

Banking With Heart



***Protecting The Human Being Behind
Every Transaction***

THE KIVUBI



Mission Ω megaSM



Apple Music

Spotify

YouTube Music



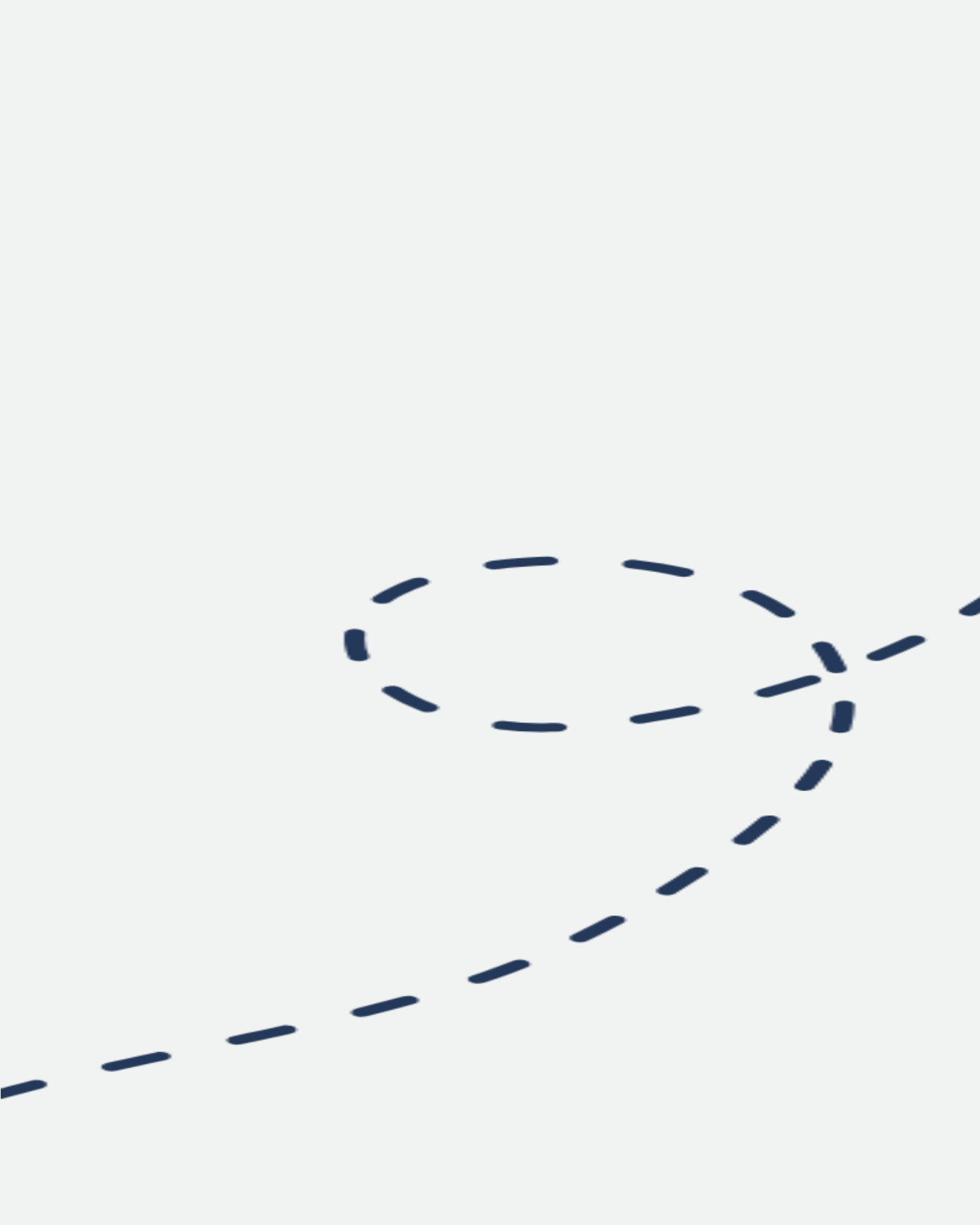


14 COUNTRIES

2016 - 2017











The “Crime”





Human Trafficking

**\$346.7
BILLION**

Human trafficking is an estimated \$346.7 billion industry.



