<table>
<thead>
<tr>
<th>Day 1</th>
<th>Day 2</th>
<th>Day 3</th>
<th>Day 4</th>
<th>Day 5</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>8,30-9,30</strong></td>
<td><strong>8,30-9,30</strong></td>
<td><strong>8,30-9,30</strong></td>
<td><strong>8,30-9,30</strong></td>
<td><strong>8,30-9,30</strong></td>
</tr>
<tr>
<td>Course opening, introduction of CEPOL, tour de table</td>
<td>Use of various information sources (OSINT,...) and Intelligence led investigations</td>
<td>Financial investigations in the context of B&amp;H</td>
<td>Investigation of organized crime and disruption strategies</td>
<td>Crypto currencies - overview</td>
</tr>
<tr>
<td><strong>9,30-10,15</strong></td>
<td><strong>9,30-10,15</strong></td>
<td><strong>9,30-10,30</strong></td>
<td><strong>9,30-10,30</strong></td>
<td><strong>9,30-10,45</strong></td>
</tr>
<tr>
<td>Financial investigations in the EU context</td>
<td>Introduction to research of economic crimes</td>
<td>Multiagency cooperation during financial investigations – B&amp;H experience</td>
<td>Prosecutor led investigations and multiagency cooperation during financial investigations</td>
<td>FI in relation to crypto currencies – case study</td>
</tr>
<tr>
<td><strong>10,15-10,45</strong></td>
<td><strong>10,15-10,30</strong></td>
<td><strong>10,30-10,45</strong></td>
<td><strong>10,30-10,45</strong></td>
<td><strong>10,45-11,00</strong></td>
</tr>
<tr>
<td>Coffee Break + Family photo</td>
<td>Coffee Break</td>
<td>Coffee Break</td>
<td>Coffee Break</td>
<td>Coffee Break</td>
</tr>
<tr>
<td><strong>10,45-12,15</strong></td>
<td><strong>10,30-11,30</strong></td>
<td><strong>10,45-12,00</strong></td>
<td><strong>10,45-11,30</strong></td>
<td><strong>11,00-11,30</strong></td>
</tr>
<tr>
<td>Overview of EU Law enforcement agencies</td>
<td>FIU analysis tools</td>
<td>Cooperation with private sector</td>
<td>Missing Trader Intra Community Fraud (MTIC)</td>
<td>CEPOL e-Net</td>
</tr>
<tr>
<td><strong>11,30-12,15</strong></td>
<td><strong>11,30-12,30</strong></td>
<td><strong>11,30-12,30</strong></td>
<td><strong>11,30-12,30</strong></td>
<td><strong>11,30-12,00</strong></td>
</tr>
<tr>
<td>Case study on ML connected to tax evasion</td>
<td></td>
<td></td>
<td>Legal issues and best practices of special investigation techniques</td>
<td>Conclusions, Q&amp;A and discussion — lessons learned</td>
</tr>
<tr>
<td><strong>12,15-13,15</strong></td>
<td><strong>12,15-13,15</strong></td>
<td><strong>12,00-13,15</strong></td>
<td><strong>12,30-13,30</strong></td>
<td><strong>12,30-13,30</strong></td>
</tr>
<tr>
<td>Lunch</td>
<td>Lunch</td>
<td>Lunch</td>
<td>Lunch</td>
<td>Lunch</td>
</tr>
<tr>
<td>Day 1</td>
<td>14/04/2019</td>
<td>13:15-14:15</td>
<td>New mechanisms and challenges of international cooperation (JTI, EIO, etc)</td>
<td>Coffee break</td>
</tr>
<tr>
<td>Day 3</td>
<td>3/4/2019</td>
<td>13:30-14:45</td>
<td>Money laundering (various forms, FI), workshop</td>
<td>Coffee break</td>
</tr>
<tr>
<td>Day 4</td>
<td>4/4/2019</td>
<td>13:30-14:45</td>
<td>Improvement of asset tracing and recovery capability and skills + workshop</td>
<td>Coffee break</td>
</tr>
<tr>
<td>Day 5</td>
<td>5/4/2019</td>
<td>Departure of participants</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**PROGRAMME (afternoon sessions)**

