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FIGHTING MONEY LAUNDERING: INTERNATIONAL EXPERIENCE

The problem of "laundering" of criminal proceeds at the international level over the last decades has become especially urgent, especially for countries with advanced economies and free movement of capital.

Historically, the term money laundering first appeared in the United States in the 1980s. In 1984, the US Presidential Commission on Combating Organized Crime identified the laundering of the proceeds of criminal groups as a process of concealing the presence of illegal origin or illicit use of income, as well as attempts to present these revenues.

In international law, the definition of the legalization (laundering) of proceeds of criminal activity was outlined in the Vienna Convention on the Suppression of Drugs and Psychotropic Substances on 19 December 1988.

Since the middle of 1980s, the international community has begun an active fight against money laundering. This has led to an increase in crime related to drug trafficking, arms trafficking, an increase in terrorist incidents, and the active investment of capital of dubious origin in the economies of some states, including those that are developing steadily.

Given the urgency of money laundering issues, the 1989 Anti-Money Laundering Group (here in after referred to as FATF) was set up at the meeting of the G7 Leaders in Paris in Paris. FATF is an intergovernmental body that develops and promotes policies to combat the legalization of criminal proceeds at national and international levels. The FATF comprises 29 member countries.

Each country, using these recommendations, develops and implements its own system and measures to combat the legalization of crime, such as: USA. The US Treasury's recommendations suggest that all available facts regarding transactions in the amount of US \$ 10,000 are carefully investigated for "suspicion". Particular caution should be exercised regarding transactions and banking relationships when there is doubt about the identification of customers, transactions involving third countries and the like. According to foreign periodicals, large US banks have significantly increased the cost of money transfer data analysis technology to capture suspicious activity.

Italy. Italy's current law requires banks and other intermediary agencies to keep detailed records of residents' currency transactions so as not to miss out on money laundering attempts. **Ireland.** In Ireland, the Criminal Law Act (1994) requires all financial institutions to require new clients who will carry out large transactions to document the origin of the money. **Cyprus.** The strategy of the Cyprus banks is based on the "know your customer" principle and is aimed at identifying persons who have multiple trust accounts that are not compatible with their business form, or accounts that receive deposits from a large number of different private addressees, as well as those customers who they try to open a large sum of money, even under unfavorable conditions. According to this strategy, bankers need to know the origin of funds, the history of all accounts opened with the bank, the frequency of customer requests to the bank.

Greece. Greek law provides for the identification of clients in the case of contracting, opening accounts, renting safes, securing loans; at the same time, the identification does not require insurance operations for small amounts and terms and related to retirement insurance. **Switzerland.** In 1991, the Federal Banking Commission of Switzerland forbade (except in exceptional cases) to open anonymous accounts and denied property managers the right to hide their clients' real names when opening accounts. **Austria.** In Austria, the only country in the European Union to allow anonymous bank accounts, a phasing-out program has been developed under pressure from the FATF. **Belgium.** The Belgian financial authorities, strictly controlling the movement of money, are obliged to check all transactions for more than 10,000 euros. **Lithuania.** According to the Law of Lithuania "On Prevention of Money Laundering" (January 1998) banks and other credit institutions, insurance companies, customs, post office, notaries, pawnshops, special services of the country provide the tax police with information about persons suspected of money laundering of all transactions more than 50 thousand litas (16.9 thousand USD), as well as currency exchange in the amount of more than 10 thousand litas (3.4 thousand USD). The law adopted by the Lithuanian Seimas on Prevention of Legalization of Criminal Investigation (December 1997) contains indications by which the criminal funds are identified and a list of financial transactions subject to special control, and defines the minimum amount, starting from which Client identification number is 10 thousand years (17.7 thousand USD). **Poland.** Polish bankers primarily control transactions with large amounts of cash (especially if similar amounts have not previously been paid), significant transfers from countries known as drug makers or suspected of involvement in terrorism, etc. Increased attention is given to clients who have significant amounts in accounts with several banks and

transfer them to third countries. **France.** According to a law passed in France in 1996, the proceeds of a criminal act are considered illegal and all operations involving them are laundering of "dirty" money, which is a criminal offense. In this way, the government of the country has reaffirmed its desire to contribute at the financial and banking level to the fight against drug trafficking, organized crime, tax fraud, customs violations. France is also considering extending the notion of "dirty" money to money from the activities of international criminal organizations.