Financial Scams

**\$137
BILLION**

Estimated loss of \$137 billion to scams in 2022.



Child Sexual Exploitation

**36.2
MILLION**

36.2 million reports of child sexual abuse material in 2023.



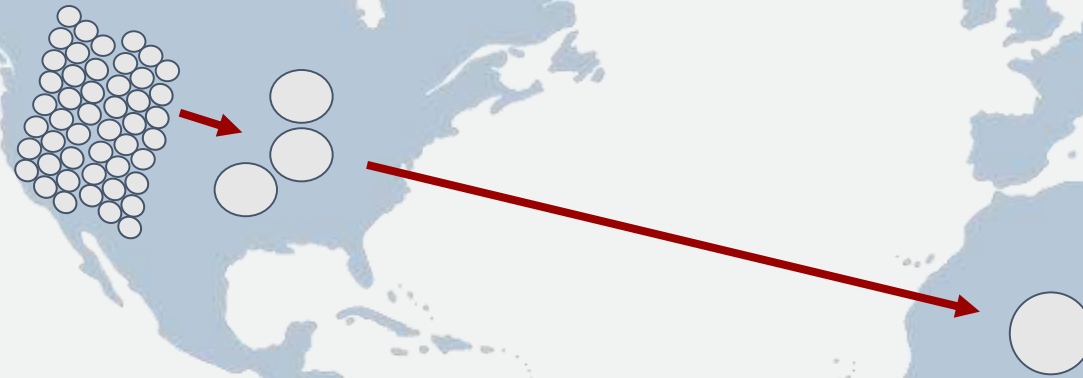
Elder Exploitation

**\$48.4
BILLION**

\$48.4 billion estimated lost to elder exploitation in 2022.