- Day 1: New mechanisms and challenges of international cooperation (JTI, EIO, etc).
- Day 2: Investigation of offshore entities in connection with tax evasion and money laundering.
- Day 3: Money laundering (various forms, FI), workshop.
- Day 4: Improvement of asset tracing and recovery capability and skills + workshop.
- Day 5: Departure of participants.
New Mechanisms and Challenges of International Cooperation

• Presentation Contents

  1. The increasingly need for cooperation mechanisms
  2. European Cooperation Tools
     2.1. LEAs Information Exchange (e.g. SIENA)
     2.2. Mutual Legal Assistance (MLA / EIO)
     2.3. Joint Investigation Teams (JITs)
  3. Challenges
  4. Workshop / Case Studies
2.3 Joint Investigation Team (JIT)
2.2 Mutual Legal Assistance (MLA - EIO)
2.1 LEA's Information Exchange (e.g. SIEA)

2. European Cooperation Tools

International Cooperation
New Mechanisms and Challenges of

1. The increasingly need for cooperation

mechanisms

- Legal evolution of financial and commercial products
- Technological development
- Increasingly globalized economy

International Cooperation
New Mechanisms and Challenges of
Siena

Faster cooperation procedures

2.1. LEA's Information Exchange (Protocols)

New mechanisms and challenges of international cooperation

Exchange
LEA's Information
MLA - EIO
JIT

New mechanisms and challenges of international cooperation
2.2 - Mutual Legal Assistance

- EIO (European Investigation Order)
  - Slower but broader procedures
  - Deadlined Requests
  - Banking Information / Tax Records
  - Covert investigations and intercepting telecommunications
  - House Searches / Arrests

New Mechanisms and Challenges of International Cooperation
measures conducted outside their State of origin.

foreseen by national legislation and/or specified by the JLT Leader – in consultation
in which the JLT operative(s) are entitled to be present and to take part – within the limits
of the members of the team (i.e., those originating from a State other than the one

. Seconded).

operales can be shared on the (sole) basis of the JLT agreement.

evidence collected in accordance with the legislation of the State in which the team
need to use traditional channels of mutual legal assistance (MLA), information and
JLT enable the direct gathering and exchange of information and evidence without the

. Centrized and “immediate” decision on the conduct of the investigation.

Advantages

International Cooperation

New Mechanisms and Challenges of

Investigation Teams

Guidelines on the Use of Joint

The involved States’.

for a specific purpose, to carry out criminal investigations in one or more of
enforcement - of two or more States, established for a limited duration and
an agreement between competent authorities - both judicial and law

A Joint Investigation Team is an international cooperation tool based on

Concept

2.3. Joint Investigation Team (JIT)
New Mechanisms and Challenges of International Cooperation

Legal Framework (EU)
check available domestic channels (Interne's, etc.).

- Should you need to contact your JLT National Expert(s), please

- Stimulates the activities of the JLT Network.

- Hosted by EURjust since 2011, the Secretariat promotes, supports and

- can address for advice.

- Experts act as contact points that practitioners willing to set up a JLT.

- National experts appointed (judicial and LEA's)

**The JLT Network**

**International Cooperation**

New Mechanisms and Challenges of

- Convention on Cybercrime (Title 3 - Article 25)

- Crime and on the Financing of Terrorism (Chapter I, Section 2 - Article 16)

- Convention on Laundering, Search, Seizure and Confiscation of the Proceeds from

- UN Convention against Corruption (Article 49)

- Anti-Ministerializations (Naples II Convention, 18 December 1997 (Article 24))

- The Convention on Mutual Assistance and Co-operation between Customs

- (Article 19)

- UN Convention Against Transnational Organized Crime, 15 November 2000

- Mutual Legal Assistance

- Article 20 of the Second Additional Protocol to the European Convention on

- Legal Framework – 3rd Countries (cont.)

