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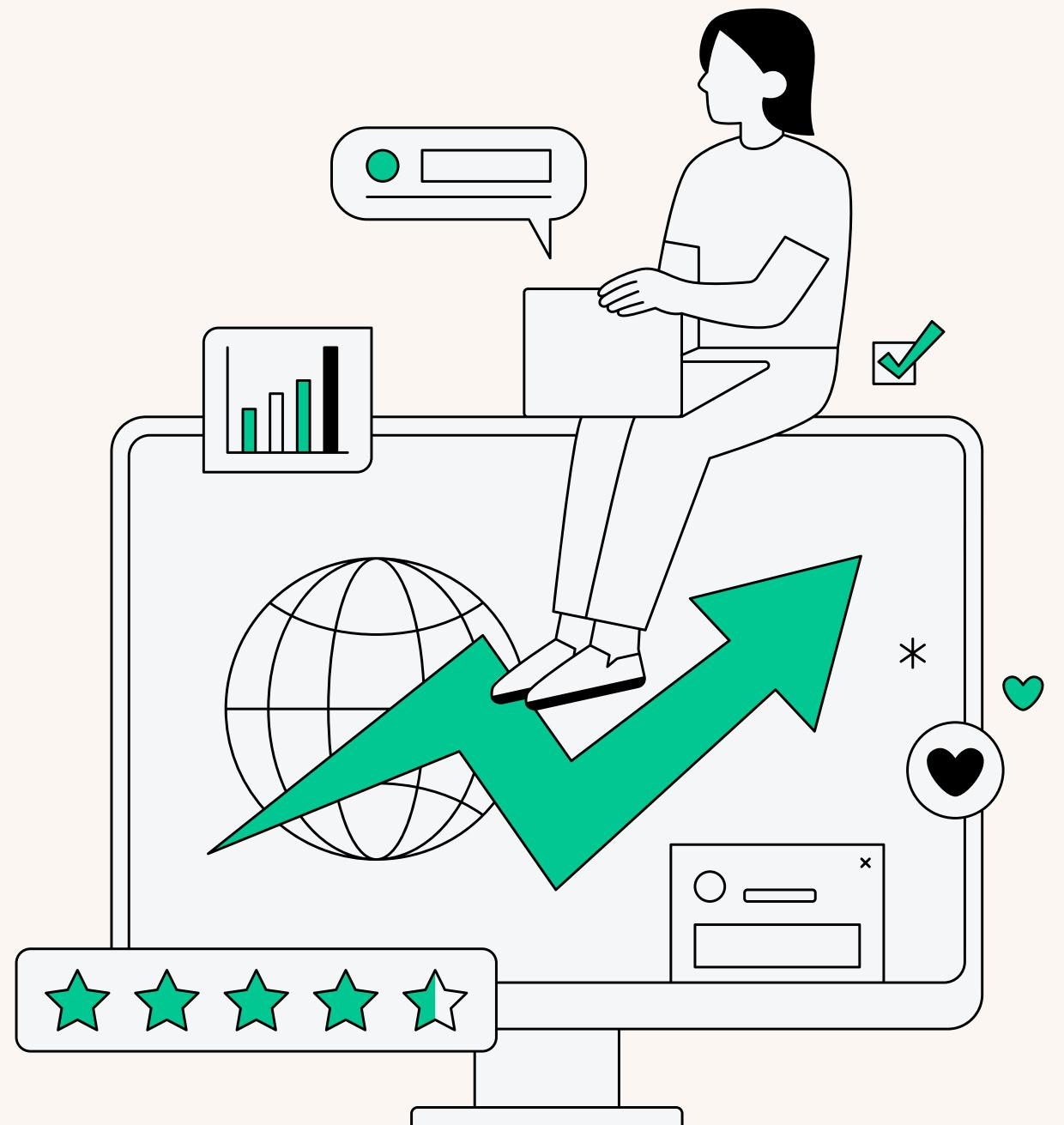
## Legal Data Analysis

2024

# Money laundering

*Trends in decisions handed down by the French supreme Court*

UnderTheLaw



# Summary

01.

Starting point

02.

Methodology  
used

03.

Results  
&  
Interpretations

# Starting point

## Analysis of money laundering decisions

All of these elements will be the subject of an explanatory analysis.

