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COMBATING FINANCIAL CRIME

Financial crime threatens people in every aspect of their lives: at home, at work, online and offline.

Theft, fraud, deception, blackmail, corruption, money-laundering... The possibilities for making money illicitly are seemingly endless. To so-called white collar criminals, the risks appear low and the returns high.

Financial crime ranges from basic theft or fraud committed by ill-intentioned individuals to large-scale operations masterminded by organized criminals with a foot on every continent. These are serious criminal activities whose importance should not be minimized as, over and beyond their social and economic impact, they are often closely linked to violent crime and even terrorism.

We are all impacted by financial crime which has taken on a whole new dimension with the rapid advancement of digital technology.

Criminal gangs operate transnationally to avoid detection, and stolen funds cross many physical and virtual borders before they reach their final destination. This is where our global police networks play an essential role.

Payment card fraud

We work with police and financial institutions worldwide to tighten the net on payment card crime.

There are a range of crimes associated with payment cards, payment systems such as point-of-sale terminals and cash machines (ATMs). The prevalence of online payment has been a boon to criminals opening up a host of new opportunities.

Crimes range from actual physical attacks on ATMs, for example using explosives, to sophisticated cyberfraud such as black-box attacks where an unauthorized device sends commands directly to the ATM cash dispenser.

- Card-Present and Card-Not-Present fraud

In addition to actual card theft, criminals use various methods to capture data including card skimming at ATMs or ticket machines, and phishing. People are often unaware that their card data has been stolen until it is too late. This data may be used to create fake cards or used subsequently for Card-Not-Present fraud (CNP).

- What happens to the data?

Fraudsters use the information to purchase goods in the name of victims or obtain unauthorized funds from the victims' accounts. Compromised card data may also put up for sale on dark net markets. In many cases, the data stolen in one country is used elsewhere making it harder to trace.

- Cross-border and multi-sector coordination

International cooperation is required for law enforcement to investigate these crimes, since the victims often live in a different country to where the subsequent theft/fraud/cash-out occurs. This is where our capabilities and support come in.

We cooperate with the European Association for Secure Transactions (EAST). Their website contains the definitions and terminologies of the various types of crimes in this context.

- Global Airport Action Days

These regular operations aim to intercept travellers who are flying on tickets bought with compromised credit card data in order to crack down on the criminal organizations behind them. They are co-organized by Europol, INTERPOL and other international stakeholders.

We mount a command post, and work round the clock with local police forces, airlines, the International Air Transport Association (IATA) and payment card companies. Recent successful operations enabled new modus operandi to be identified where organized crime networks attempted to gain access to transit areas in airports in order to facilitate illegal immigration and drug trafficking.

In June 2018, the action day involved 226 airports in 61 countries, 69 airlines and six online travel agencies; it resulted in 141 arrests.

Список використаних джерел

1. <https://www.interpol.int/Crimes/Financial-crime/Payment-card-fraud>.
2. <https://www.interpol.int/Crimes/Financial-crime>.

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AUSTRIAN EXPERIENCE IN COMBATING DOMESTIC VIOLENCE

In November 1996 the Austrian National Assembly passed the Act on Protection against Domestic Violence, which came into force as from 1st of May 1997; amendments became effective on January 1, 2000 and January 1, 2004. The Protection against Domestic Violence Act is not a single law; its provisions are laid down in the Civil Code, the Enforcement Code and the Security Police Act.

The law provides the victim's right to protection from an offender in his/her living environment and social surroundings by entitling the police to impose eviction and barring orders on perpetrators. The barring order can be extended if the person at risk applies to the Family Court for an interim injunction. Furthermore so-called "intervention centres" offering free counselling and support to victims of domestic violence were established.