the money trail

SCAMS - MULE - TRAFFICKING CASE: THE INTERSECTION OF HUMAN CRIMES



47 FIs

3 FIs

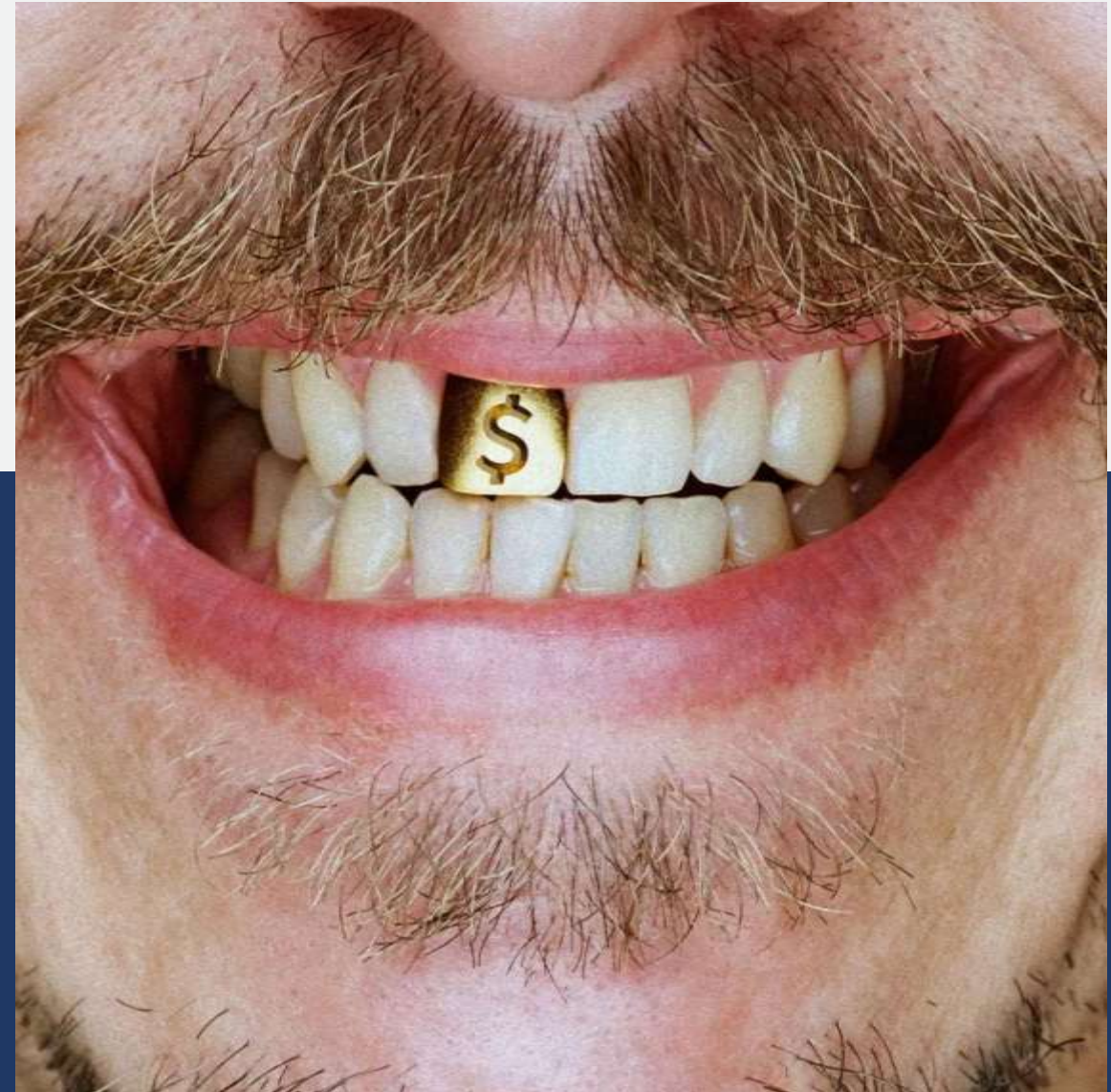
1 FI

1 HT & DRUG
TRAFFICKING RING
IN AFRICA

CHILD SEXUAL EXPLOITATION

CYBERSECURITY • DAILY COVER

*For Sex Traffickers, Jack Dorsey's
Cash App Is 'King'*



01.

CASE STUDY

MIDDLE-AGED MARRIED MALE

**WORKS AT HOMELESS SHELTER AND SPOUSE
WORKS WITH SPECIAL NEEDS CHILDREN**

TIER III REGISTERED SEX OFFENDER

- * SEXUAL BATTERY
- * UNLAWFUL SEXUAL CONDUCT WITH A MINOR (ATTEMPTED)
- * FAILURE TO PROVIDE CHANGE OF ADDRESS

RED FLAGS

It was identified in the investigation that the customer switched servers after 3 months. It is unknown if the server kicked him off, but if hosts become aware of things that violate Terms of Service, they will terminate the account.

Bot related purchases were identified. The bot features can be a way to get more likes or make a profile look more legitimate. It's impossible to know the true purpose, but when you consider all of this together it becomes more concerning.

When reviewing transaction activity there were 342 P2P transactions over a year totalling \$20,000 with an average transaction amount of \$50. Multiple platforms were used such as venmo, cash app, zelle or paypal. There were also low value international ACH transactions to high-risk countries. There was a total of \$1,000 sent with the average amount being \$20.

Frequent gaming purchases in lower amounts were identified. There were 360 debit card purchases totaling \$8,500 to various platforms. This allows users to build stronger characters, unlock traits etc. In role playing games, this can let a user have their character help another character achieve something. This lets the predator establish rapport with a potential child, playing games with them online, helping their character, and beginning to develop a bond.

The customers email address returned matches to a private network gaming site. On that site, you could physically see video clips of him playing different racing games with his voice and interacting with children (it was clear these were young kids based on their voice) who were playing the game against him. Similarly, there were some youtube videos that were linked to his email address that showed the same type of things. This clearly showed he had direct contact with young children which is a major red flag considering everything else already mentioned.

