الجلسة الخاصة الثانية للمنتدى العربي المعني باسترداد الأصول المنهوبة
شرم الشيخ، مصر
11-13 يونيو/حزيران 2013

تحديد التدفقات المالية المرتبطة بالجرائم في النظام المصرفي

حمزة شرايتي/ آرييل نيدهارت
المحققان الماليان في الجرائم الاقتصادية
محكمة جنيف، سويسرا

POST TENEBRAS LUX

République et canton de Genève
POUVOIR JUDICIAIRE

التحقيقات المالية: تعريف

تحديد التدفقات المالية المرتبطة بالجرائم
في النظام المصرفي

التحقيقات المالية: الهدف

- إثبات الصلة بين الأصول المتأتية من أنشطة إجرامية والجريمة نفسها

- مصادرة العائدات المتحصلة من الجريمة

التحقيقات المالية :كيف نبدأ؟

- هل يكفي اقتفاء أثر التدفقات المالية وتتبعها؟

التحقيقات المالية : التخطيط

النقاط الرئيسية

تتكون التحقيقات المالية من:

- إنشاء سجل التتبع الورقي (التدفقات المالية)
- تحديد السبب الذي تم من أجله تحويل الأموال (السبب)

يمكنُنا بهذه الطريقة إثبات الصلة بين الجريمة والعائدات المتأتية منها

التحقيقات المالية : المنهجية

1. تحديد التدفقات المالية

التتبّع ورسم صورة بصرية

2. استجواب المشتبه فيه

استجواب المشتبه فيه بشأن هذه التدفقات المالية لتحديد خلفيتها الاقتصادية

النقاط الرئيسية

-التتبع

- رسم صورة بصرية

-الاستجواب

صعوبات تتبع الأموال المتحصلة من جرائم

- تفسير الوثائق والمستندات البنكية تفسيرا صحيحا
- حجم تلك الوثائق والمستندات
- تحديد نطاق التحقيق

أدوات تحديد التدفقات المالية

- التتبع يعني إنشاء «كشف بنكي» لتحديد الحسابات البنكية الجديدة
- رسم صورة بصرية لمسار التدفقات المالية يعني رسم شكل تخطيطي من أجل تحديد نطاق التحقيقات

التتبع : الخطوة الأولى

- تحديد منشأ وأصل الأموال وتحركها من**" الحساب الأصلي"** إلى وِجهات أخرى، وذلك لتحديد أي حسابات بنكية جديدة

مثال لكشف بنكي:

BANK	HSBC (GE)	Proceeding Number	
HOLDER	MAN SECURITIES LTD		
CLIENT NUMBER			
STATUS			
BALANCE			
OPENING			
PROXIES			
BENEFICIAL OWNER		File Number	

			> 50'000	> 50'000					
DATE	ANN.	TEXT	DEBIT	CREDIT	CURR.	BANK	NB.	HOLDER	REMARKS
01.avr	2004	WIRE TRANSFER		150'000.00	USD			Schroeders - Para.xls	
20.avr	2004	WIRE TRANSFER		163'300.00	USD			Schroeders - Para.xls	
15.sept	2004	WIRE TRANSFER		300'000.00	USD			Schroeders - Para.xls	
21.févr	2005	WIRE TRANSFER		183'000.00	USD			Schroeders - Para.xls	
21.févr	2005	WIRE TRANSFER		194'000.00	USD			Schroeders - Para.xls	
18.mai	2005	WIRE TRANSFER	2'500'000.00		USD	CREDIT AGRICOLE (GE)			
18.juil	2005	WIRE TRANSFER		1'000'000.00	USD				
29.juil	2005	CHECK	180'000.00		USD				
29.juil	2005	CHECK	100'000.00		USD				
29.juil	2005	CHECK	180'000.00		USD				
29.juil	2005	CHECK	180'000.00		USD				
29.juil	2005	CHECK	180'000.00		USD				
29.juil	2005	CHECK	180'000.00		USD				
14.sept	2005	WIRE TRANSFER		500'000.00	USD			Schroeders - Para.xls	
19.sept	2005	WIRE TRANSFER		1'535'750.00	USD				
07.févr	2006	WIRE TRANSFER		90'960.00	USD				
22.mai	2006	WIRE TRANSFER		200'000.00	USD	PICTET (LUX)			
11.sept	2006	WIRE TRANSFER		316'994.26	USD				
26.févr	2007	WIRE TRANSFER		350'000.00	USD	PICTET (SINGAPOUR)		WEST	
04.juil	2007	WIRE TRANSFER		190'700.13	USD				
01.mai	2008	WIRE TRANSFER	204'686.00		USD	HSBC BANK (MIDDLE EAST SHARJAH)		NORTHERN	C/V AED 751'200.50
		TOTAUX	**3'704'686.00**	**5'174'704.39**					
				1'470'018.39					

