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<tbody>
<tr>
<td>8,30-9,30</td>
<td>Course opening, introduction of CEPOL, tour de table</td>
<td>8,30-9,30</td>
<td>Financial investigations in the context of B&amp;H</td>
<td>8,30-9,30</td>
<td>8,30-9,30</td>
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<tr>
<td>9,30-10,15</td>
<td>Financial investigations in the EU context</td>
<td>9,30-10,15</td>
<td>Multiagency cooperation during financial investigations – B&amp;H experience</td>
<td>9,30-10,30</td>
<td>9,30-10,45</td>
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<tr>
<td>10,15-10,45</td>
<td>Coffee Break + Family photo</td>
<td>10,15-10,30</td>
<td>Coffee Break</td>
<td>10,30-10,45</td>
<td>10,45-11,00</td>
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<tr>
<td>10,45-12,15</td>
<td>Overview of EU Law enforcement agencies</td>
<td>10,30-11,30</td>
<td>Cooperation with private sector</td>
<td>10,45-11,30</td>
<td>11,00-11,30</td>
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<tr>
<td>11,30-12,15</td>
<td>Case study on ML connected to tax evasion</td>
<td>11,30-12,30</td>
<td>Legal issues and best practices of special investigation techniques</td>
<td>12,00-12,30</td>
<td>12,30-13,30</td>
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<tr>
<td>12,15-13,15</td>
<td>Lunch</td>
<td>12,15-13,15</td>
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<td>12,30-13,30</td>
<td>Lunch</td>
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<td>Day 1</td>
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<tr>
<td>13,15-14,00</td>
<td>New mechanisms and challenges of international cooperation (JIT, EIO, etc)</td>
<td>13,15-14,15</td>
<td>Investigation of offshore entities in connection with tax evasion and money laundering + workshop</td>
<td>13,15-14,30</td>
<td>Money laundering (various forms, FI) + workshop</td>
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<td>Case study and Workshop</td>
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<td>14,00-14,15</td>
<td>Coffee break</td>
<td>14,15-14,30</td>
<td>Coffee break</td>
<td>14,30-14,45</td>
<td>Coffee break</td>
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<td>14,15-16,15</td>
<td>Continuation</td>
<td>14,30-16,00</td>
<td>Continuation</td>
<td>14,45-16,30</td>
<td>Continuation</td>
</tr>
<tr>
<td>19,00</td>
<td>Dinner</td>
<td>19,00</td>
<td>Dinner</td>
<td>19,00</td>
<td>Dinner</td>
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MONEY LAUNDERING

INTRODUCTION TO THE
What is the money laundering?
The Money laundering is the process of creating the appearance that large amounts of money obtained from criminal activity, such as trafficking or terrorist activity, originated from a legitimate source.
How is the process of money laundering?
A TYPICAL MONEY LAUNDERING SCHEME

1. PLACEMENT
   - Dirty Money integrates into the financial system
   - Wire Transfer

2. LAYERING
   - Transfer funds between various Offshore/Onshore Banks

3. INTEGRATION
   - Purchase of Luxury Assets
   - Financial Investments
   - Commercial/Industrial Investments

Collection of dirty Money
OTHER MODELS OF PHASES
Model of Bernasconi

Model of Zund.- (Like the water cycle)

Model from EE.UU.- Treasure department. (Circular model)
European Regulation
DIRECTIVE (EU) 2015/849 OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL

of 20 May 2015

ADD TWO DIRECTIVES MORE IN 2018


WICH ARE THE MAIN RULES OF THE DIRECTIVE?
Definition of Credit and financial institution (Subject Bound)
All serious crimes are included.

TERRORISM, ORGANIZED CRIME, TAX EVASION, CORRUPTION...
Minimum standards in the definition of criminal offenses and sanctions. (Penalty for at least 4 years)
Companies can also be responsible
Improving judicial and police cooperation
Adapt European standards to international obligations
How do you launder money?
Artificial increase in profits.

Casino or internet Game.

Buy Property.

Lottery.

Companies without economic activities.

Non-profit associations.

And more and more....
Special attention to -

HAWALA.

CRYPTO COINS.
Crypto Coins.
The main problem is the lack of international regulation.
PHASES OF THE INVESTIGATION.

Location of Assets.

Identification of "Modus Operandi"

Identification of criminal structure.

Information Analysis.

Operational action.
Location of Assets

It depends on law if each country.

Sources of information

Without or With

Warrant.

Open or Closed.
Sources International information.

CARIN.