### Goals

Extract from the "Judilibre" website all Court's decisions mentioning the term "money laundering".

Based on the results obtained :

- target the date of the decision;
- the competent court;
- the solution adopted by the Cour de cassation;
- the publicity given to the decision.

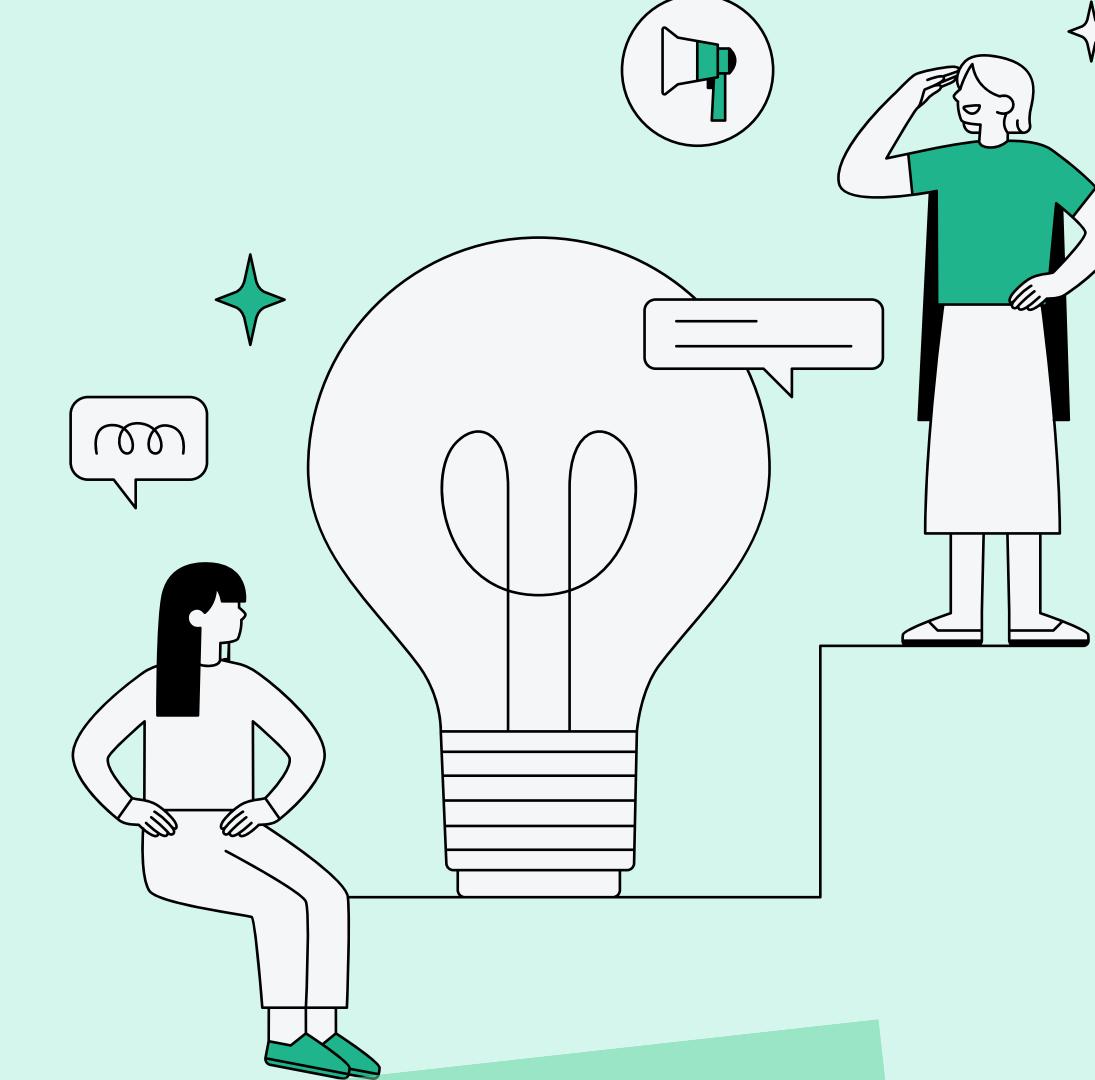


## Resources

- Scrape the "Judilibre" website.
- Target decisions handed down by the Court of cassation.