ما الوثائق والمستندات التي يجب أن نطلبها من البنك؟

الجزء **الأصفر** من كشف الحساب:

- مستندات متعلقة بفتح الحساب البنكي

الجزء **الأصفر**: ما هو المهم؟

- من هو صاحب الحساب البنكي؟ منْ المالك المستفيد؟ هل يوجد توكيل لأي شخص؟ هل هناك تفويض لطرف ثالث؟
- ماهي وضعية الحساب البنكي: مغلق؟ ممنوع استخدامه؟ نشط؟

24 MAI 2007 07 :33

Bank (Suisse) S.A. ***Request Form***

Account Number: ______________

Code name **(if required):**______________ (3 to 9 letters max.)

Account holders*:

Enterprises (UK) Ltd.

____

____

____

***Please indicate full individual(s)/corporate name**

I/We request and authorise **Bank (Suisse) S.A.** (the "Bank") to open one or more accounts for me/us which will be governed by the Bank's General Conditions, a copy of which I/we have received, and which are known to and accepted by me/us as governing my/our business relationship with the Bank. **I/We understand that the Bank retains the right to amend the General Conditions from time to time without prior notice (Article 23 of the General Conditions).**

I/We hereby certify that I/we am/are not a United States Person(s) (i.e. citizen or resident of the United States or subject to the United States individual tax) and I/we agree to notify promptly the Bank of such status changes and if I/we become a United States Person(s).

25/04/07
Place and date

Signature of the Principal

Signature of the Principal

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Bank (Suisse) S.A. 24 MAI 2007 07 33 **Signature Card**

Account number:

Individual Account

Family name First name(s)	Date of Birth	Nationality	Specimen Signature
	__/__/__		

Joint Account

offers various types of joint accounts with individual and joint signing authority. The signing authority is determined by the Joint Account Agreement.

Corporate Account / Trust Account

Corporate / ~~Trust Name~~: ENTERPRISES (UK) LTD.

Authorised Corporate* / Trust Signature(s):

Family name First name(s)	Date of birth	Nationality	Specimen Signature	Signing authority Individual	Joint
				☑	☐
	__/__/__			☐	☐

Bank (Suisse) S.A. 24 MAI 2007 07 ***Declaration on an Account***

(Form A as per Art 3 and 4 CDB)

Account number:

The undersigned hereby declares :
(mark with a cross where applicable)

☐ that he (she) / they is/are the beneficial owner(s) of the assets to be deposited with the Bank,

☑ that the beneficial owner(s) of the assets to be deposited with the Bank is/are :

Full name (or firm)	Date of Birth, Nationality	Address / Domicile / Country (or location of head office)
[illegible]	[illegible]	[illegible]

The undersigned takes due note that :

- the banking secrecy privilege protected by Art. 47 of the Federal Law on Banks and Savings Banks of November 8, 1934/March 11, 1971 is not unrestricted. The officers, employees and mandatories of the Bank are liable to provide evidence and information vis-a-vis the authorities when required to do so under federal or cantonal laws (such as during a criminal proceeding). Such an obligation also exists vis-a-vis foreign authorities, insofar as the Swiss Confederation grants judicial assistance to the country concerned;

- the system of numbered or coded accounts and deposits is a purely internal measure of the Bank and in no way affects the obligation to provide evidence or to testify to the authorities.

The account holder(s) undertake(s) to inform the Bank

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International Client Account Information

	BENEFICIAL OWNER #1	BENEFICIAL OWNER #2

Section 2a SENIOR FOREIGN POLITICAL FIGURE/POLITICALLY EXPOSED PERSON

A **Senior Foreign Political Figure/Politically Exposed Person ("SFPF/PEP")** is a person who is or has been entrusted with prominent public functions or substantial authority over policy, operations, or the use of government-owned resources, such as a senior official in the executive, legislative, administrative, military or judicial branches of a non-U.S. government, whether elected or not; a senior official of a major non-U.S. political party, or a senior executive of a non-U.S. government-owned commercial enterprise; or any corporation, business or other entity formed by or for the benefit of a senior non-U.S. political figure.

A **close associate** is:

- the immediate family of a Senior Foreign Political Figure/Politically Exposed Person (e.g. spouse, parents, siblings, children and in-laws);
- a person who, within the home country of the Senior Foreign Political Figure/Politically Exposed Person, is widely and publicly known to maintain an unusually close relationship with the Senior Foreign Political Figure/Politically Exposed Person, and, in particular, is a person who is in a position to conduct substantial domestic and international financial transactions on behalf of the Senior Foreign Political Figure/Politically Exposed Person.