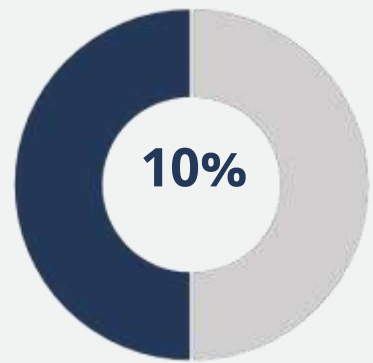
There were 40 purchases totaling over \$4,200 to an amusement park. Consider the access this individual has to children. Amusement parks are great meeting points and parents will often let tweens and young teens go to amusement parks with their friends. Places that predators can meet and interact without the parents around are a prime location for them to use.

This individual also had many different dating site purchases which returned matches as being scams. It's not entirely clear what these charges are, but when you see generic named charges on the statement you may consider googling the transaction name along with "what is this payment," "scam," or even "reddit" to find out more information.

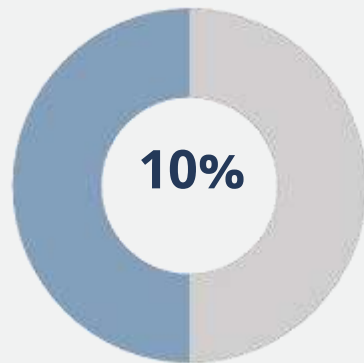


The “Human”

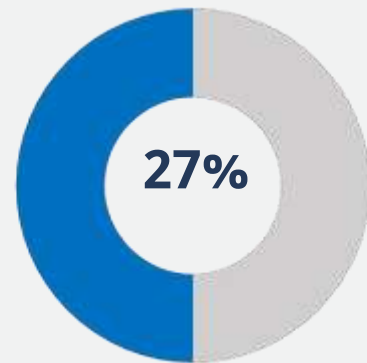
SURVIVOR DATA



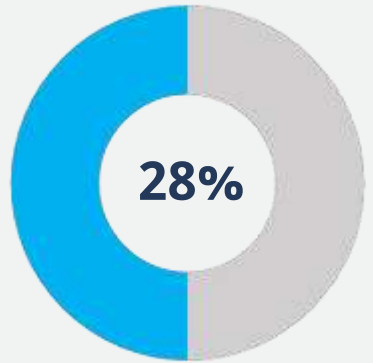
CASH WITHDRAWAL



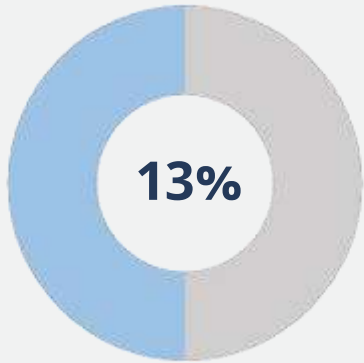
FUNDS TRANSFER



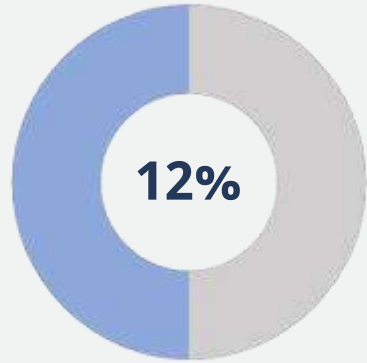
CASH DEPOSIT



ATM WITHDRAWAL



ATM DEPOSIT



CHECK DEPOSIT

- I wasn't allowed to know anything. *I just made deposits.*
- **I was told to go in** and make the deposits so he couldn't be seen on camera.
- Pimps account and he had me go through the **drive-through by myself**. He never wanted me going inside in case there were questions I could drive off.
- He would transfer a lot between **different accounts and different banks**. He was very organized with it all and would **get upset** if it was even a penny off.

