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## **EXPERIENCE OF COUNTRIES IN COMBATING FINANCIAL CRIMES**

In money laundering, the proceeds of crime are run through the financial system to disguise their illegal origins and make them appear to be legitimate funds. Most often associated with organized crime, money laundering can be linked to any crime that generates significant proceeds, such as extortion, drug trafficking, arms smuggling, and white-collar crime. Although money laundering often involves a complex series of transactions, it generally includes three basic steps.

One of step in money laundering is known as layering, carrying out complex layers of financial transactions to separate the illicit proceeds from their source and disguise the audit trail. This phase can involve such transactions as the wire transfer of deposited cash, the conversion of deposited cash into monetary instruments (bonds, stocks, traveler's checks), the resale of high-value goods and monetary instruments, and investment in real estate and legitimate businesses, particularly in the leisure and tourism industries. Shell companies, typically registered in offshore havens, are a common tool in the layering phase. These companies, whose directors often are local attorneys acting as nominees, obscure the beneficial owners through restrictive bank secrecy laws and attorney-client privilege [4].

Money laundering is a problem not only in the world's major financial markets and offshore centers. Any country integrated into the international financial system is at risk. As emerging markets open their economies and financial sectors, they become increasingly viable targets for money laundering activity. Increased efforts by authorities in the major financial markets and in many offshore financial centers to combat this activity provide further incentive for launderers to shift activities to emerging markets. There is evidence, for example, of increasing cross-border cash shipments to markets with loose arrangements for detecting and recording the placement of cash in the financial system and of growing investment by organized crime groups in real estate and businesses in emerging markets.

Concerted efforts by governments to fight money laundering have been going on for the past fifteen years. The main international agreements addressing money laundering are the United Nations Vienna Convention against Illicit Traffic in Narcotic Drugs and Psychotropic Substances (the Vienna Convention) and the 1990 Council of Europe Convention on Laundering, Search, Seizure and Confiscation of the Proceeds of Crime. And the role of financial institutions in preventing and detecting money

laundering has been the subject of pronouncements by the Basle Committee on Banking Supervision, the European Union, and the International Organization of Securities Commissions [3].

The Vienna Convention, adopted in December 1988, provides comprehensive measures against drug trafficking, including provisions against money laundering and the diversion of precursors chemicals. It provides for international cooperation through, for example, extradition of drug traffickers, controlled deliveries and transfer of proceedings [5]

The Convention on Laundering, Search, Seizure and Confiscation of the Proceeds from Crime, also known as the Strasbourg Convention or CETS 141, is a Council of Europe convention which aims to facilitate international co-operation and mutual assistance in investigating crime and tracking down, seizing and confiscating the proceeds thereof. The Convention is intended to assist States in attaining a similar degree of efficiency even in the absence of full legislative harmony.

Parties undertake in particular to criminalise the laundering of the proceeds of crime and to confiscate instrumentalities and proceeds (or property the value of which corresponds to such proceeds) [1].

Created by the G-7 in 1989 in response to a growing concern about money laundering, the FATF's mission is to monitor members' progress in implementing necessary measures, review money laundering and terrorist financing techniques and counter-measures, and promote the adoption and implementation of appropriate measures globally. Members of the TFI staff chair the U.S. delegation to the FATF, and it has been an important organization resource in centralizing efforts to combat money laundering and terrorist financing. The delegation, which also includes members of the Departments of State and Justice, the National Security Council, and federal financial regulators, develops U.S. positions, represent the U.S. at FATF meetings, and implement actions domestically to meet the U.S. commitment to the FATF [2].

As a result, the fight against money laundering requires coordinated efforts and cooperation at the international level. Improvement of the regulatory framework, coordination of measures between countries and constant control of financial flows are the main elements that minimize the negative impact of money laundering on the economy and society as much as possible.

#### ***Список використаних джерел***

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4. Money Laundering and International Efforts to Fight It  
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5. United Nations Convention against Illicit Traffic in Narcotic Drugs and Psychotropic Substances, 1988 [https://www.unodc.org/pdf/convention\\_1988\\_en.pdf](https://www.unodc.org/pdf/convention_1988_en.pdf)

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## **USA EXPERIENCE IN CRIME PREVENTION**

The United States has long been at the forefront of crime prevention strategies, employing a wide range of legal, social, and technological methods to reduce criminal activity and improve public safety. In recent years, the U.S.A. criminal justice system has focused on addressing a diverse array of crimes, from violent offenses to cybercrime, reflecting the country's evolving social and technological landscape in crime prevention include legislative frameworks, community policing, technological advancements, and international cooperation, all of which aim to protect society from new and persistent threats.

One of the areas in U.S.A. crime prevention is the enactment of legislation tailored to address specific types of crime. The First Step Act of 2018 is an example of a modern legislative effort aimed at reducing recidivism and improving rehabilitation for nonviolent offenders. This law incentivizes pan in vocational and rehabilitative programs, providing inmates with opportunities for early release based on good behavior. Additionally, laws such as the City Information Sharing Act (CISA) of 2015 reflect the U.S.'s growing focus on cybercrime prevention. CISA enables private companies to share information about cyber threats with the federal government to enhance the country's cybersecurity posture [2, 3].

Community-based crime prevention initiative to play a significant role in reducing crime at the local level. Modern community policing models emphasize cooperation between law enforcement and residents to identify and address the root causes of crime. Programs such as Project Safe Neighborhoods (PSN) highly effective in building community trust and reducing violent crime by focusing on hotspot areas and engaging local stakeholders. Studies show that this type of policing helps prevent crime ng communication and collaboration between the police and the communities they serve.