If any question about Senior Foreign Political Figure/Politically Exposed Person or close associate is answered **yes**
1) Complete Section 13-Due Diligence before the account can be opened and
2) Identify the Senior Foreign Political Figure/Politically Exposed Person and the position.
3) Obtain approval from the Global Monetary and Financial Control Group

	BENEFICIAL OWNER #1	BENEFICIAL OWNER #2
Is client a current Senior Foreign Political Figure/Politically Exposed Person?	☐ Yes ☒ No	☐ Yes ☐ No
Is client a former Senior Foreign Political Figure/Politically Exposed Person?	☐ Yes ☒ No	☐ Yes ☐ No
Is client a close associate or family member of a current or former Senior Foreign Political Figure/Politically Exposed Person?	☐ Yes ☒ No	☐ Yes ☐ No
Name of Senior Foreign Political Figure/Politically Exposed Person		
Position / Dates of Service		

Section 3 ADDRESS DETAILS

	BENEFICIAL OWNER #1	BENEFICIAL OWNER #2
Primary Residential Address *(or description of address if no formal address; however, address cannot be a post office box)*	Number Street	Number Street
	City State or Province 4110 14	City State or Province
	Country & Postal Code	Country & Postal Code
If client is resident in France and is serviced by FA located outside France**	Has designated offshore relationship certificate on OGC website been completed? ☐ Yes ☒ No	Has designated offshore relationship certificate on OGC website been completed? ☐ Yes ☐ No
Is client in a country different from FA's home office?	☒ Yes (Follow *Doing Business Guidelines* on OGC website) ☐ No	☐ Yes (Follow *Doing Business Guidelines* on OGC website) ☐ No
Does client own or rent Primary Residence?	☒ Own ☐ Rent	☐ Own ☐ Rent
How long has client lived at this address?	5 Years *(if less than one year, fill in previous Primary Address below**)*	______ Years *(if less than one year, fill in previous Primary Address below**)*

Number Street

International Client Account Information

	BENEFICIAL OWNER #1	BENEFICIAL OWNER #2
Section 5 FINANCIAL INFORMATION (continued)		
Source of account assets	Bank Institution from which initial investment is being transferred	Institution from which initial investment is being transferred
Approximate length of time assets held at that institution?	5 years	
Account Number**		
Are accounts at other institutions and in the same name?	☐ Yes ☐ No *Please explain*	☐ Yes ☐ No *Please explain*
If the client tries to open the account on the basis of instruments such as deal documents, stock certificates for non-publicly traded or unknown companies, promissory notes, contracts, etc., attach copies of the instruments.		
Section 6 SOURCE OF WEALTH		
What is client's source of wealth? If client's source of wealth is from more than one source, please answer these questions for each source of wealth.	☒ 01 Business Earnings (owner) ☐ 02 Sale of Business or Property ☐ 03 Salary (employee) ☐ 04 Personal Savings ☐ 05 Insurance Benefits ☐ 06 Inheritance ☐ 07 Gambling/Lottery Winnings ☐ 08 Real Estate Investing ☐ 09 Family Gifts ☐ 10 Securities Investing ☐ 11 Retirement Benefits (401K Pensions, Rollover, etc.) ☐ 12 Court Awards/ Legal Settlements ☐ 13 Divorce Settlement ☐ 14 Disability Benefits ☐ 15 Government Benefits ☐ 16 Other *(give details)*	☐ 01 Business Earnings (owner) ☐ 02 Sale of Business or Property ☐ 03 Salary (employee) ☐ 04 Personal Savings ☐ 05 Insurance Benefits ☐ 06 Inheritance ☐ 07 Gambling/Lottery Winnings ☐ 08 Real Estate Investing ☐ 09 Family Gifts ☐ 10 Securities Investing ☐ 11 Retirement Benefits (401K Pensions, Rollover, etc.) ☐ 12 Court Awards/ Legal Settlements ☐ 13 Divorce Settlement ☐ 14 Disability Benefits ☐ 15 Government Benefits ☐ 16 Other *(give details)*
Please explain how wealth was accumulated, describing the type of assets and mentioning time period over which investment was owned, the location or amounts paid, and/or received for the investment, and the market or location of the investment. If wealth was accumulated only from salary/bonus no need to give additional details.	Type Acquisition Date/Amount (approx) Sale Date/Amount (approx) Location of Assets/Markets Additional Information	Type Acquisition Date/Amount (approx) Sale Date/Amount (approx) Location of Assets/Markets Additional Information
If inheritance:**	Approximate Date of Inheritance Approximate Amount of Inheritance	Approximate Date of Inheritance Approximate Amount of Inheritance

