

STAGES OF MONEY LAUNDERING



ILLICIT SOURCES OF INCOME:



PLACEMENT GOAL:

Deposit criminal proceeds into the financial system

- Change of currency.
- Change of denomination
- Transportation of cash
- Cash deposits

LAYERING GOAL

Conceal the criminal origin of proceeds

- Wire transfers
- Withdrawal in cash.
- Cash deposits in other Bank accounts.
- Split and merge bank accounts

INTEGRATION GOAL

Create an apparent legal origin for criminal proceeds

- Investments in real estate
- Purchase of luxurious goods