I know he had [bank redacted] and I think [bank redacted] or [bank redacted]. It had a [bank redacted] in the name and he only like to do deposits on Tuesdays **in person**. The rest was **online**

He had about ten accounts. Some of them were at [bank redacted] and I know he used primarily **bigger banks so he could go between states**

SCAMS



\$39,000

Source: AARP

SCAMS

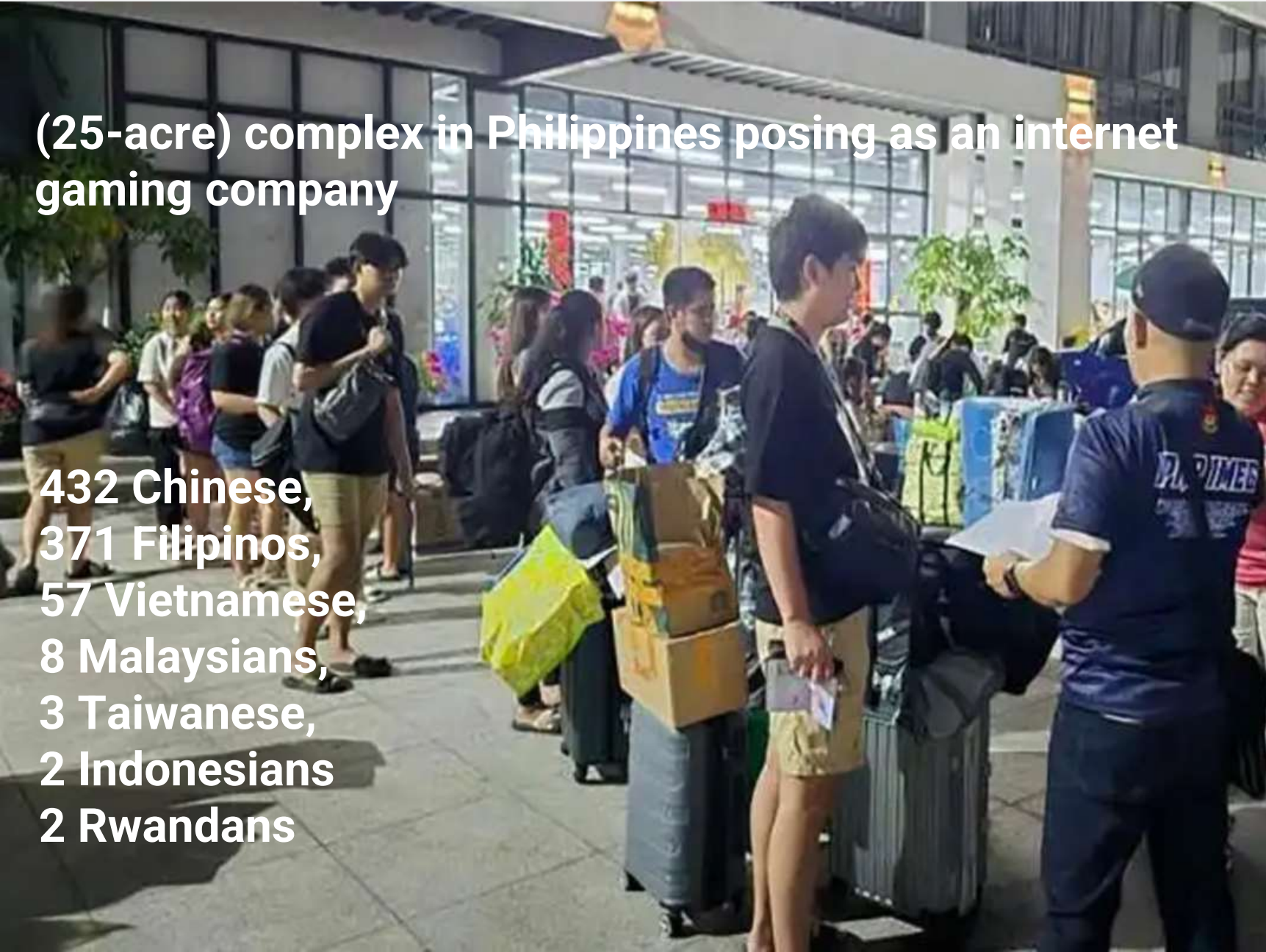
It's Personal



Scam Compounds: The Business Model Behind The Scam Is Evil

(25-acre) complex in Philippines posing as an internet gaming company

432 Chinese,
371 Filipinos,
57 Vietnamese,
8 Malaysians,
3 Taiwanese,
2 Indonesians
2 Rwandans



Scam Center in Indonesia



Scam Center in Mexico



“Sextortion”