**International Cooperation**

New Mechanisms and Challenges of
7. Carrying out the agreement – Operational Action Plan (OAP)
6. Signing the agreement
5. Drafting the formal agreement
4. Request for setting up a JLT
3. Contracting the foreign authorities
2. Identifying a suitable legal basis
1. Defining the criminal offence

JLT Process (From Draft to Operational Action Plan - OAP)

Internat ional Cooperation
New Mechanisms and Challenges of

States involved:

- Necessitate coordinated, concerted action in the Member
- Criminal offences in which the circumstances of the case

Connected investigations requiring coordination:

- Investigations having links with other Member States.
- Criminal offences requiring difficult and demanding

Cross-border investigations:

Admissible cases for a JLT
Principle of reciprocity

Bilateral Agreements

Conventions

Identifying a suitable legal basis

International Cooperation
New Mechanisms and Challenges of

Defining the criminal offence:
International Cooperation
New Mechanisms and Challenges of

action in all involved states (at least two)
Necessity of co-ordinated and concerted
Identifying the crime (acceptable for a JIT)
Euronext officials are advised of previous meetings with Europol or Formal request (by prosecutor’s office)

Informal consent

Request for setting up a JIT

International Cooperation
New Mechanisms and Challenges of

Europol (or some other organization) eventual participation of Europol or request

Network (contacts should occur before the JIT potential JIT members and, preferably, the other Contact with the authorities from the other

Contacting the foreign authorities

International Cooperation
New Mechanisms and Challenges of
Fast process subject to amendment

Formal rules (international contract)

Signing the Agreement

International Cooperation
New Mechanisms and Challenges of

Financing and possible support from Europe and Eurojust

Joint Leader, members and participants

Legal possibilities

Purpose of a JtT

The crucial elements of a JtT agreement:

Contract based

Drafting the formal agreement
Possible court disclosure (thoroughness)
- Evidence gathering
- Strategy
- Financial
- Human

Operational and logistic features
Description of the purpose of the JIT
Document with operational aspects of the agreement

Plan (OAP):
Carrying out the agreement - Operational Action

International Cooperation
New Mechanisms and Challenges of
International Cooperation
New Mechanisms and Challenges of

- Broader scope of Realties through national

- Strategic and operational meetings
  - Relevant Third Parties
  - EU Institutions
  - Other EU Agencies
  - Law Enforcement Agencies

- Cooperation Among:
  - 4 Year cycle priorities (by SOCTA)

The EMPICT Group
3. Challenges

International Cooperation
New Mechanisms and Challenges of Inter-

Recovery (Conscription).
Extended beyond investigations, to asset
Cooperation in JI’s and EIO should be

Any Questions
Presentation Contents

In the EU Context

Financial Investigations

- Some available tools
- The European role
  Financial / Intelligence
- Different levels of performance (Criminal / Objectives and Benefits
- Definition

In the EU Context

Financial Investigations
European Commission – Migration and Home Affairs

...of detection and monitoring tools.

...preventive and proactive actions through the design

...transnational ramifications and is key in developing

...entire criminal networks including in their

...prosecutable evidence of criminal activities, map out

"...A financial investigation is a tool able to provide

...Definition..."
Commodities in the EU context of a fraud scheme resulting from new legislation and practices (including the use of certain legal tools).

- Intelligence:
  - Operational procedures (e.g., searches, seizures, data retention, etc.).
  - Complete financial information with non-financial information and use it in an investigation.

- Criminal:
  - Involved in an investigation or inspection action.
  - Collection of the best and most adequate financial information related to all suspects.

- Financial:
  - Different levels of performance.

In the EU Context
Financial Investigations

Objectives and Benefits:
- Uncover financial and economic structures, disrupting criminal patterns.
- Initiate money laundering investigations when strong suspicions occur.
- Freezing/seizing when appropriate.
- Consecution measures, using temporary measures such as temporary proceedings or criminal financial circuits.

In the EU Context
Financial Investigations

5
- European Organizations
- Promoting
- Risk Assessment (SOCTA)
- Cooperation mechanisms
- Legislation

**The EU Role**

**In the EU Context**

**Financial Investigations**

- Human Trafficking
- Cybercrime
- Swindle (e.g., CEO Fraud)
- EU subsidy Fraud
- Corruption
- MLAT
- Tax Fraud (e.g., MTF)

Focuses (but not exclusively)

**Types of Crime in which it mainly**
The added value of international cooperation between LEAs.

**In the EU Context**

Financial Investigations

**Some European and International Cooperation Bodies**

- INTERPOL
- CEPOL (European Union Agency for Law Enforcement Training)
- EUROJUST (The European Union's Judicial Cooperation Unit)
- OLA (European Anti-Fraud Office)
- EGMONT Group
- Asset Recovery Groups (ECA: CARIN)
  - Analysis Projects
  - SERIOUS and Organised Crime Threat Assessment (SOCATA)
- EMPACT (European Multidisciplinary Platform Against Criminal Threats)
- Europol

