# Appendices

## Appendix I - Stakeholders

AML/CFT = Anti-money laundering/combating financing of terrorism

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| **Name** | **Description** | **Role** |
| Governments | Provide laws on national levels and are responsible for enforcement through authorities. Usually cooperate on an international/global level by creating AML/CFT standards, participating in observation and support. | regulation, supervision, detection, cooperation |
| Banks | Operate within legal national/international bounds. Self-interest to be compliant and major role in detecting & reporting conspicuous activities | compliance, detection |
| Authorities (i.e. police) | Responsible for enforcing national/international laws. Directly involved in detecting money laundering activities and weakening involved mechanisms. | detection, law enforcement |
| Cryptocurrency exchanges & merchants | Usually operate as legal businesses within countries. Self-interest to be compliant. Major gateways to convert fiat currencies to crypto currencies. Naturally against association of ML with CC as they directly benefit from widespread CC adoption. | compliance |
| Cryptocurrency advocates | Naturally against association of ML and CC (see exchanges). Example: Bitcoin Wednesday aims to build a positive image of CCs in the Netherlands. Trying to combat negative sensational media image. | compliance |
| [Financial Action Task Force](http://www.fatf-gafi.org/) (FATF) | Inter-governmental council to develop global AML/CFT standards and promote effective implementation. | regulation |
| [United Nations](http://www.un.org/en/index.html) (UN)  [United Nations Office on Drugs and Crime](https://www.unodc.org/unodc/en/money-laundering/index.html) (UNODC) | Responsible for carrying out the global AML/CFT programme. | regulation, detection, support |
| [International Monetary Fund](http://www.imf.org/external/index.htm) (IMF) | Supports the development of AML/CFT policies and provides funding. | funding, regulation, consulting |
| [World Bank](http://www.worldbank.org/) | Similar to banks but on a global level. Provides risk assessment support for nations on AML/CFT. | compliance, consulting, regulation |
| Tax avoiding companies | Use ML for tax evasion which financially benefits companies. | money laundering |
| Corrupt politicians/officials | Receive illicit funding to carry out certain goals on politics or authority level. ML as a way to obfuscate the received assets. | money laundering |
| Embezzlers | Illegally transfer assets they have been trusted with and require obfuscation for this activity | money laundering |
| Drug dealers / Criminals | Receive a lot of funds which is directly connected to illegal activity. The tainted money needs to be cleaned in order to be useful. | money laundering |
| Terrorists | Require funding to carry out their goals (e.g. acquiring expensive weaponry). This funding needs to be obfuscated. | money laundering |

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Appendix II - The Six-step Model

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| **The six step model** | | |
| 1 | The basic offense | “This assessment should be based on the assumption that there is no direct evidence for source offenses”. |
| 2 | The suspicion of money laundering | “In this context, the review by the court judge should go through the following steps. First of all, it will have to be established whether the facts and circumstances brought forward are such that there is no doubt that there is a suspicion of money laundering”. |
| 3 | The statement of the suspect | 'If so, the defendant may be required to provide an explanation for the origin of the money or goods.' |
| 4 | Concrete, verifiable and not highly unlikely | “Such an explanation must be concrete, more or less verifiable and not highly unlikely in advance”. |
| 5 | Verification of the statement | “'As soon as the counterbalance offered by the defendant gives rise to this, it is then on the way of the public prosecutor's office for further investigation of the alternative origin of the money and the goods, as evidenced by the defendant's statements”. |
| 6 | The judgment of the court | “The results of such an investigation will show that it can be ruled out with sufficient certainty that the amounts of money and the goods on which the suspicion”. |

Appendix III - Interview Questions

Can you please elaborate on your own expertise on the field of criminal activities with cryptocurrencies?

How can cryptocurrencies to be exploited for money laundering? (+limitations)

What is the scope of the influence of cryptocurrencies in money laundry? (external, cases)

Which stakeholders are involved in detecting money laundry activities in cryptocurrencies?

Are you able to provide us with relevant literature on this context?  
  
Are you able to provide us contact details of other persons that are relevant to interview?