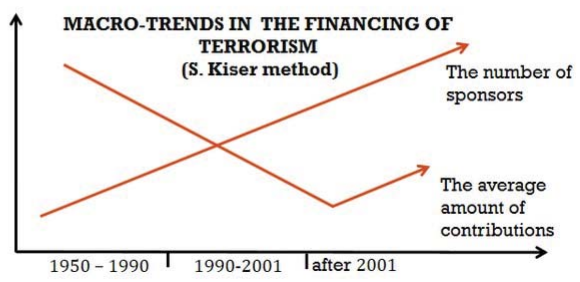


BUSINESS-STATE INTERACTION IN THE FIELD OF ANTI-MONEY LAUNDERING AND COMBATING THE FINANCING OF TERRORISM

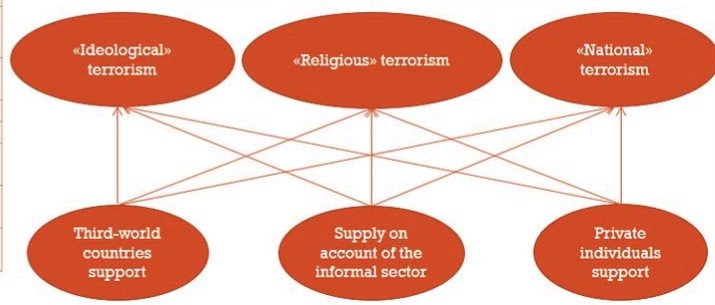


TRENDS AND FORECASTS: SCIENTIFIC ASSESSMENT

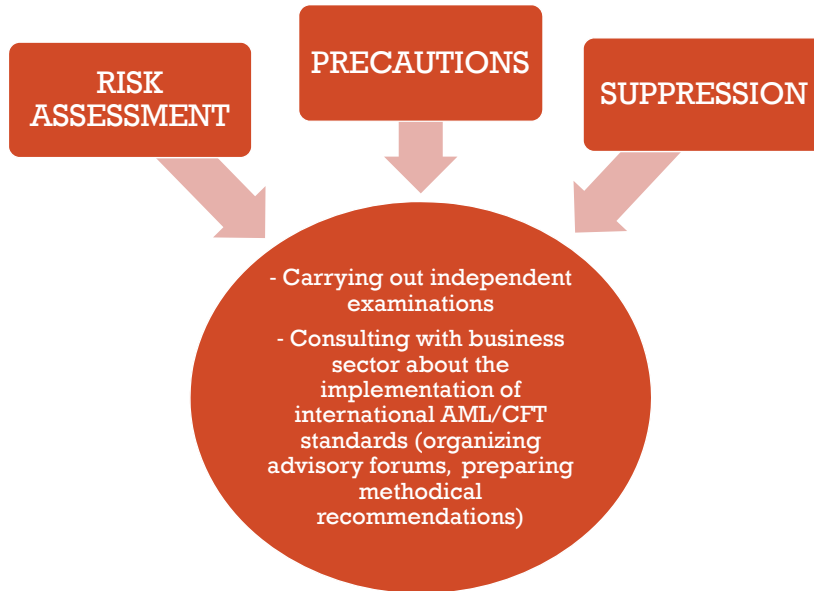
Risk assessment of money laundering in Russia (correlation and survey analysis)				
Field	Total number of risks	Most probable risks	Structural risk level	Total risk level
Banks	34	6	High	High
Accounting	14	9	High	High
Jurisprudence	17	7	High	High
Financial services	18	7	High	Medium
Business structures	11	6	Medium	Medium
Real estate agents	11	7	Medium	Medium
Luxury goods	10	6	Low	Low
Bets	10	5	Low	Low
Casino	10	3	Low	Low
Cash	21	7	High	High
Electronic payments	10	6	Medium	Medium
Digital currencies	5	3	Low	Low