In most countries, money laundering is recognized as a criminal offense. This point is clearly recorded in US laws and in many other countries. Moreover, the laws of certain countries explicitly state that consideration of such cases should be given priority over other issues.

In Ukraine, the responsibility for legalization (laundering) of proceeds of crime is provided for in the Criminal Code of Ukraine and is punishable by imprisonment for a term of 3 to 15 years with confiscation of property, the application of additional sanctions, etc.

In other words, in Ukraine, the responsibility for legalizing criminal proceeds and not reporting or unlawfully disclosing information about suspicious (suspicious) transactions is one of the most severe in the world.

In almost all countries, special organizations have been set up to combat money laundering. In the US, this is the Department of Financial Crimes Enhancement, which is set up by the US Treasury Department; in Canada, the Center for Financial Analysis, in Japan, the Japanese Office of Financial Intelligence, in Greece, the Special Committee on Money Laundering, in Argentina, the Financial Information Committee, and in Brazil, the Financial Control Board. There are two special organizations in Mexico - the Directorate General for Transaction Investigation and the Anti-Money Laundering Agency. The problem of money laundering in the financial institutions of Belgium is addressed by the Financial Information Processing Sector, created by the Ministry of Finance and Justice, which analyzes suspicious transactions, as well as notices from police, customs and other public authorities, and suspends suspicious transactions if necessary.

Each year in February, the FATF publishes its report on the changing trends in money laundering, methods and countermeasures (the so-called "typological" report). At the end of June, the annual FATF report is published, which provides an overview of the Group's activities throughout the year.

The FATF also has its own Internet page, where you can find electronic copies of the Forty Recommendations (English, French and

several other languages), FATF reports, a list of FATF members and reviewers, copies of other international documents and other material.

Список використаних джерел

1. <http://www.sdfm.gov.ua/content/uk/fatf.htm>
2. <https://fincontrol.com.ua/news-public.php?id=68>
3. <https://blogs.imf.org/2009/12/17/money-laundering-and-terrorist-financing/>
4. <https://cyberleninka.ru/article/n/cooperation-of-international-institutions-on-public-policy-formation-for-the-prevention-of-money-laundering>

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WAYS TO REDUCE CRIME IN THE WORLD'S MOST VIOLENT CITIES

Crime is a serious issue that affects everyone in society. It affects the victims, perpetrators and their families.

For example, according to the Ministry of Internal Affairs of Ukraine, last 2018, 463.3 thousand crimes were recorded in Ukraine, including 1508 premeditated murders. "In general, compared to 2017, the number of crimes decreased by 7% and the serious and especially serious - by 13%. Thus, in 2018, 463.3 thousand crimes were committed in the country. The numbers are huge, but the overall crime rate in the country has declined [1].

In my opinion, to improve the situation it is necessary to pay attention to foreign experience in fighting crime.

Violent crime is deeply entrenched in some developing countries, particularly in Latin America. Some consider social inequality to be a major contributing factor to levels of violence in Latin America, where the state fails to prevent crime and organized crime takes over State control in areas where the State is unable to assist the society such as in impoverished communities. Crime and violence affect the lives of millions of people in Latin America. Some experts offer these solutions to bringing down high rates [2].

Look at the whole picture: While people are aware that there are high levels of lethal violence in Brazil, this is often misrepresented by national and international media as a simple cops vs robbers dynamic – a misrepresentation that more often than not criminalises poverty.