exportable reports that document unauthorized activity, attempted access, or coercive patterns over time. These tools were designed to

support survivors in disputing fraudulent debt, engaging with credit bureaus, and rebuilding financial credibility. By centring credit repair and financial rehabilitation as explicit goals, teams acknowledged that the impacts of economic abuse are long-lasting and systemic. This focus expands the scope of institutional responsibility beyond immediate fraud prevention to include longer-term outcomes such as housing stability, employment access, and financial independence.

### **Cross-sector coordination embedded in design**

that meaningful solutions require coordination beyond the banking sector. Teams proposed models that integrate advocacy organizations, credit counsellors, and social service providers into survivor support pathways.

Rather than positioning these partners as external referrals, solutions embedded them into system workflows, enabling soft referrals, shared documentation, and aligned decision making. This approach reflects an understanding that financial institutions operate within a broader ecosystem of survivor support.

By designing with this ecosystem in mind, teams moved beyond institution-centric solutions toward collaborative models that more accurately reflect survivors' lived realities.

# KEY TAKEAWAYS

The EASE Design Challenge yielded several critical insights into how financial institutions can more effectively prevent, identify, and respond to technology-facilitated economic abuse. Across all finalist and winning presentations, common themes emerged regarding feasibility, survivor experience, institutional readiness, and system-level gaps. Collectively, these takeaways highlight both the promise and the complexity of embedding survivor-centred responses within financial systems.

## Implementation feasibility and institutional readiness

A central takeaway from the Challenge is that many survivor-centred solutions to technology-facilitated economic abuse are technically feasible within existing banking infrastructures, but their success depends heavily on institutional readiness rather than technological capability alone.

Teams consistently demonstrated that features such as fraud detection, centralized intake, audit trails, and secure communication channels can be



integrated into current digital banking platforms using existing tools, including AI-driven analytics, biometric authentication, and case management systems. However, feasibility is contingent on financial institutions committing to organizational change. This includes investing in ongoing staff training, establishing specialized survivor-support teams, and embedding trauma-informed principles into operational workflows.

Without these institutional supports, even well-designed technological solutions risk reproducing the same barriers survivors currently face, such as fragmented processes, delayed resolutions, or inconsistent responses across departments.

### **Reducing survivor burden through system design**

Another key insight is the importance of shifting the burden of coordination and proof away from survivors and onto systems. Many proposed solutions explicitly addressed the re-traumatization that occurs when survivors are required to repeatedly disclose their experiences to banks, credit agencies, and service providers. Centralized intake models and integrated recovery pathways were repeatedly identified as effective mechanisms for minimizing this harm.

By allowing survivors to “tell their story once” and enabling secure, consent-based information sharing across institutions, teams demonstrated how system design can directly reduce emotional, cognitive, and administrative burden. This approach reframes survivor support not as a series of individual transactions, but as a coordinated response that recognizes the cumulative impact of economic abuse.

Once again, navigating information-sharing privacy regulations would constitute a necessary implementation restriction warranting further exploration.



### **Ethical use of artificial intelligence and the necessity of human oversight**

The Challenge highlighted both the potential and the limitations of AI in responding to financial abuse. AI-driven tools were widely used in proposed solutions to identify suspicious patterns, flag potential coercion, and triage cases more efficiently. These approaches offer clear benefits in terms of scale, early detection, and operational efficiency.

At the same time, teams and judges emphasized that AI must not operate in isolation. Predictive models risk reinforcing bias, producing false positives, or misinterpreting survivor behaviour when removed from social and contextual understanding.

As a result, a consistent takeaway was the need to pair AI-enabled detection with trained, trauma-informed human advocates who can interpret findings, exercise judgment, and ensure survivor choice and consent remain central throughout the process. Ethical implementation requires transparency, accountability, and clear escalation pathways when automated systems are used.

### **Cross-sector collaboration as a prerequisite for impact**

Effective responses to technology-facilitated economic abuse cannot be delivered by financial institutions alone. A recurring takeaway from the Challenge was the necessity of formalized collaboration between banks, advocacy organizations, credit counselling agencies, and credit bureaus.