SOURCES AND COMPONENTS OF TERRORISM



THE PROMISING MODELS OF BUSINESS-STATE INTERACTION IN THE FIELD OF AML/CFT





MAIN TENDENCIES OF INTERNATIONAL COOPERATION IN THE SPHERE OF AML/CFT

- Consolidation of the international cooperation on the basis of regional organizations(OSCE, EAG, EvrAzES, BRICS etc.)
- Involvement of the private sector in the sphere of evaluation, monitoring and prevention of money-laundering and the financing of terrorism
- Detection and examination of new criminal schemes. Exchange of experience in the field of investigation of new typologies of money-laundering and financing of terrorism, working out a global strategy of its suppression
- Organization of state cooperation in preventing the creation of “one day” firms, criminal schemes, customer-not-present paid bills, and pre-term return of assets
- Establishment of new guidelines with regard to the prevention of the criminal scheme “five flags”
- Monitoring new hi-tech challenges

NEW HI-TECH CHALLENGES FOR THE AML/CFT SYSTEM

-  In-game currencies
-  Cryptocurrencies
-  Quasi-payment instruments

FATF: BASIC CLASSIFICATION

	Convertible currencies <ul style="list-style-type: none"> • Can be sold/bought • Rubles, euros, dollars
	Non-convertible currencies <ul style="list-style-type: none"> • Functioning in “closed” systems • “Monopoly” money
	Limited convertibility currencies <ul style="list-style-type: none"> • Possible to buy, impossible to sell • Almost all virtual currencies

BENEFITS AND RISKS OF CRYPTOCURRENCY TURNOVER

BENEFITS

- Management by means of private sub-corporate groups
- A step on the way to the innovation-based economy
- Formation of global market
- Development of clusters and national innovative capital
- Protection of private capital through the internal acquisition of assets
- Absence of financial framework in the circulation
- Great potential for transactions 24/7
- Opportunity to carry out micropayments
- Supervision of control-demanding spheres

RISKS

- Limited emission and control over issuing agents
- Application in cross-border operations
- Foreign trade control
- Private use
- Free circulation
- Underdevelopment of the innovation-based economy
- Lack of control over miners
- Decentralized nature of cryptocurrency

PROSPECTS FOR THE LEGALIZATION OF CRYPTO CURRENCIES

Decentralized crypto currencies are a stress test for the regulation

- They're hard to outlaw, we can only control them



Conditions of the legalization:

Who must be identified?