International Client Account Information

	BENEFICIAL OWNER #1	BENEFICIAL OWNER #2
Section 8 — TRADING INFORMATION (continued)		
Monthly Account Activity (Anticipated)		
Anticipated number of incoming wire transactions per year (approx)	☒ Less than 10 ☐ 10 - 50 ☐ Greater than 50	☐ Less than 10 ☐ 10 - 50 ☐ Greater than 50
Anticipated number of outgoing wire transactions per year (approx)	☒ Less than 10 ☐ 10 - 50 ☐ Greater than 50	☐ Less than 10 ☐ 10 - 50 ☐ Greater than 50
Anticipated dollar value of incoming wires per year (approx)	☒ Less than $25,000 ☐ $25,000 - $100,000 ☐ $100,000 to $250,000 ☐ Greater than $250,000	☐ Less than $25,000 ☐ $25,000 - $100,000 ☐ $100,000 to $250,000 ☐ Greater than $250,000
Anticipated dollar value of outgoing wires per year (approx)	☒ Less than $25,000 ☐ $25,000 - $100,000 ☐ $100,000 to $250,000 ☐ Greater than $250,000	☐ Less than $25,000 ☐ $25,000 - $100,000 ☐ $100,000 to $250,000 ☐ Greater than $250,000
If client intends to use account primarily to deposit and withdraw funds, complete Section 13 - Due Diligence.		

Section 9 POWER OF ATTORNEY

	BENEFICIAL OWNER #1	BENEFICIAL OWNER #2
Agent's Name		
Agent's Address and phone number		
Agent's SSN/TIN if applicable**		
Agent's Occupation		
Agent's Employer		
Relationship to the account owner		
Is agent registered/regulated by a financial services regulatory body?	☐ Yes ☐ No (If no, obtain copy of government issued photo ID and complete section below)	☐ Yes ☐ No (If no, obtain copy of government issued photo ID and complete section below)
Is agent a director or officer of a listed company?	☐ Yes ☐ No	☐ Yes ☐ No
If yes, name and stock symbol of the company. *If Stock is unlisted, enter "NLIST" as symbol***	Name Symbol	Name Symbol
Is an immediate family member (i.e., spouse, parent, child or sibling) of the agent a director or officer of a listed company?**	☐ Yes ☐ No	☐ Yes ☐ No
If yes, name and stock symbol of the company. *If Stock is unlisted, enter "NLIST" as symbol***	Name Symbol	Name Symbol
Is the agent a director or officer of a listed company?**	☐ Yes ☐ No	☐ Yes ☐ No
Government-Issued Photo ID of Agent Number		
Type	☐ National ID ☐ Driver's License (with photo) ☐ Passport ☐ *Standard*** ☐ *Diplomatic*** ☐ *Military*** ☐ Other *(Please specify)*	☐ National ID ☐ Driver's License (with photo) ☐ Passport ☐ *Standard*** ☐ *Diplomatic*** ☐ *Military*** ☐ Other *(Please specify)*
Country of Issue		

النقاط الرئيسية

- مستندات فتح الحساب المصرفي مفيدة في تحديد هوية الشخص «المُتحكم» في الأموال

ما هي الوثائق والمستندات التي يجب أن نطلبها من البنك؟

الجزء **الأبيض** من الكشف: لتحديد المعاملات الداخلة إلى/الخارجة من الحساب البنكي:

- تحويلات إلكترونية
- شيكات
- قسائم نقدية

الجزء الأبيض :ما هو المهم؟

- القراءة والتفسير الصحيح للبيان من أجل تحديد المعاملات الداخلة إلى/الخارجة من الحساب وتحديد المنشأ الأصلي أو الجهة التي تحركت إليها الأموال

مستوى الوثائق والمستندات البنكية المطلوبة

1. بيان

» تحويل إلكتروني خارج :