Is an informal network of law enforcement and judicial practitioners in the field of asset tracing, freezing, seizure and confiscation. It is an inter-agency network. Each member state is represented by a law enforcement officer and a judicial expert (prosecutor, investigating judge, etc. depending on the legal system).
ARO Platform

- Established in 2009 by the Commission and Europol to enhance co-operation and co-ordination of Asset Recovery Offices at EU level - (Council Decision 2007/845/JHA).
- Identified a need to improve the access to centralised data bases, in particular to financial information in order to trace and identify bank accounts effectively across the EU.
- Sub-Working Group on centralised bank account registers (CBRs) established in March 2011.
- First operational meeting held in June 2011 (Belgium, Bulgaria, Croatia, Czech Republic, Denmark, France, Italy, Luxembourg, Moldova, Netherlands, Portugal).
IDENTIFICATION OF MODUS OPERANDI

LOTTERY, CASINO, BUY GOODS. (Simple)

SIMULATE EXTRA-ECONOMICS ACTIVITY. (Simple)

BANKING COMPENSATION SYSTEM. (Complex).

VAT CARROUSELS. (Complex).

TRANSFER OUTSIDE OF THE BANKING CIRCUIT. (Complex)

And more........
Why use a star to explain the economic research
Structures change and their relationships are not stable, and they aren't pyramidal.
BASIC FLOW OF THE ECONOMIC

- Government
- Bank
- Producer
- Transport and logistics
- Market
- Consumer
- Money return
- Financial Institution

POLICIA NACIONAL
32
MONEY LAUNDERING HOW IT'S DONE

DIRTY MONEY FEEDS INTO THE FINANCIAL SYSTEM

FILTHY LUCRE (DIRTY MONEY)

PLACEMENT

BANK

LAYERING

- TRANSFERS
- SHELL COMPANIES
- WIRE TRANSFERS
- OFFSHORE BANKS
- LOANS
- FALSE INVOICES

INTEGRATION

‘CLEAN’ ASSETS

POLICÍA NACIONAL
In Money laundering there is always a simulated phase
FINALLY

OPERATIONAL PHASE.
SURVEILLANCE AND FOLLOW UP

Escribe un pie de foto.
THE END.
INTRODUCTION TO RESEARCH OF ECONOMIC CRIMES
What are we going to talk about?
Scams, Financial frauds, Political Corruption and money laundering.
SCAMS

Technological fraud. (Phishing, Pharming, logical security....)

CEO Frauds.

SOCIAL ENGINEERING FRAUDS.

STALKING
Fraudulent letters.

Rich Deal.

Fraud in electronic commerce.
FINANCIAL FRAUDS

Financial Scams (CFDs, FOREX ...)

Crimes of the financial market.

Corporate crimes.
CORRUPTION

Administrative Prevarication.
Bribery.
Embezzlement.
How to face economic research?
THE RESEARCH MUST ALWAYS RESOLVE THE FOLLOWING QUESTIONS.
Three examples, three investigations.
A group of people with stolen IDs, open an account in Online Banking.
Then request micro credits an enter the money into the account, finally take it out as cashier.
Line.-1

Technological Research.

IPs
Phone Position and traffic of calls and messages.
Economic line, Who open the accounts, video recording of who gets the money
The intelligence criminal is basic to solve these cases.
Cross data between data base.
CASE.-2

bank fraud

danger
password

POLICIA
NACIONAL
A criminal group buys companies with good credit history, and asks banks for credit lines.
Propose a business project to be financed by the banks and they increase the credit lines
Finally when the bank feels confident, they exhaust the credit line and disappear with the money.
Lines of investigation?
First Step.

GET THE MAIN INFORMATION: PEOPLE AND COMPANIES INVOLVED
Second Step.

ANLYZE THE CRIMINAL METHOD.

Financial analysis.
Third Step.

SPECIFY THE PERIOD.

(Essential in an economic analysis.)
Fourth Step.

DETERMINE THE FINANCIAL ENTITIES AFFECTED.
Fifth step.

Operational Development.

(Telephone tapping, monitor and follow up...)
The future is to use MALWARE.

Computer Trojan, worm
A city council of an important city tender the construction of a sports center.
The construction company delivered a significant amount of money to the ruling political party.
The construction never finished and also presented an extra cost of four million Euros.
In the investigation of corruption, it is difficult to understand the legal process, because they usually try to hide the crime in complex administrative adjudication processes.
After understanding the process, the facts were analyzed discreetly, evidence of crime was obtained and we requested phone taps.
Listening to the phone, an inspection was made of the department involved, where corrupt official work.
Many calls were collected between officials and politicians involved.
THANK YOU FOR
YOU ATTENTION