

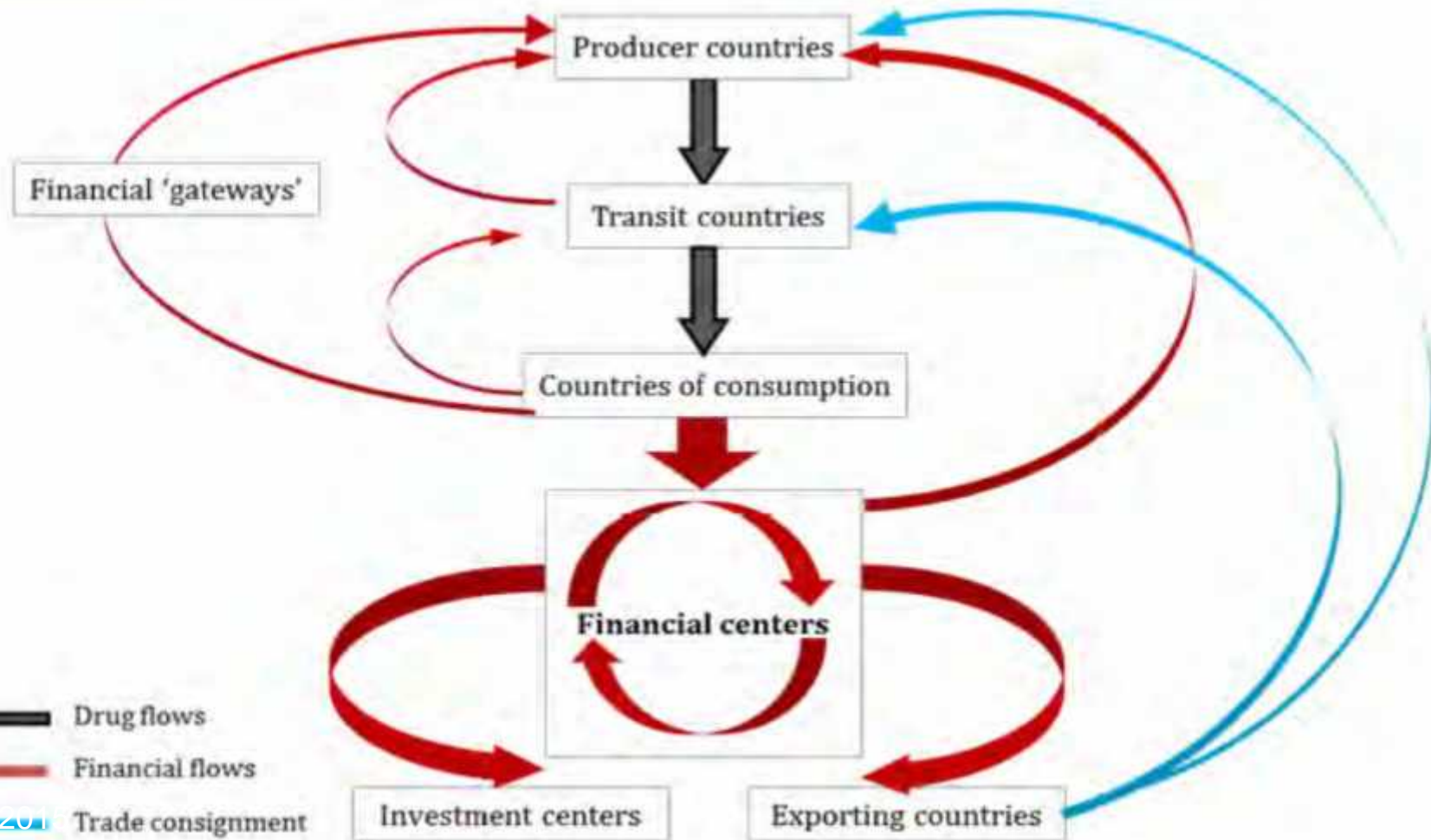
The Facilitating Role of Underground (hawala) Bankers in Organised Crime

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Facilitating Role



Facilitating Role

- Serving a need to the drugs criminals; money to the right person, at the right place and on time
- Hawala bankers provide peace and stability
- Human smuggling; functioning as notary; guarantee smooth and safe deal