- Joint Investigations Teams
- Mutual Legal Assistance (MLA – EIO)
- Investigation/Operational Funding (Grants)
- Technical and Forensic Expertise
- Information Cross-checking
- Secure Information Exchange (SIEENA)
- Awareness of Criminal Trends
Financial Investigations in the EU context

- **Different institutional organics**
  - Criminal Police
  - Financial Police

Financial Investigations in the EU context

- **The need for cooperation**
  - Financial Investigations challenges
    - Complexity
    - Dimension
    - Territoriality
    - Free movement of commodities, people and capital assets.
    - Legal barriers
Better results
- Greater range of information gathering
- Less costly logistics
- Faster procedures

Cooperation allows

In the EU context
Financial Investigations
Role of Financial Intelligence Units (FIUs)

Cooperation between FIUs and LEAs

CEPOL, Sarajevo, 2nd April 2019
Presentation

- Role of FIUs
- FIU Czech Republic – Introduction
- Analytical Process
- International Cooperation
- Case Study
- FIUs and Tax Crime
Role of FIUs

- Fight against money laundering (ML) and terrorism financing (TF)
- Gathering information on suspicious transactions from obliged (reporting) entities (STR – suspicious transactions report)
- Analysing STRs
- Dissemination of results of analysis
- Postponement of transactions
- National cooperation
- International cooperation
- Other roles: supervision, international sanctions, etc.
Types of FIUs

- Administrative body
- Access to financial information
- Supervisory powers
- Legislative powers
- Access to tax information

- Law enforcement body
- Access to law enforcement information
- Law enforcement powers
- Involved in police international cooperation
FIU Czech Republic (Introduction)
Financial Analytical Office (FAU)

- Administrative type
- Independent authority (since 2017)
- Connected with the Ministry of Finance
- Established in 1996
- Powers based on the Czech AML Act
- 55 employees (30 analysts)
Financial Analytical Office

Director

Office of the Director

LEGAL DEPARTMENT
Legal Division

ANALYTICAL DEPARTMENT
Analysis I

Supervisory Division
Analysis II
Powers of FIU Czech Republic

- **Analysis of STRs:** reception of STRs, analysing, dissemination, national cooperation, international cooperation

- **Supervisory powers:** supervision of obliged entities, administrative procedure, imposing of sanctions

- **Legislative powers:** implementation of new law (EU), implementation of Moneyval conclusions, publication of opinions, advisory work with obliged entities
Obliged Entities

- Banks
- Financial institutions
- Real estates offices
- Casinos, lotteries
- Legal professionals (lawyers, notaries, tax advisors, etc.)
- Virtual currencies
- Others
<table>
<thead>
<tr>
<th>Year</th>
<th>STRs</th>
<th>Criminal complaints</th>
<th>CC with postponement</th>
<th>Reports to Tax or Customs</th>
<th>Funds blocked (mio EUR)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2018</td>
<td>4.028</td>
<td>395</td>
<td>268</td>
<td>2.362</td>
<td>301</td>
</tr>
<tr>
<td>2017</td>
<td>3.524</td>
<td>539</td>
<td>377</td>
<td>1.753</td>
<td>86</td>
</tr>
<tr>
<td>2016</td>
<td>2.948</td>
<td>556</td>
<td>402</td>
<td>1.483</td>
<td>153</td>
</tr>
<tr>
<td>2015</td>
<td>2.963</td>
<td>514</td>
<td>294</td>
<td>1.594</td>
<td>222</td>
</tr>
<tr>
<td>2014</td>
<td>3.192</td>
<td>680</td>
<td>263</td>
<td>1.162</td>
<td>88</td>
</tr>
<tr>
<td>2013</td>
<td>2.721</td>
<td>547</td>
<td>177</td>
<td></td>
<td>120</td>
</tr>
</tbody>
</table>
Predicate offences

- Frauds
- Tax crime
- Other economic crime
- Corruption
- Drugs
- Other
Analytical Process
Analysis: STR processing

