

FINANCIAL INVESTIGATIONS DIVISION

TYPOLOGY REPORT No. 1

(Cases from Jamaica's Anti-Money Laundering Efforts)

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Use of False identity or straw men (1)

A remittance company submitted several suspicious transaction reports indicating inbound remittances from the UK to several persons with the same surname living in the same community. These remittances were sent by different persons from one area in Britain and they were below the mandatory reporting limit of the country of origin but over time totaled in excess of £ 500,000. The remittance company compiled the information and submitted it to the FIU.

On the receipt of these suspicious reports, the FIU immediately recognized that this was a case of smurfing. Additionally, it was recognized that there was the tendering of false identification based on the inconsistencies of the data supplied. Investigations into the background of these individuals revealed that there was no basis to support this level of remittances and that they were all receiving monies from the same source. The identifications presented by the recipients were not consistent, and when checked did not conform to the format of the real documents. The expiry dates of the identification varied over time. The valid dates in some instances were up to twenty years.

The matter was referred to the investigating unit who has confirmed that there is basically one mastermind who is apparently using the identities of members of his family. This person has a prior drug conviction and evidence suggests that he is linked to a drug smuggling operation in another country.

Indicators

- **Frequent transfers of amounts just below the mandatory reporting limit.
(Smurfing)**
- **Use of false identifications.**