Many proposed solutions relied on coordinated triage, shared evidence standards, and aligned decision making across sectors to achieve timely and survivor-centred outcomes.

While such collaboration offers significant potential benefits—including reduced duplication, faster resolution, and improved survivor trust—it also introduces complexity.

Teams acknowledged that data-sharing agreements, privacy safeguards, and clearly defined roles are essential to ensure accountability and prevent unintended harm. Without strong governance frameworks, cross-sector collaboration risks becoming inconsistent or unsustainable.



## Gaps in long-term accountability and evaluation

Finally, the Challenge revealed notable gaps related to long-term accountability, governance, and evaluation.

While many solutions demonstrated strong conceptual alignment with survivor-centred and trauma-informed principles, fewer addressed how success would be measured over time or how responsibility for outcomes would be maintained after implementation.

Judges noted that future iterations of these concepts would benefit from clearer plans for monitoring survivor outcomes, evaluating the effectiveness of AI-driven tools, and ensuring continuous improvement.

In particular, there is a need for evidence on whether proposed solutions meaningfully improve financial stability, reduce coerced debt, and restore survivor trust in financial institutions. Addressing these gaps will be critical to moving from innovative design concepts to sustainable, system-wide change.

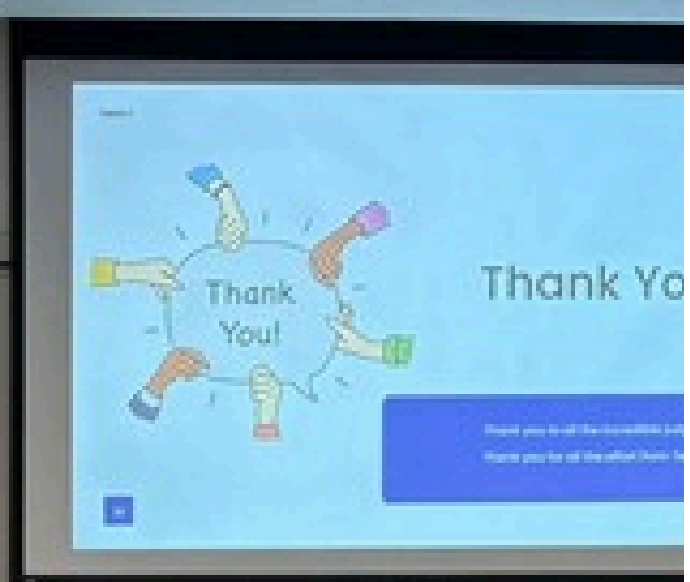
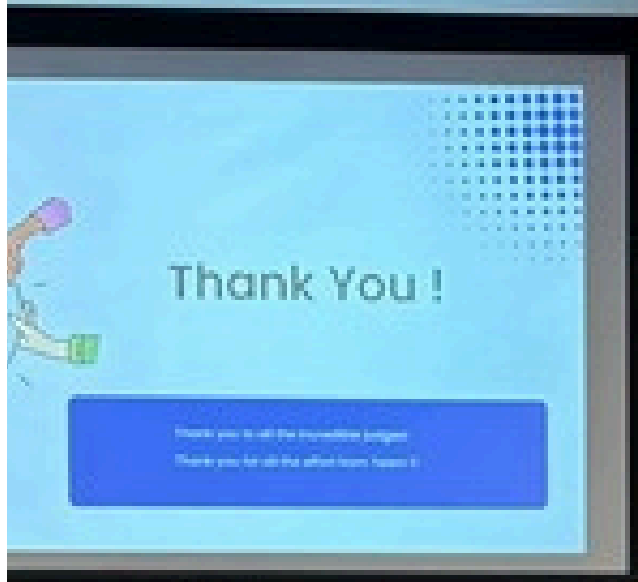




# CONCLUSION

The EASE Design Challenge demonstrates that survivor-centred, trauma-informed innovation within financial systems is both possible and necessary.

By centring survivor safety, dignity, and choice—and by fostering collaboration across sectors—the Challenge offers a compelling blueprint for how financial institutions can move from awareness to action in addressing technology-facilitated economic abuse.



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