- Obliged Entity
- STR
- FAU (analysis)
- Funds freezing

- Criminal complaint
- Police, Customs

- Reports, information
- Tax, Customs, Police, Foreign FIU, other authority

- FAU database
- FAU
Initiation of the Case

- STRs (95 %)
- Report from Tax/Customs Administration
- Spontaneous disclosure (or request) from foreign FIU
- Report from intelligence services
- Other motion: report from other authority, results of supervisory activities, own initiative of FAU, etc.
Analytical Information Sources (cooperation during analysis, requests)

- Obliged Entities
- Czech LEAs (Police)
- Foreign FIUs
- Tax/Customs Administration
- Intelligence services
- Other public authorities
Tools, Sources, Channels

**Sources:** FIU database (ELO), LEAs databases, Tax / Customs databases, registers (citizenship, foreigners, commercial, immovable property, etc.), register of beneficial owners, open sources

**Bank Accounts Register** (since 2018)

**Analytical tools:** Analyst Notebook, TOVEK tool, CRIBIS, IDEA software, Super Accounts software, etc.

**Channels:** MoneyWeb Channel, ESW, FIU.Net (EUROPOL)
Results of Analysis
(distribution, cooperation)

- Criminal complaint
- Information for Tax / Customs Administration
- Disclosure to foreign FIU
- Information for Police
- Information for other competent authorities
National Cooperation

- Feedback
- Regular consultations
- National Risk Assessment
- Strategic analysis
- Awareness
Awareness

- Close informal cooperation on daily basis with national counterparts (Police, Tax/Customs Administration, obliged entities)
- Special (ad-hoc) bilateral meetings
- Seminars, sessions
- Publication of statements, opinions, etc.
- International meetings: Egmont (Europe Region I); FIUs Platform, etc.
Cooperation with Police

- On-going cooperation in cases started by FIU and forwarded to the Police (criminal complaint, report)
- Postponement of transactions (urgent cases, danger in delay)
- International cooperation
- Support in cases with danger of information leaks
- Terrorism financing
International Cooperation
What is FAU able to provide to foreign FIUs

- Information from FIU database, LEAs databases
- **Financial information**: account statements
- **CDD information**: identification data, contracts, invoices, contact details of clients, IP addresses
- **Information from Tax / Customs Admin.**: tax documents, tax returns, declarations
- Commercial registers, register of BO
- Any other information that could be obtained form analytical purposes
- **POSTPONEMENT OF TRANSACTIONS**
Case study: "CEO" Fraud
CEO Fraud

- Financial funds in the amount 5 mio EUR from the known French company producing cars were transferred to the new Czech bank account of the foreign company incorporated in Belize.

- The declared recipient was famous French premier league football club and the purpose of transaction was „sponzorship“.

- The real recipient (Belize company) ordered to the bank to send the money immediately to Asia as the loan for company in China.
CEO Fraud

- The bank postponed the transaction, start CDD process and filed STR.
- The bank asked the French bank to confirm the correctness of the payment. The correctness was confirmed (twice !!! 😊).
- FAU sent international request to FIU France and asked for the CDD process in connection with the above mentioned payment.
- The FIU France confirmed the fraudulent payment and asked FIU CZ to block the funds.
CEO Fraud

- The "CEO" fraud was confirmed (false invoice, false confirmation through phone communication, etc.).
- The FAU blocked the funds and filed criminal complaint to the Police of the Czech Republic.
- The competent French authorities sent MLA request.
VAT Carousel Frauds

- „Tax Team“ established within FAU in 2012
- Focused on detection of VAT carousel frauds („Missing Traders“) and securing VAT
- Close cooperation with Tax Administration
- Close cooperation with obliged entities (banks – how to detect VAT frauds through transactions ??)
- Cooperation with the Police of the Czech Republic
- „COBRA system"
Cooperation Procedure

- STR
- Report
- Feedback

- Obliged entity (bank)
- FAU (analysis)
- Tax administration (analysis)
- FAU

- FAU blocks financial funds on the „Missing trader“ bank account
QUESTIONS?
EU- FI Project
Challenges of multiagency cooperation in regard to effective financial investigations
Sarajevo, 1-5th April 2019
Workshop on Money laundering case

Tasks

1. Presentation of the case and groups' distribution (15 minutes)
2. Group work (45 minutes)
   .. To follow the given methodology in the case
   .. To propose and prioritize criminal intelligence & investigations actions
   .. To prepare a presentation and chose a speaker
3. Groups presentations and discussion (15 minutes per group)
Thank you for your attention