→ 2. إشعار مدين

→ 3. تعليمات العميل

Total receipts	464,053.86
Balance as at 31 Dec	150,559.23

IBAN

SWIFTBIC ___GB22

Transactions in date order

Date	*Description*	*Payments*	*Receipts*	*Balance*
	Balance brought forward			**137,975.04**
19 Oct	AFTS receipt *Ref:-*		47,403.63	**185,378.67**
2 Nov	AFTS receipt *Ref:-N*		125,000.00	**310,378.67**
3 Nov	AFTS receipt *Ref:-l*		45,873.88	**356,252.55**
19 Nov	AFTS receipt *Ref:-l*		75,000.00	**431,252.55**
24 Nov	AFTS receipt *Ref:-l*		77,500.00	**508,752.55**
30 Nov	AFTS receipt *Ref:-*		47,403.05	**556,155.60**
2 Dec	FCHG 603928	87.85		
	FCHG 602504	87.85		
	FCHG 604049	87.85		
	AFTS payment *Ref:-*	51,000.00		
	AFTS payment	190,000.00		
	AFTS payment *Re*.	210,000.00		**104,892.05**
29 Dec	AFTS receipt *Ref:-Hevron Overseas*		45,873.30	**150,765.35**
30 Dec	Commission charges For the period 4 Sep - 3 Dec *Currency equivalent of charges as detailed in separate advice STG106.40 @ 1.9372*	*206.12*		**150,559.23**
31 Dec	Balance carried forward			**150,559.23**
	Total Payments/Receipts	*451,469.67*	*464,053.86*	

83

[redacted]

604049

29th November 2004

The Manager

London
SW1X 7NT

Dear Sir

AUTHORISATION - FUNDS TRANSFER

Please take this letter as your authorization to debit our current account number [redacted] with the amount of US$190,000 (One hundred and ninety thousand dollars only) and transfer same to the following beneficiary:

CITIBANK NA, NEW YORK	
SWIFT:	CITI US33
ABA NO.:	021000089
ACCOUNT NO.:	[redacted]
TRANSFER TO:	LUGANO
SWIFT:	[illegible]
IN FAVOUR OF:	[illegible] GENEVA
BENEFICIARY:	[redacted]
ACCOUNT NO.:	[redacted]
REF:	[redacted] LIMITED

Thank you for your anticipated prompt action.

Yours faithfully
For: Engineering

Authorised Signatory

30 NOV 2004

A?? A5

83

CALL BACK + MAN SIG

[redacted]

602504

29th November 2004

The Manager

London
SW1X 7NT

Dear Sir

AUTHORISATION - FUNDS TRANSFER

Please take this letter as your authorization to debit our current account number [redacted] with the amount of US$210,000 (Two hundred and ten thousand dollars only) and transfer same to the following beneficiary:

CITIBANK NA, NEW YORK
SWIFT: CITI US33
ABA NO.: 021000089
ACCOUNT NO.: [redacted]
TRANSFER TO: LUGANO
SWIFT:
IN FAVOUR OF: GENEVA
BENEFICIARY: [redacted] ← Bene
ACCOUNT NO.: [redacted]
REF: [redacted] LIMITED ← details

Thank you for your anticipated prompt action.

Yours faithfully
For: [redacted] Engineering [redacted]

Authorised Signatory

D 1/12/04
[redacted] waiting callback

30 NOV 2004

APP A6

0791

مستوى الوثائق والمستندات البنكية المطلوبة

1. بيان
» تحويل إليكتروني وارد:
→ .2 إشعار دائن
→ .3 رسائل سويفت

STATEMENT OF ACCOUNT

DATE	TITLE		VALUE	DEBIT	CREDIT	BALANCE
31.03.2006	BALANCE CARRIED FORWARD		31.03.2006			8.201,57 DB
01.05.2006	COUPON : HSBC CCF FLR 29.7.13		28.04.2006		63.123,29	54.921,72 CR
22.05.2006	BY ORDER OF A CLIENT		22.05.2006		200.000,00	254.921,72 CR
23.05.2006	FIDUC. DEPOSIT : INVESTMENT		23.05.2006	254.000,00		921,72 CR
13.06.2006	/9545-40197303		13.06.2006		315.000,00	315.921,72 CR
13.06.2006	IN FAVOUR OF A CLIENT		13.06.2006	575,98		315.345,74 CR
15.06.2006	FIDUC. DEPOSIT : INVESTMENT		15.06.2006	315.000,00		345,74 CR
25.06.2006	FIDUC. DEPOSIT : INVESTMENT		23.06.2006	564.000,00		563.654,26 DB
25.06.2006	FIDUC. DEPOSIT : REPAYMENT		23.06.2006		254.891,43	308.762,83 DB
25.06.2006	FIDUC. DEPOSIT : REPAYMENT		23.06.2006		315.174,40	6.411,57 CR
30.06.2006	ALL-IN FEE SECURITIES ADMIN.		30.06.2006	4.979,45		1.432,12 CR
30.06.2006	COUPON : HSBC CCF FLR 31.3.15		30.06.2006		383,56	1.815,68 CR
30.06.2006	DEBIT INTEREST	11235263	30.06.2006	55,04		1.760,64 CR
	BALANCE IN YOUR FAVOUR AT		30.06.2006			1.760,64 CR

