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## **FBI IN MONEY LAUNDERING FIGHTING**

Money laundering is the act of concealing the transformation of profits from illegal activities and corruption into ostensibly "legitimate" assets. One problem of criminal activities is accounting for the proceeds without raising the suspicion of law enforcement agencies. Considerable time and effort may put into strategies which enable the safe use of those proceeds without raising unwanted suspicion. Implementing such strategies is generally called money laundering. After money has been suitably laundered or "cleaned", it can be used in the mainstream economy for accumulation of wealth, such as by acquisitions of properties or legitimate businesses, or simply spent. Law enforcement agencies of many jurisdictions have set up sophisticated systems in an effort to detect suspicious transactions or activities, and many have set up international cooperative arrangements to assist each other in these endeavors. In a number of legal and regulatory systems, the term "money laundering" has become conflated with other forms of financial and business crime, and is sometimes used more generally to include misuse of the financial system (involving things such as securities, digital currencies, credit cards, and traditional currency), including terrorism financing and evasion of international sanctions. Most anti-money laundering laws openly conflate money laundering (which is concerned with source of funds) with terrorism financing (which is concerned with destination of funds) when regulating the financial system.

While many definitions for money laundering exist, it can be defined very simply as turning "dirty" money into "clean" money. And it's a significant crime—money laundering can undermine the integrity and stability of financial institutions and systems, discourage foreign investment, and distort international capital flows.

The FBI focuses its efforts on money laundering facilitation, targeting professional money launderers, key facilitators, gatekeepers, and complicit financial institutions, among others. Money laundering is usually associated with crimes that provide a financial gain, and criminals who engage in money laundering derive their proceeds in many ways. Some of their crimes include:

- Complex financial crimes
- Health care fraud
- Human trafficking

- International and domestic public corruption
- Narcotics trafficking
- Terrorism

The number and variety of methods used by criminals to launder money makes it difficult to provide a complete listing, but here are a few of the ways through which criminals launder their illicit proceeds:

- Financial institutions
- International trade
- Precious metals
- Real estate
- Third party service providers
- Virtual currency

Money laundering is a massive and evolving challenge that requires collaboration on every level. The FBI regularly coordinates with:

- other federal, state, and local law enforcement agencies to detect and deter the money laundering threat in the U.S.;
- international partners to help address the increasingly complex global financial system, the cross-border nature of many financial transactions, and the increased sophistication of many money laundering operations;
- all aspects of industry touched by the money laundering efforts of criminals.

The following are the most prevalent types of securities and commodities fraud schemes:

- **Investment fraud:** These schemes—sometimes referred to as “high-yield investment fraud”—involve the illegal sale or purported sale of financial instruments.

- **Ponzi schemes:** These schemes involve the payment of purported returns to existing investors from funds contributed by new investors. Ponzi schemes often share common characteristics, such as offering overly consistent returns, unregistered investments, high returns with little or no risk, or secretive or complex strategies.

- **Prime bank investment fraud/trading program fraud:** In these schemes, perpetrators claim to have access to a secret trading program endorsed by large financial institutions such as the Federal Reserve Bank, Treasury Department, World Bank, International Monetary Fund, etc. Victims are often drawn into prime bank investment frauds because the criminals use sophisticated terms and legal-looking documents, and also claim that the investments are insured against loss.

- **Advance fee fraud:** Advance fee schemes require victims to pay upfront fees in the hope of realizing much larger gains. Typically, victims

are told that in order to participate in a lucrative investment program or receive the prize from a lottery/sweepstakes, they must first send funds to cover a cost, often disguised as a tax or participation fee. After the first payment, the perpetrator will request additional funds for other “unanticipated” costs.

- **Promissory note fraud:** These are generally short-term debt instruments issued by little-known or nonexistent companies. The notes typically promise a high rate of return with little or no risk. Fraudsters may use promissory notes in an effort to avoid regulatory scrutiny; however, most promissory notes are securities and need to be registered with the Securities and Exchange Commission and the states in which they are being sold.

The FBI anticipates that the variety of securities and commodities fraud schemes will continue to grow as investors remain susceptible to the uncertainty of the global economy. To investigate and help prevent fraudulent activity in the financial markets, the Bureau continues to work closely with various governmental and private entities. For example:

- FBI field offices operate task forces and working groups with other law enforcement and regulatory agencies, including, the Securities and Exchange Commission, U.S. Attorney’s Offices, Commodity Futures Trading Commission, Financial Industry Regulatory Authority, U.S. Postal Inspection Service, and the Internal Revenue Service;

- the FBI participates in several working groups and task forces such as the Financial Fraud Enforcement Task Force, which coordinates the efforts of the Department of Justice at all levels of government to disrupt and dismantle significant large-scale criminal enterprises.

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