European Union Agency for Law Enforcement Training
Offices: H-1066 Budapest, Ó utca 27., Hungary • Correspondence: H-1903 Budapest, Pf. 314, Hungary
Telephone: +36 1 803 8030 • Fax: +36 1 803 8032 • E-mail: info@cepol.europa.eu • www.cepol.europa.eu
Improvement of asset tracing and recovery capability and skills - presentation

EU- FI Project
Challenges of multiagency cooperation in regard to effective financial investigations
Sarajevo, 1-5th April 2019
Improvement of asset tracing and recovery capability and skills - presentation

Content

1. Identification
2. Tracing
3. Freezing
4. Confiscation
5. Repatriation
The asset recovery process
Identification

**Assets in Banks**
- Bank accounts
- Bank deposits (securites)
- Money market instruments
- Guarantees & Other financial instruments

**Assets in non-bank Financial institutions**
- Life insurance benefits
- Securities accounts
- Investments funds
- Commodities
- E-money & E-gold

**Property**
- Cash & Foreign currency
- Real Estate
- Vehicles, planes, helicopters, etc
- Gold & other precious materials
- Safes
- Art & Antics (master pieces, furniture, jewelry, etc)

**Benefits in partnerships & corporate trusts**
- Trusts
- Foundations
- Other corporations
Causality must be established between the asset and the criminal activity.

Tracing
Tracing money transfers (Banks)

**SWIFT is a global member-owned cooperative and the world’s leading provider of secure financial messaging services**

The messaging platform, products and services connect more than 11,000 banking and securities organizations, market infrastructures and corporate customers in more than 200 countries and territories

SWIFT’s Headquarter is in Belgium.
Tracing money transfers (Banks)

**SWIFT gpi Universal Tracking** – Enabling gpi banks to track gpi payments along the full payments chain

SWIFT gpi tracker enables banks to provide end-to-end payments tracking to their customers.

The banks can trace any money transfer via SWIFT
Tracing money transfers (money transfer)

An MTCN is what Western Union calls its transfer confirmation number. It stands for Money Transfer Control Number, a unique reference number assigned to each specific transfer.
Tracing money transfers. **Bank transfers analysis tools**
Tracing money transfers. **Bank statements analysis tools**

### Account Summary
- **Balance**
  - Opening: ₹9,494
  - Closing: ₹8,984
- **Overall**
  - Credits: ₹5,38,231\(^{11}\)
  - Debits: ₹5,42,155\(^{10}\)
  - Defaults: ₹42,044\(^{1}\)

### Online Transactions
- **Credits**: ₹5,09,755\(^{20}\)
- **Debits**: ₹1,61,200\(^{54}\)

### HDFC Bank Details
- **IFSC**: NEED\(^{1}\)
- **ACC**: NEED\(^{1}\)

### Monthly Analysis
- **Sum**
- **Count**
How to investigate money laundering

Confiscation & Repatriation

Criminal Confiscation
- Basic confiscation
- Extended confiscation
- Third part confiscation

Civil action in criminal proceeds
Civil proceedings in personam
Civil procedures in rem
How to investigate money laundering

Assessment Phase
- Registration
  + Case Management System
  + Assessment Report (Evaluator)

Criminal Investigation decision
 Archive (Non case)

Investigation Phase
- Criminal Investigation
  - Fact finding missions
  - Economic operators checks
  - Financial assets analysis
  - To take statements
  - Public offices checks
  - Tapping communications
  - E-undercover agent
  - Video and audio recording
  - Joint operations
  - EU Agencies Support OLAF, EUROJUST, EUROPOL, etc
  - Search warrant
  - Arrests
  - Forensic Examination (e-data)
  - European Investigation Order
  - European Confiscation Order
  - MLA

Follow-up Phase
- Criminal Confiscation
  - Basic confiscation
  - Extended confiscation
  - Third part confiscation
- Civil action in criminal proceedings
- Civil proceedings in personam
- Civil procedures in rem

Victims
Witness
Whistleblowers informants
Media
Inter-agency cooperation, STR, etc

Criminal Intelligence
(Data collection, Verification, Interpretation)

HUMINT
Data base checks

OSINT
Freezing assets?
Thank you for your attention!