Exchanges as an object of supervision



Identification of the user at the stage of cashing crypto currency

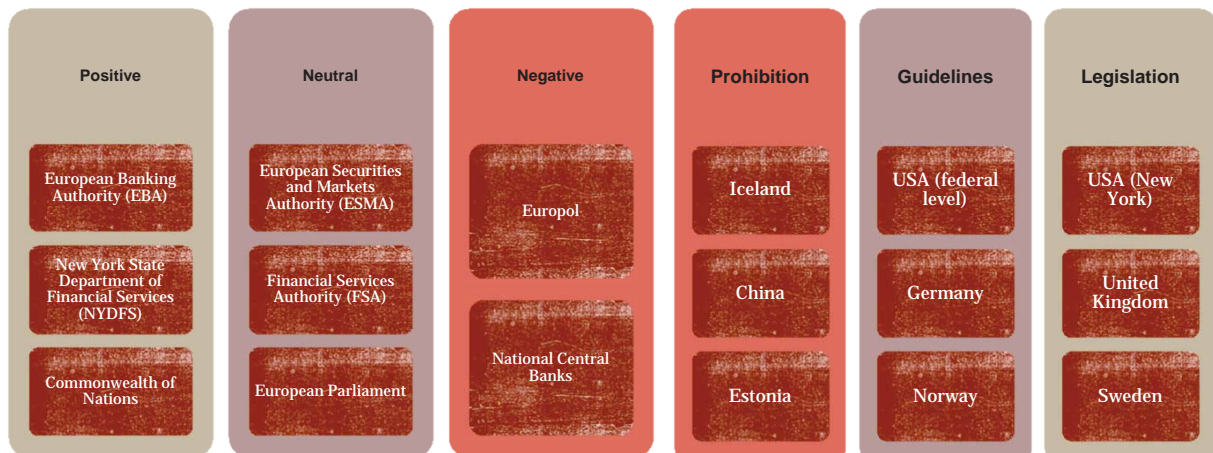


MINING AND PROCESSING

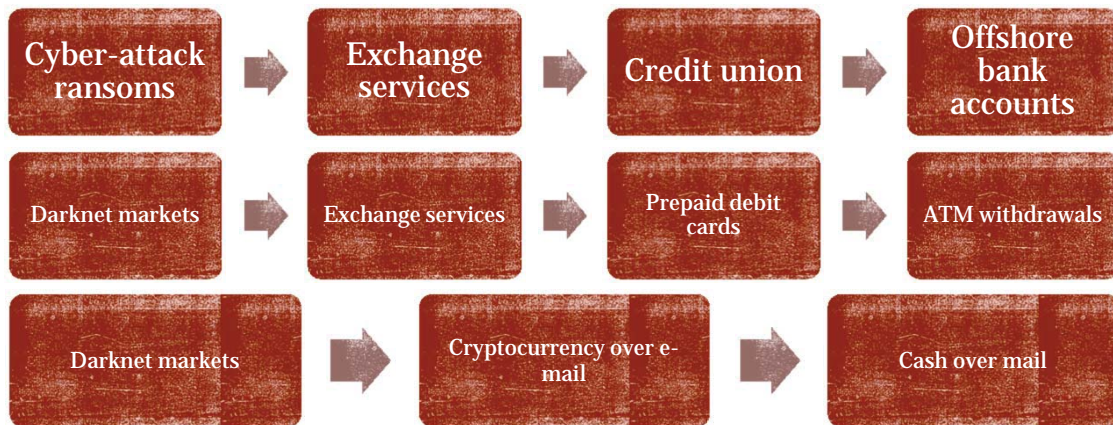
- banks (accredited by the CBR) which control processing
- the transaction information is available for supervisory bodies
- licensing of specific kinds of activity related to the crypto currency turnover
- limitations of mining organizations
- market participants identification



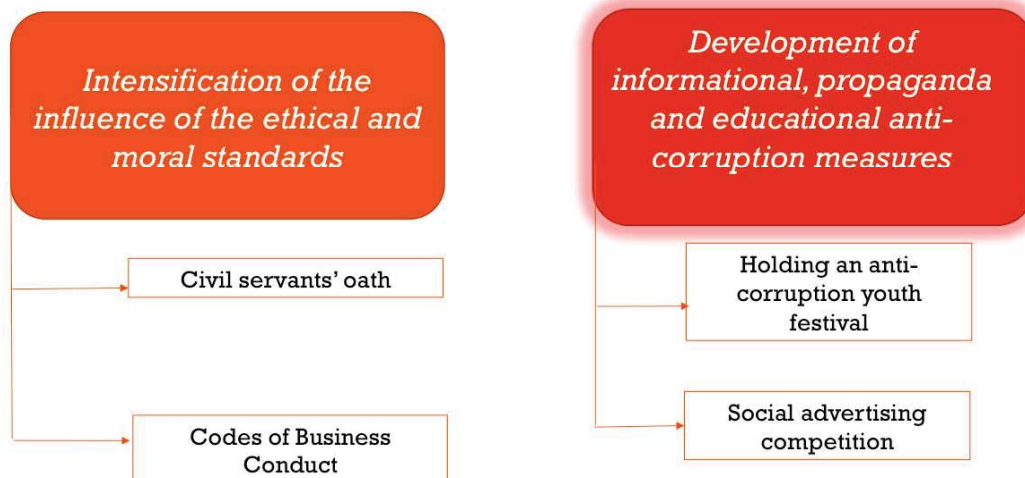
International positions and national regulation



ML/FT schemes involving cryptocurrencies



PROGRAMME OF TOMORROW (NATIONAL ANTI-CORRUPTION PLAN)



CORRUPTION PATTERNS:

1. Corruption as business

2. Displays of intrusiveness

3. Changes in the contingent of bribetakers

4. Improper use of budget funds; public purchases

5. Absence of unified practice of combating corruption

	DEVELOPED COUNTRIES	DEVELOPING COUNTRIES
<u>CORRUPTION MODELS</u>	«Official - business»	«Official - citizen »
<u>ANTI-CORRUPTION STRATEGIES</u>	At the level of authority-business interaction	At the level of officials