CREDIT ADVICE

WE HAVE CREDITED YOUR ACCOUNT WITH THE AMOUNT OF USD 200.000,00
NET TO
YOUR CREDIT USD 200.000,00

VALUE DATE 22/05/2006

DETAIL OF PAYMENT :
CORRECTION ENTRY DTD 22.05.06

ADVICE WITHOUT SIGNATURE

History:

Created on 22/05/2006 02:15:34 PM --

Accepted with modifications by S

Comment :

Original Accounting

ACCOUNT/CCY : 00000000 USD

VALUE DATE : 22.05.2006

ACCOUNTING TEXT : E

PAYMENT DETAILS : RECEIVED FROM PICTET AND CIE GENEVA
BY ORDER OF

Modified Accounting

ACCOUNT/CCY :

SENDER : PICTCHGGBXXX PICTET AND CIE

RECEIVER : BLICCHGGAXXX HSBC PRIVATE BANK (SUISS:

:20: Transaction Reference Number : OV06027645000001

:23B: Bank Operation Code - Identificati : CRED

:32A: Value Date,Currency code,Amount : 060522USD200000,

:33B: ...rency/Original Ordered Amount : USD200000,

:50K: ...itional Party (Name and Address :

:52A: Ordering Institution : PICTLULXPSG

:53A: Sender Correspondent : CITIUS33

:54A: Receiver Correspondent : MRMDUS33

riginal Beneficiary

59: Beneficiary Customer : /

:

: .

: .

odified Beneficiary

59: Beneficiary Customer :

71A: Details of charge : OUR

: -

:

STATEMENT OF ACCOUNT

DATE	TITLE	VALUE	DEBIT	CREDIT	BALANCE
31.12.2006	BALANCE CARRIED FORWARD	31.12.2006			1.106,61 CR
28.01.2007	REDM :1216899:HFC 0% ECP 26.01.07 :100,	26.01.2007		1.216.899,00	1.218.005,61 CR
28.01.2007	P:1223265:HFC 0% ECP 26.02.07 :99,569583	26.01.2007	1.217.999,86		5,75 CR
26.02.2007	WEST	23.02.2007		350.000,00	350.005,75 CR
26.02.2007	IN FAVOUR OF A CLIENT	23.02.2007	2.090,91		347.914,84 CR
26.02.2007	REDM :1223265:HFC 0% ECP 26.02.07 :100,	26.02.2007		1.223.265,00	1.571.179,84 CR
26.02.2007	FIDUC. DEPOSIT : INVESTMENT	26.02.2007	1.223.000,00		348.179,84 CR
27.02.2007	FIDUC. DEPOSIT : INVESTMENT	27.02.2007	348.000,00		179,84 CR
26.03.2007	P:1577572:HFC 0% ECP 25.04.07 :99,583409	26.03.2007	1.570.999,98		1.570.820,14 DB
26.03.2007	FIDUC. DEPOSIT : REPAYMENT	26.03.2007		349.157,66	1.221.662,48 DB
26.03.2007	FIDUC. DEPOSIT : REPAYMENT	26.03.2007		1.227.637,21	5.974,73 CR
30.03.2007	REDM :500000:HSBC CCF FLR 31.3.15:100,0	30.03.2007		500.000,00	505.974,73 CR
31.03.2007	P:503166:HFC 0% ECP 30.04.07 :99,569583	30.03.2007	501.000,29		4.974,44 CR
31.03.2007	ALL-IN FEE SECURITIES ADMIN.	31.03.2007	5.313,17		338,73 DB
25.04.2007	REDM :1577572:HFC 0% ECP 25.04.07 :100,	25.04.2007		1.577.572,00	1.577.233,27 CR
25.04.2007	P:1582593:HFC 0% ECP 25.05.07 :99,583409	25.04.2007	1.576.000,06		1.233,21 CR
30.04.2007	REDM :503166:HFC 0% ECP 30.04.07 :100,0	30.04.2007		503.166,00	504.399,21 CR
30.04.2007	P:506108:HFC 0% ECP 30.05.07 :99,583409	30.04.2007	503.999,60		399,61 CR
30.04.2007	MON	30.04.2007		20.600,00	20.999,61 CR
01.05.2007	IN FAVOUR OF A CLIENT	01.05.2007	10,00		20.989,61 CR
27.05.2007	REDM :1582593:HFC 0% ECP 25.05.07 :100,	25.05.2007		1.582.593,00	1.603.582,61 CR
27.05.2007	P:1609929:HFC 0% ECP 25.06.07 :99,569583	25.05.2007	1.602.999,59		583,02 CR
30.05.2007	REDM :506108:HFC 0% ECP 30.05.07 :100,0	30.05.2007		506.108,00	506.691,02 CR
30.05.2007	P:508117:HFC 0% ECP 29.06.07 :99,583409	30.05.2007	506.000,23		690,79 CR
25.06.2007	REDM :1609929:HFC 0% ECP 25.06.07 :100,	25.06.2007		1.609.929,00	1.610.619,79 CR
25.06.2007	FIDUC. DEPOSIT : INVESTMENT	25.06.2007	1.605.000,00		5.619,79 CR
30.06.2007	REDM :508117:HFC 0% ECP 29.06.07 :100,0	29.06.2007		508.117,00	513.736,79 CR
30.06.2007	P:508499:HFC 0% ECP 06.07.07 :99,901902	29.06.2007	508.000,17		5.736,62 CR
30.06.2007	ALL-IN FEE SECURITIES ADMIN.	30.06.2007	4.909,54		827,08 CR
30.06.2007	DEBIT INTEREST 11235263	30.06.2007	2,14		824,94 CR
	BALANCE IN YOUR FAVOUR AT	30.06.2007			824,94 CR