**"All you've to do is
cooperate with
me and I won't
expose you."**



CSAM





“Human Crime”

THE HOPE



Join A Movement



>7000 Members

>1600 Active Members

>600 Financial Institutions

All Major Branches of LE

Operation Shamrock



“One of the most effective ways to identify broader criminal networks and take the profit out of this crime is to follow the financial trail human traffickers leave behind. With proper **training** and **guidance**, financial institutions and designated non-financial businesses are able to identify illicit finance related to human trafficking and report potential cases. Proactive partnerships between governments, financial institutions, law enforcement, civil society, and survivor experts are critical to identifying illicit financial activity associated with human trafficking. **Removing the ability to profit from the crime disincentivizes traffickers and serves as a crucial deterrent to prevent the crime altogether.”**

- US Department of State, Trafficking in Persons Report, 2021

Educate and Equip

Resource Library

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An Introduction to Human Trafficking: Perpetrators, the Vulnerable, and How You Can Help

"An Introduction to Human Trafficking: Perpetrators, the Vulnerable, and How You Can Help" provides a comprehensive overview of the complex and pervasive crime of human trafficking in the United States....

[EXPLORE INSIGHTS](#)

An Insight into the Purpose of Scams: A SCARS Institute Whitepaper

The SCARS whitepaper "Are Scams Purposeful?" by Tim McGuinness, Ph.D., explores the idea that the global rise in scams and cybercrime may be more than just random acts of criminality....

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Telecom & Financial Institutions: Partnering to Mitigate Voice + Messaging Scams

The recent Telecom & FI Roundtable features industry leaders discussing critical strategies for combating financial scams through innovative telecom partnerships. Moderated by Jaime Zetterstrom, VP of Product at Somos, the...

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Human Trafficking Research One-Pager

This March 2024 report supplies fast facts and data on human trafficking. This one-pager has been put together with the purpose of providing easy access to reliable information for quick grab...

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Financial Transactions as a Key to Human Trafficking Intervention

In collaboration with Guidehouse, a Human Trafficking Roundtable was convened on January 24, 2024. This initiative comprised a comprehensive program featuring roundtable discussions, training sessions, and webinars, tailored for beginners....

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CSE Investigator Training Guide Session

Child Sexual Exploitation (CSE) remains a distressing and escalating issue within human crime. Despite established anti-money laundering and fraud detection measures in financial institutions, monitoring for CSE indicators in account...

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Suspicious Websites for Illicit Transactions

In the fight against human crime, financial institutions play a crucial role in identifying and reporting suspicious transactions. Recognizing the signs of illicit websites empower financial professionals to act...

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CSE Investigator Guide

The "CSE Investigator Guide," prepared by Fifth Third Bank and sponsored by Featurespace, is a comprehensive resource aimed at increasing awareness of Child Sexual Exploitation (CSE) crimes. It provides insights...

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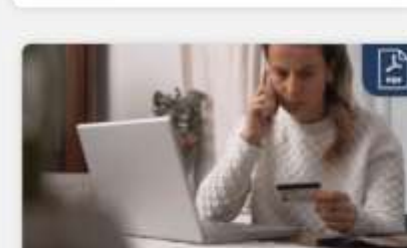
Combatting Money Mule Activity Roundtable

Gain practical strategies to identify and mitigate risks within your organization from our recent Money Mule Roundtable, sponsored by Early Warning Systems. Featuring insights from Karen Boyer of M&T Bank,...

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Current Human Trafficking Rule Set

As the world unites for the Olympics, your institution has a powerful opportunity to stand against human trafficking. Global events like these create a unique chance to strengthen your detection...

