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COVID-19

TO THE ISSUE OF THE INTERNATIONAL SYSTEM OF MONEY LAUNDERING: A SURVEY OF MODERN DOCUMENTS IN THE COVID-19 PANDEMIC

2020

In 2020, due to the coronavirus pandemic, there was a massive and accelerated digitalization of all sectors of society. This progressive result of mass remote work (for example, in the OECD countries the volume of work, e-commerce and distance learning, as well as the use of digital tools in business, has grown dramatically) creates, in turn, a favorable environment for cybercriminals and fraudsters. This situation is a kind of trigger for the subsequent legalization of proceeds from crime.

The article is written on the basis of documents of international organizations (FATF, EAG, Egmont group) factual data given in periodicals regarding the research topic. The empirical research methods were used in the work: observation and comparison; theoretical: analysis and synthesis, formal-logical — induction.

This article focuses on the main vectors of the international AML/CFT/CWMD system, and is a the latest international documents review (December 2019 – May 2020) during the first phase of the widespread restrictive measures in the world due to the spread of the COVID-19 pandemic. The concepts of assessing the effectiveness of the national AML/CFT system and assessing the technical compliance of the national system with the FATF Standards and Recommendations have been differentiated. In addition, an emphasis was made on the international AML/CFT system functioning goals and objectives modification due to the latest risks associated with the COVID-19 pandemic (the widespread telecommuting introduction due to the self-isolation regime). Conclusions are made regarding the key directions of the future development of the international AML/CFT system on the basis of the considered international documents.

Keywords: anti-money laundering, terrorist financing, Egmont group, FATF, EAG, human trafficking, COVID-19.

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