CREDIT ADVICE

WE HAVE CREDITED YOUR ACCOUNT WITH THE AMOUNT OF USD 350.000,00

NET TO
YOUR CREDIT USD 350.000,00

VALUE DATE 23/02/2007

DETAIL OF PAYMENT :
RECEIVED FROM BANK
(ASIA) LTD SINGAPORE BY ORDER OF
WEST

ADVICE WITHOUT SIGNATURE

History:

Created on 21/02/2007 09:26:28 AM --

Accepted with modifications by A.

Comment :

Original Accounting

ACCOUNT/CCY : 00000000 USD

VALUE DATE : 23.02.2007

ACCOUNTING TEXT : WES

PAYMENT DETAILS : RECEIVED FROM BANK (ASIA) LTD SINGAPORE BY ORDER OF WESTI

Modified Accounting

SENDER : PICTCHGGBXXX

RECEIVER : BLICCHGGAXXX PRIVATE BANK (SUISS:

:20:	Transaction Reference Number	: OV07010966400001
:23B:	Bank Operation Code - Identificati	: CRED
:32A:	Value Date, Currency code, Amount	: 070223USD350000,
:33B:	Currency/Original Ordered Amount	: USD350000,
:50K:	Additional Party (Name and Address	: WEST
:52A:	Ordering Institution	: PICTSGSG
:53A:	Sender Correspondent	: CITIUS33
:54A:	Receiver Correspondent	: MRMDUS33

Original Beneficiary

:59: Beneficiary Customer :

:

:

Modified Beneficiary

:59: Beneficiary Customer :

:71A: Details of charge : OUR

: -

:

النقاط الرئيسية

- غالبا ما تكون البيانات المالية غير كافية لتحديد منشأ ومقصد الأموال. ولذلك نحتاج:
- تحويلات من الحساب: إشعار مدين وتعليمات العميل
- تحويلات إلى الحساب: إشعار دائن ورسالة سويفت

النقاط الرئيسية

إذا ساورتنا شكوك حول منشأ التدفقات المالية:

اسأل البنك!

رسم صورة تخطيطية لمسار التدفقات المالية

الغرض من التخطيط لتمثيل المسار الذي اتخذته الأموال بين الحسابات البنكية هو تكوين منظور عام بشأن حركات الأموال.

وتستخدم هذه الطريقة لتلخيص وتوضيح قدر كبير من المعلومات.

