



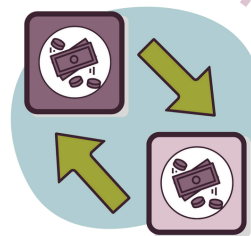
Money Laundering Red Flags

For Gambling Operators

Gambling Supervision Commission
Ground Floor, St George's Court
Myrtle Street
Douglas
Isle of Man
IM1 1ED

Red Flag Indicators - Terrestrial

1.



Changing Notes

Scottish/English/Northern Irish banknotes – customers using large amounts of these banknotes to then withdraw quickly/in large amounts of Manx notes, helping disguise the origin of the funds. Or currency conversion – launderers might wish to use this service to convert cash obtained from a predicate offence into cash of a different currency to complicate tracking of the source of funds.

2.

Minimal Play

Minimal play with large/quick transaction – both on FOBT machines and in the casino on slots/tables

3.



Avoids Verification

Circumventing CDD - customer who wishes to cash out a value in excess of the threshold amount, who then upon request of CDD verification reduce the cashout amount to circumvent the CDD requirement. Or transacting slightly below the verification threshold consistently – i.e. £100s per visit – attempting to avoid the verification requirement

4.

Unusual Bets

Unusual betting patterns – e.g. betting red and black on roulette, both with and against the bank in baccarat, both sides of the same event for sporting events – to try and ensure a win and 'legitimate' cash with minimal losses.

5.



Fake IDs

Use or attempted use of fake IDs (invalid/uncommon documents) or IDs that don't belong to the individual presenting the document

6.

Third-Party Betting

Third-party betting – use of third parties/agents to disguise source or ownership of money. This may not be obvious and the customer may not declare they are acting as a third-party so it is something to be vigilant for, e.g. customers acting suspicious/mysterious

7.

Odd Behaviour

Customer's behaviour acting mysterious/suspicious i.e. 'shifty' – or out of character for a regular customer – could be using stolen money, fake ID, been coerced into placing a bet

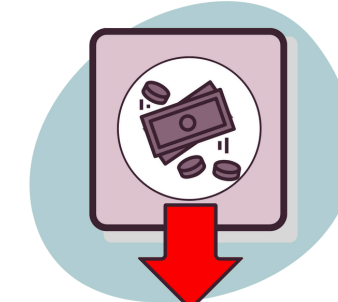
8.

Dormant Funds

Customer leaving large amount of funds on their account for a long period of time – e.g. use of Casino account as a 'savings account' to hide/store criminal money

9.

Smurfing



Smurfing – placing frequent smaller bets across different betting accounts (collusion) or different betting shops to avoid the threshold

10.

Lots of Cash

Mainly cash businesses so common to see cash – but large amounts of cash being transacted, well above a customer's means could be identified as unusual activity



11.

Bribery

Customers attempting to bribe, influence, or conspire an employee to avoid requesting CDD or further verification documentation

12.

Transferring Funds

Customers transferring funds - chips (Casino) or a betting slip (bookmaker/LBO) to another individual for them to cash out

13. High Risk Jurisdictions

Customers from high-risk jurisdictions spending large amounts of cash



Red Flag Indicators - OGRA

1.

Many Cards



Unusual numbers of cards or payment types being used against one account;

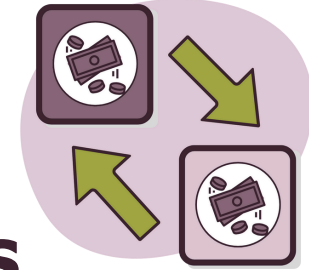
2.

Different GEOs

Accounts being accessed from different geo-locations for different payment types;

3.

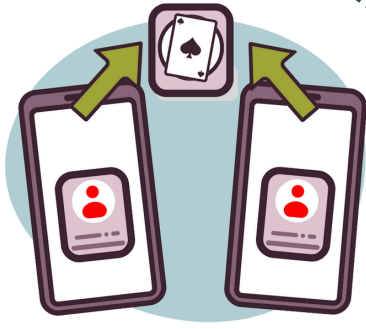
Chargebacks



Chargebacks against multiple cards.

4.

Playing together



Players 'always playing' together and one person always winning.

5.

Same IPs

IP address checks show players at the same address or using the same Internet Service Provider.

6.

Bad Key Words

Chat board monitoring by the e-gaming company picking up key words and evidence of groups conspiring.

7.

Mismatched Details

Information provided by the player contains a number of mismatches (e.g. email domain, telephone or postcode details do not correspond to the country). And/or the registered credit card or bank account details do not match the player's registration details;

8.

Sanctions



The player is situated in a higher-risk jurisdiction or is identified as being listed on a sanctions list;

9.

It's a PEP



The player is identified as a politically exposed person;

10.

Multiple Accounts

The player seeks to open multiple accounts under the same name OR the player opens several accounts under different names using the same IP address;

12.

Big Deposit



The player deposits large amounts of funds into his online gambling account;

11.

Strange Login

The customer logs on to the account from multiple countries;

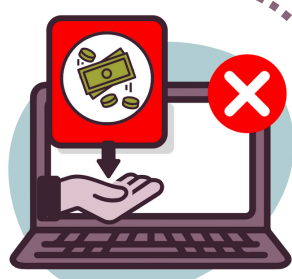
15.

Suspicious SOFs

The source of funds being deposited into the account appears to be suspicious and it is not possible to verify the origin of the funds;

13.

Withdrawals



The withdrawals from the account are not commensurate with the conduct of the account, such as for instance where the player makes numerous withdrawals without engaging in significant gambling activity;

14.

Inactive Funds

A deposit of substantial funds followed by very limited activity;

17.

Shared Bank Details

Different players are identified as sharing bank accounts from which deposits or withdrawals are made.