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Six Degrees of Scam Separation: A SCARS Institute Whitepaper

Authored by Tim McGuinness, Ph.D., Director of the Society of Citizens Against Relationship Scams (SCARS), this whitepaper delves into the interconnected nature of online scams and cybercrime. Drawing on the...

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Investment Scams Scheme Infographic

The infographic titled "Investment Scams Scheme" outlines the typical stages and red flags of investment scams, which aim to persuade victims to invest in various assets with the promise of...

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Romance Scams Report

Romance scams are fraudulent schemes where individuals create fake identities and initiate romantic relationships with the intention of deceiving victims for financial gain. These scams often begin on social media,...

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Initiative Spotlight – Super Bowl 20

By teaming up with Homeland Security, we were able to identify and thwart potential human trafficking activity around the 20 Super Bowl in Phoenix. This was accomplished by utilizing specific...

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Romance & Relationship Scams Trade Infographic

Unexpected texts or direct messages from strangers could be the beginning of a "Pig Butchering Scam." Named after the practice of fattening a pig before slaughter, these scams often start...

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Human Trafficking Event-Based Scenarios

The document "Human Trafficking Event-Based Scenarios" provides detailed detection scenarios for identifying suspicious transactional activities that may indicate human trafficking, particularly around major events like the US Open. It outlines...

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The Role of Technology in Financial Scams & Detection Safeguards

Dive deep into the digital battleground of financial scams with industry experts Amanda Berry and Alexander Boyle. Understand firsthand how technological advancements are both a tool for scammers and a...

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Scams Definitions & Typologies

As scams proliferate, we've heard from members that a common reference document of scam definitions and typologies would be beneficial. While reference tools exist elsewhere, we are looking...

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Prevent



- Policy
- Training & Education
- Vendor Management

Respond



- Case Mgmt Integration
- Investigations & SARs
- Trend Reporting

Detect



- External Intelligence
- Tune Existing Systems
- Alert Treatment
- Build Law Enforcement Relationships

BANKS

Ignite Hope

BANKS



‘I want to but...’

No support

No money

No time

No knowledge

ROI

a measure of how much money is earned relative to the amount of money spent on an investment

$$\text{ROI} = (\text{Net Profit} / \text{Cost of Investment}) \times 100$$

“In the end, you should always do the right thing, even if it’s hard. I know that might not help you and that the right thing isn’t always so easy to figure out.”

Nicholas Sparks

Has your organization invested in resources (people, process, and technology) in order to combat Human Crime at your financial institution?

Yes



88 %

No



13 %

I don't know



0 %

Why

Financial Loss



Operational Expense Saves



Regulatory Risk



Reputational Risk



Community Impact



Intrinsic Good



Other



Financial Impact

...if we are not doing our best to protect our members and their money, **they will go elsewhere**

Scams **have a cost to financial institutions** that goes beyond the bottom line.

With EFE and Scams, there is definitely the possibility of **financial loss and Operation Expense** saves

Reputational Impact

Involvement in these types of programs should enhance the reputation of the institution **without much additional cost**

Stress the program's role in safeguarding the bank's reputation and **maintaining public trust**, as failure to address these issues can lead to severe reputational damage

ROI will be found in our **long-term retention** and reputational discussions through **“good news stories”**

underscore the bank's role in the collective fight against human trafficking, enhancing collaborative efforts with governments, non-profits, and other financial institutions, thereby reinforcing the bank's position as a **responsible and proactive industry leader**

Regulatory Impact

FinCEN is placing more energy and emphasis on detecting human crime

“The driving force for involvement in anti-HT and anti-CSE initiatives have *come from the middle-management level and not from senior management*

- driven by workers who want to do the right thing”



**“The time is always right to do
what is right.”**

Martin Luther King, Jr

Purpose Finds You

Your Decision Is To Accept It

And Have The Courage To Walk It Out

Completely FREE



“Project Umbra has been both professionally and personally rewarding for me. It has given my team a renewed sense of purpose.”

Karen Arrabal
SVP Financial Crimes Investigations



FIFTH THIRD BANK





2024