



MOGUĆNOSTI UNAPREĐENJA AKTIVNOSTI SPREČAVANJA PRANJA NOVCA NA GLOBALNOM NIVOU

OPPORTUNITIES FOR IMPROVEMENT ACTIVITIES PREVENTION OF MONEY LAUNDERING ON A GLOBAL LEVEL

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Apstrakt

Pranje novca predstavlja aktivnost pojedinaca ili firmi da prikriju trag pravog izvora nezakonito stečenog novca, pri čemu se u tu svrhu koriste brojne tehnike. Perači novca pretežno za te svrhe koriste finansijski sektor, a naročito banke, s tim da se, dosta rjeđe koriste i nebankarske institucije. Prema procjenama MMF-a u svijetu se godišnje opere između 500 i 1.500 milijardi dolara, dok su po nekim drugim procjenama ti iznosi dosta veći. Iako ne postoje precizni podaci o količini opranog novca na godišnjem nivou, same procjene upućuju na to da je u pitanju veoma rasprostranjena aktivnost, ali i izuzetno kompleksan svjetski problem. Pranje novca danas ima uticaj ne samo na pojedine zemlje u kojima se ove aktivnosti dešavaju, nego utiču i na ekonomsku, političku, sigurnosnu i socijalnu strukturu svih zemalja svijeta. Zbog postojanja specifičnosti u pogledu pravnog, ekonomskog i privrednog sistema svake zemlje, na nacionalnom nivou se razvijaju sistemi za borbu protiv pranja novca. Neki od načina na koje se države štite od aktivnosti pranja novca su: represivna/preventivna strana sistema, identifikacija i praćenje klijenata, prijava gotovinskih transakcija, prijava sumnjivih transakcija, te finansijsko-obavještajna služba. Na globalnom nivou postoje mnogobrojni međunarodni dokumenti koji predstavljaju osnovne standarde u oblasti borbe protiv pranja novca, ali i finansiranja terorizma. Neke od međunarodnih institucija koje se bave problemima pranja novca i finansiranja terorizma su: Organizacija ujedinjenih naroda, Evropska unija, Financial Action Task Force, Committee of Experts on Terrorism, Egmont grupa, International

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Association for Insurance Supervisors, International Money Laundering Information Network i dr. Osnovni cilj predmetnog rada je analiza dosadašnjih mjera i aktivnosti usmjerenih na sprečavanje pranja novca, implementiranih, kako na nacionalnom, tako i na globalnom nivou, kao i razmatranje mogućnosti njihovog unapređenja u narednom periodu.

Ključne riječi: pranje novca, sprečavanje pranja novca, međunarodne institucije, međunarodni dokumenti, međunarodni standardi

Abstract

Money laundering is the activity of individuals or firms to conceal the traces of the real source of illegally obtained money. A lot of different techniques are used for money laundering. For such purposes launderers predominantly used, the financial sector, especially banks. The nonbank institutions are rarely used. According to the IMF, the world's yearly launders between 500 and 1,500 billion USD, while the other estimates says that these amounts are quite larger. Although there are no precise annually data on the amount of money laundered, the estimates indicate that this is a widespread activity, but also extremely complex problem in the world.

Nowadays, money laundering has an impact not only on the individual countries in which these activities take place, but is also affected by the economic, political, security and social structure of all countries of the world. Every nation has developed different systems for preventing money laundering. The main reason for those different systems is the existence of specificity in terms of legal, economic and business systems of each country. Some of the ways that the state protect against money laundering are: repressive / preventive part of system, clients identification and tracking, cash transactions notification, suspicious transaction reports, and the financial-intelligence.

At the global level, there are numerous international documents which are basic standards to combat money laundering, and terrorism financing. Some international institutions dealing with issues of money laundering and terrorist financing are: The United Nations (UN), European Union (EU), Financial Action Task Force (FATF), Committee of Experts on Terrorism (CODEXTER), The Egmont Group, International Association for Insurance Supervisors (IAIS), International Money Laundering Information Network (IMoLIN), etc.

The main objective of the present work is the analysis of previous measures and activities aimed at the prevention of money laundering, implemented both at national and global levels, as well as consider the possibility of their improvement in the future.

Keywords: Money laundering, prevention of money laundering, international institutions, international documents, international standards

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