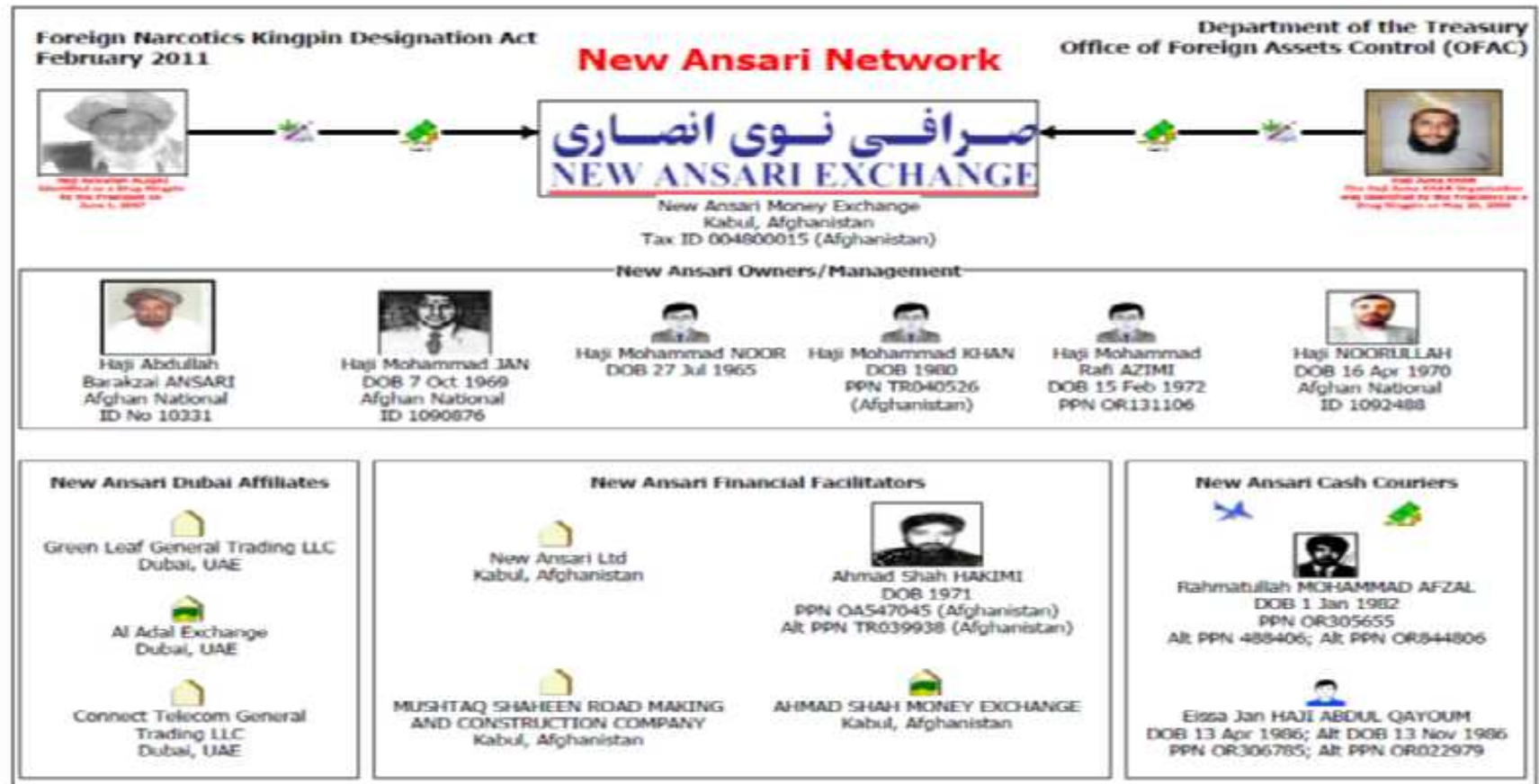
Facilitating Role

- Transfer of proceeds of crime to e.g. Dubai, Tajikistan, Kazakhstan
- Investment in the Netherlands e.g. in Smart phone business, wedding halls; concealing the origin of money (laundering money)

The basic structure



Advanced structure



The networks

- Networks in different countries
- Not competing but collaborating networks
- Important for settlement
- 'Selling' money to the wholesale bankers