إظهار المسار

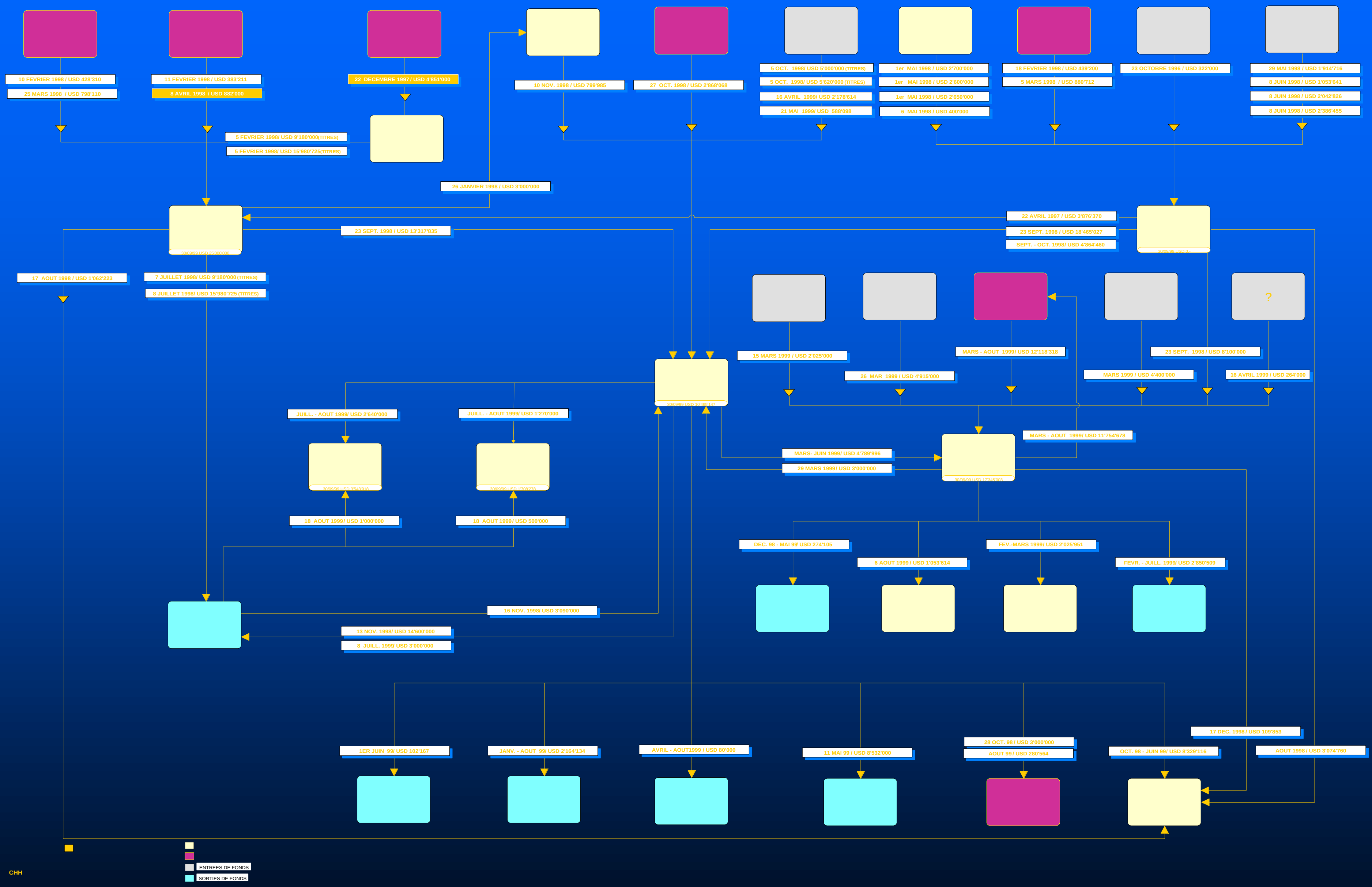
- يتم رسم المعاملات على الشكل التخطيطي باستخدام عدد قليل من مبادئ الترميز (اللون، الاتجاه، التوقيت، الطبيعة الفريدة للمعلومات)

- ومن حيث المبدأ، فإن المعاملات المالية التي يمكن أن تكون واضحة للعيان من نظرة واحدة هي الوحيدة التي تظهر في المخطط.

"الصورة الكبيرة "

- احتفظ «بالصورة الكبيرة» للمعاملات المالية دائما أمام ناظريك حتى تتفادى خطر الابتعاد عن الغرض الرئيسي من التحقيق واتجاهه.

مثال لمخطط لقنوات التدفقات المالية



CHH

بضع مبادئ لعمل المخطط:

- التجميع التصنيفي (حسب التاريخ، المالك المستفيد، البلد)
- ترتيب التسلسل الزمني من القمة إلى القاعدة، وتأتي المعاملات الأولى عادة على القمة
- تتوقف درجة التفصيل أو الحد الأدنى للوقائع المادية على ما نسعى إلى إثباته

النقاط الرئيسية

- للحفاظ على المنظور بصفة مستمرة، نحتاج إلى رسم صورة بصرية لمسار التدفقات المالية. فذلك الأمر يمثل المفهوم الأساسي للعملية.
- لا يظهر على المخطط سوى التدفقات المالية ذات العلاقة.

استجواب المشتبه فيهم بناء على المخطط

- لتحديد قدرتهم على تقديم سبب قانوني أو تفسير معقول لحركات الأموال الناشئة عن أفعالهم

النقاط الرئيسية

- حين يقدم المخطط للمتهم نستطيع عند هذه النقطة، وعندها فقط، أن نتفحص الإقرار بشأن الخلفية الاقتصادية ورصد الأموال الناجمة عن أفعال إجرامية

الخاتمة

كلما زادت صعوبات تحديد التدفقات المالية والمستفيدين الحقيقيين، زادت فرص واحتمالات أن يكون السبب الحقيقي وراء هذه التحويلات معاكس للسبب المعلن