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MONEY LAUNDERING AS A KEY PRIORITY OF INTERNATIONAL POLICE ORGANIZATIONS

INTERPOL's definition of money laundering is: "any act or attempted act to conceal or disguise the identity of illegally obtained proceeds so that they appear to have originated from legitimate sources".

Illegally obtained funds are laundered and moved around the globe using and abusing shell companies, intermediaries and money transmitters. In this way, the illegal funds remain hidden and are integrated into legal business and into the legal economy.

At Interpol, they work to combat money laundering through the global exchange of data, supporting operations in the field, and bringing together experts from the variety of sectors concerned. They work closely with other international organizations to foster international awareness of the importance of using financial investigative techniques against organized criminal activities and to avoid duplication of effort.

Recognizing that any assessment of the progress achieved in combating the laundering of funds derived from crime must be based on statistical data, also recognizing that the relevant statistics are not currently available, Interpol recommends that such data include, at least:

- the number of reports on suspicious transactions received from financial institutions and the number of such reports referred for further investigation,
- the number of convictions for money laundering and related charges,
- the number of cases where assets were seized and/or confiscated and the value of the assets forfeited [1].

Money laundering offences have similar characteristics globally. There are two key elements to a money laundering offence:

1. The necessary act of laundering itself i.e. the provision of financial services; and
2. A requisite degree of knowledge or suspicion (either subjective or objective) relating to the source of the funds or the conduct of a client.

The act of laundering is committed in circumstances where a person is engaged in an arrangement (i.e. by providing a service or product) and that arrangement involves the proceeds of crime. These arrangements include a wide variety of business relationships e.g. banking, fiduciary and investment management.

The requisite degree of knowledge or suspicion will depend upon the specific offence but will usually be present where the person providing the arrangement, service or product knows, suspects or has reasonable grounds to suspect that the property involved in the arrangement represents the proceeds of crime. In some cases the offence may also be committed where a person knows or suspects that the person with whom he or she is dealing is engaged in or has benefited from criminal conduct [2].

The legal expert said you can highlight examples of money laundering by asking the following six questions:

1. Has someone been vague or reluctant to talk about the exact sums of money involved in a deal, or who the investors are? You need to flag it up.

2. Have some unusual instructions or conditions been introduced into a deal? Find out why.

3. Has somebody contacted you out of the blue to express an interest in investing money into your company? Do your research. Do they have an ulterior motive?

4. Have there been sudden changes to your working relationship with partners or other businesses? Do some digging.

5. Has money been moved without a proper announcement of where it's gone and why, or has there been a request to use a different account? These are clear warning signs that you should act on.

6. Have assets appeared suddenly or has somebody floated the idea of making a loss? Also, if someone has asked to make payments in cash, you should immediately be on your guard.

As well as asking the six questions above, we offered a six-point action plan to ensure money laundering cannot happen on your watch.

- Devise a clear anti-money laundering policy and appoint an anti-money laundering officer who is aware of the company's legal obligations to report anything suspicious to the authorities.

- Make thorough checks on the identity of a client, trading partner or anyone else involved in moving money into, out of or around your company.

- Take the time to identify the real beneficiaries of a deal or the exact nature of a business relationship between two parties.

- Introduce accounting and cash handling procedures into the workplace that make it as hard as possible for money laundering to happen within your company.

- Enforce a no-cash policy on transactions of a certain size.

- Appoint senior staff to scrutinise the source of funding for deals or investment – or devise a procedure for third parties to disclose their funding sources [3].

FBI think there is great intelligence to be gathered from this project, and this will help us identify additional groups who are involved in the facilitation of money laundering. The FBI's enhanced efforts to combat money laundering also includes partnering with private industries and international law enforcement, who are experiencing similar criminal threats [4].

Список використаних джерел

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FIGHTING CAR CRIME: INTERNATIONAL BACKGROUND

Car thefts increase as criminals learn how to fight security devices. The development of engine immobilisers and keyless technologies had seen car theft fall to a record low four years ago. But since then thieves have fortunately developed techniques and technology that permit them to bypass modern anti-theft measures. Three years ago car theft reached fell to its minimal point in almost half a century, as industrialists improved technology that boasted of making many vehicles virtually theft proof.