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THE ROLE OF CREDIT INSTITUTIONS IN THE FIGHT AGAINST MONEY LAUNDERING AND THE FINANCING OF TERRORISM

The article examines the mechanisms of measures taken by banks aimed at combating the laundering of proceeds from crime and the financing of terrorism. The essential cycle of using «dirty» money in the economy is revealed. The main anti-money laundering tools used in the bank in three main areas are systematized and described: direct financial monitoring, employee training and interaction with external institutions. It is concluded that the system for preventing and combating money laundering in a bank is a set of bank tools aimed at identifying and assessing the risk of its clients at the stage of establishing relationships, as well as monitoring the client's operations at the stage of his cooperation with the bank.

Key words: money laundering, terrorist financing, criminal proceeds, countermeasures.

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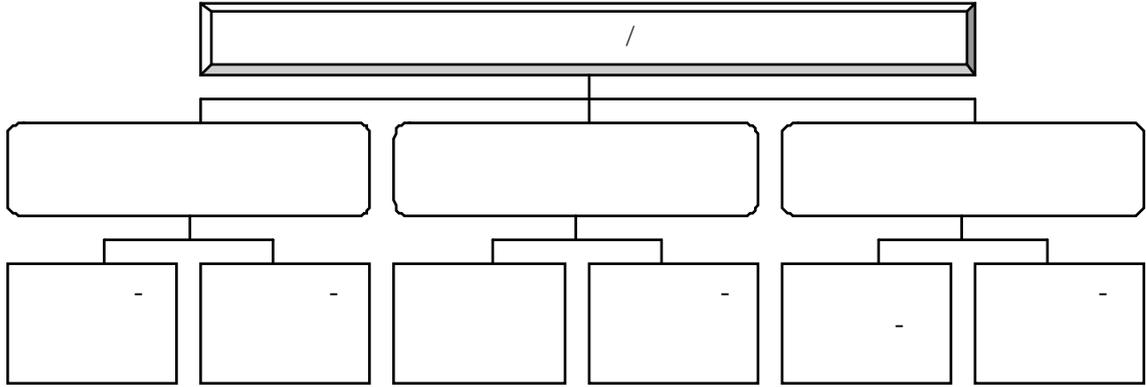
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