### Tools

- Google Colab  
(in which we insert our lines of code)
- ChatGPT  
(to create graphics)





# A few words about money laundering...

**Money laundering** = "the act of concealing the origin of funds derived from a crime, so as to be able to reinject them into the legal circuit, to be able to use them in the legal economy".

In other words, the aim of money laundering is to reprocess funds of criminal origin, in order to disguise their illegal origin.

It is an increasingly important crime in the **context of globalization**, used by all criminal gangs to reinject money from crime into legal flows.

Money laundering is involved in the commission of all criminal business offences.

There is an important preventive aspect of money laundering (with monitoring and verification obligations for subject entities, and reporting to **TRACFIN** in particular (according to FATF directives).



- Art 324-1 French Penal Code ;
- Infraction of consequence ;
- The offence of money laundering is punished by :
  - 5 years' imprisonment
  - & 375,000 € fine

**International organizations drive the fight against money laundering:**

- **1977:** creation of Moneyval by the Council of Europe.
- **1988:** United Nations Convention on Narcotic Drugs of December 20, 1988 => States obliged to introduce an offence of money laundering in their legislation + creation of the FATF (Financial Action Task Force), set up in 1989.
- **1995:** creation of the Egmont Group.

# Methodology used

01

- “Judilibre” website structure analysis : Identification of relevant pages, data models, HTML tags.

02

- Import necessary libraries into Collab.

03

- Definition of target URL.

04

- Dataframe creation (composed of several columns).

05

- Scrape the Julibre website using the method studied in class.

06

- Use libraries to send HTTP requests to web pages and retrieve their content.

07

- Target elements referring to decisions.

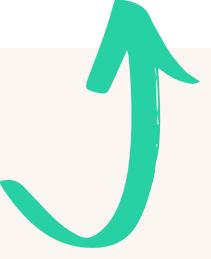
08

- Exploit the resulting dataframe.

09

- Analyze the results.

```
<div class="decision-item--header">
  <h3 class="inline-block"> = $0
    " 20 mars 2024 - Cour de cassation - Pourvoi n° 21-20.641 "
  </h3>
  > p class="btn button btn--type-1 float-right lien-voir lien-voir-decision">...</p>
  > p class="decision-item-header--large"> ...</p>
  > p class="decision-item-header--secondary">...</p>
  > p class="decision-item-header--secondary solution">Rejet</p>
</div>
> div class="tabs">...</div>
</article>
</div>
```



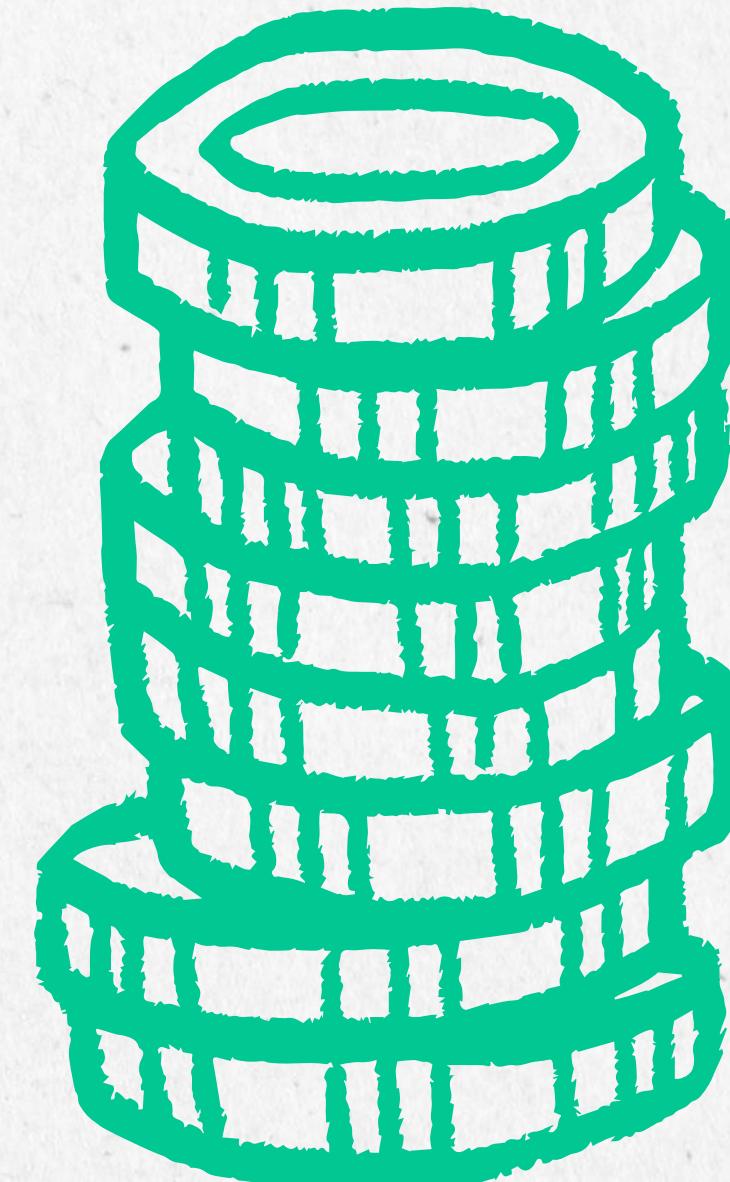
```
import requests
import spacy
import regex as re
from bs4 import BeautifulSoup
from collections import defaultdict
import pandas as pd
```