Dubai



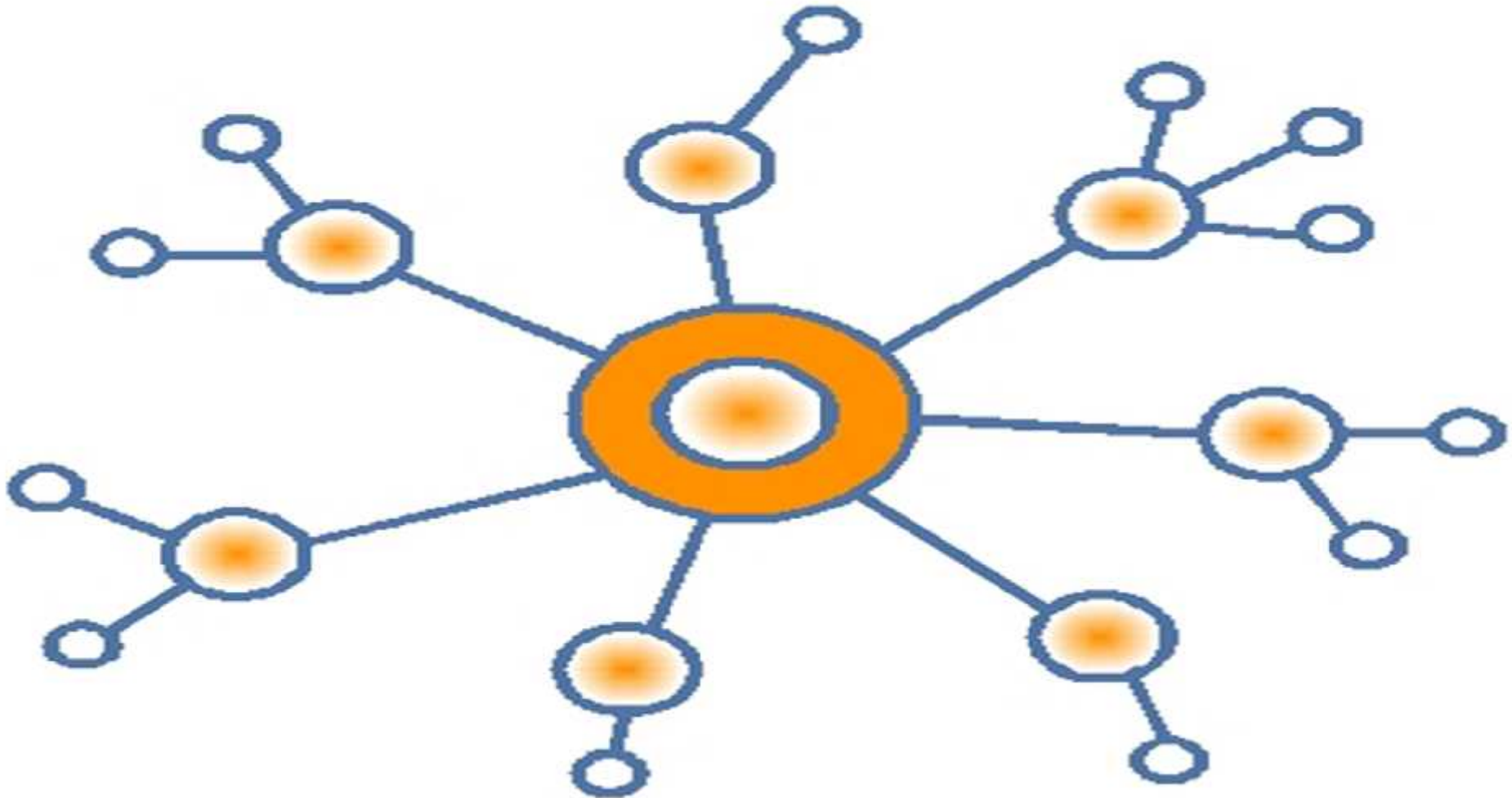
Markets



Response of Enforcement Agencies

- 20 million confiscated in 2014 (Prosecution Office)
- Estimated financial flow annually 36 million a banker (Banis, 2014)
- Lack of knowledge about this phenomenon?
- 'Korte Klappen Strategie'?

Centralization with (international) ramifications



Thank You!
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