# Dataframe creation

```
# Defining the initial search URL:  
url = "https://www.courdecassation.fr/recherche-judilibre?search_api_fulltext=blanchiment&op=Rechercher&date_du=&date_au=&judilibre_juridiction=cc"  
  
# Initializing the main list to store data:  
main_list = []  
  
# Extracting data from the webpage:  
webpage = requests.get(url)  
soup = BeautifulSoup(webpage.content)  
  
# Main loop to iterate through result pages:  
for i in range (223):  
    if i !=0:  
        new_url = "https://www.courdecassation.fr/recherche-judilibre?search_api_fulltext=blanchiment&op=Rechercher&date_du=&date_au=&judilibre_juridiction=  
        webpage = requests.get(new_url)  
        soup = BeautifulSoup(webpage.content)  
  
# Extracting HTML elements containing decision information:  
décisions = soup.find_all("div", class_="decision-item")  
  
# Extracting specific data from each decision and adding it to the main list:  
    for a in décisions :  
        sublist = []  
        date = a.find("h3").text.split("-\n") [0]  
        match = re.search(r'\d+\s\w+\s\d+', date)  
        if match:  
            date = match.group()  
        formation = a.find("p", class_="decision-item-header--secondary").text  
        Chambre = formation.split("-")  
        formation = Chambre[0].strip()  
        solution = a.find("p", class_="decision-item-header--secondary solution").text  
        publication = a.find("p", class_="decision-item-header--large").text  
        publication = publication.replace("\n", "")  
  
        sublist = {'Date': date, 'Formation': formation, 'Issue de la décision': solution, 'Publication': publication }  
        main_list.append(sublist)  
  
# Creating the DataFrame from the main list:  
df = pd.DataFrame(main_list)  
print(df)
```

# Dataframe

	Date	Formation \
0	12 mars 2024	Chambre criminelle
1	12 mars 2024	Chambre criminelle
2	12 mars 2024	Chambre criminelle
3	6 mars 2024	Chambre criminelle
4	6 mars 2024	Chambre criminelle
...	...	...
1961	9 avril 1992	Chambre criminelle
1962	18 juin 1991	Chambre criminelle
1963	23 juillet 1987	Chambre criminelle
1964	6 janvier 1970	Chambre commerciale financière et économique
1965	5 janvier 1967	Chambre criminelle
Issue de la décision		
0	Autre	Publication
1	Cassation	
2	Autre	
3	Cassation	
4	Rejet	
...	...	...
1961	Rejet	
1962	Rejet	
1963	Rejet	
1964	Rejet	
1965	Rejet	



[Retourner à la vue d'ensemble](#)

# Analysis of changes over time in the number of decisions handed down in money laundering cases

## Preliminary



```
!pip install dateparser
import pandas as pd
import dateparser

# Convert the 'Date' column to a string
df['Date'] = df['Date'].astype(str)

# Apply dateparser.parse() to each element of the 'Date' column
df['Date'] = df['Date'].apply(lambda x: dateparser.parse(x))
```

# Analysis of changes over time in the number of decisions handed down in money laundering cases

## Using data and displaying results in graphical form

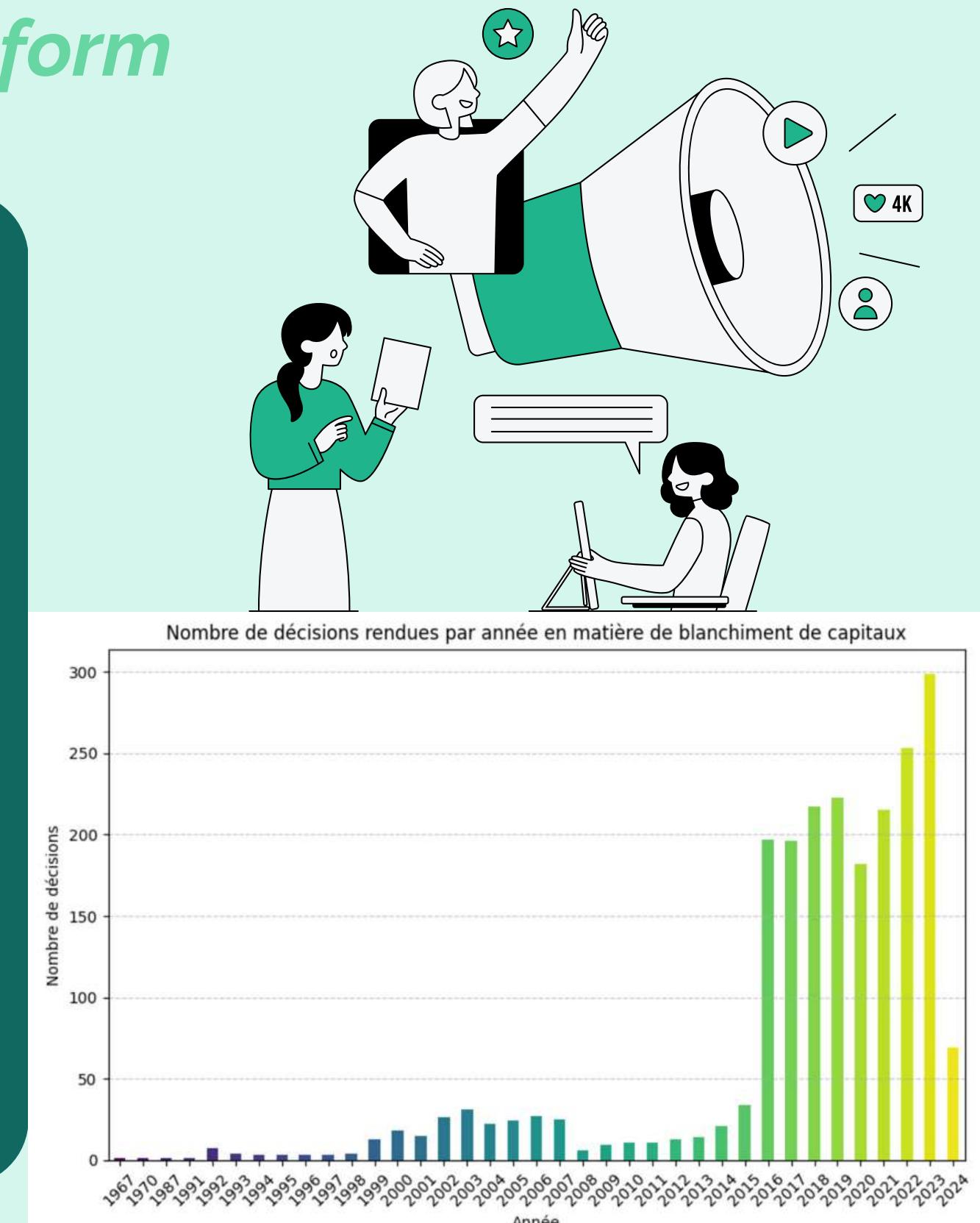
```
import seaborn as sns
import matplotlib.pyplot as plt

# Convert the 'Date' column to datetime type
df['Date'] = pd.to_datetime(df['Date'])

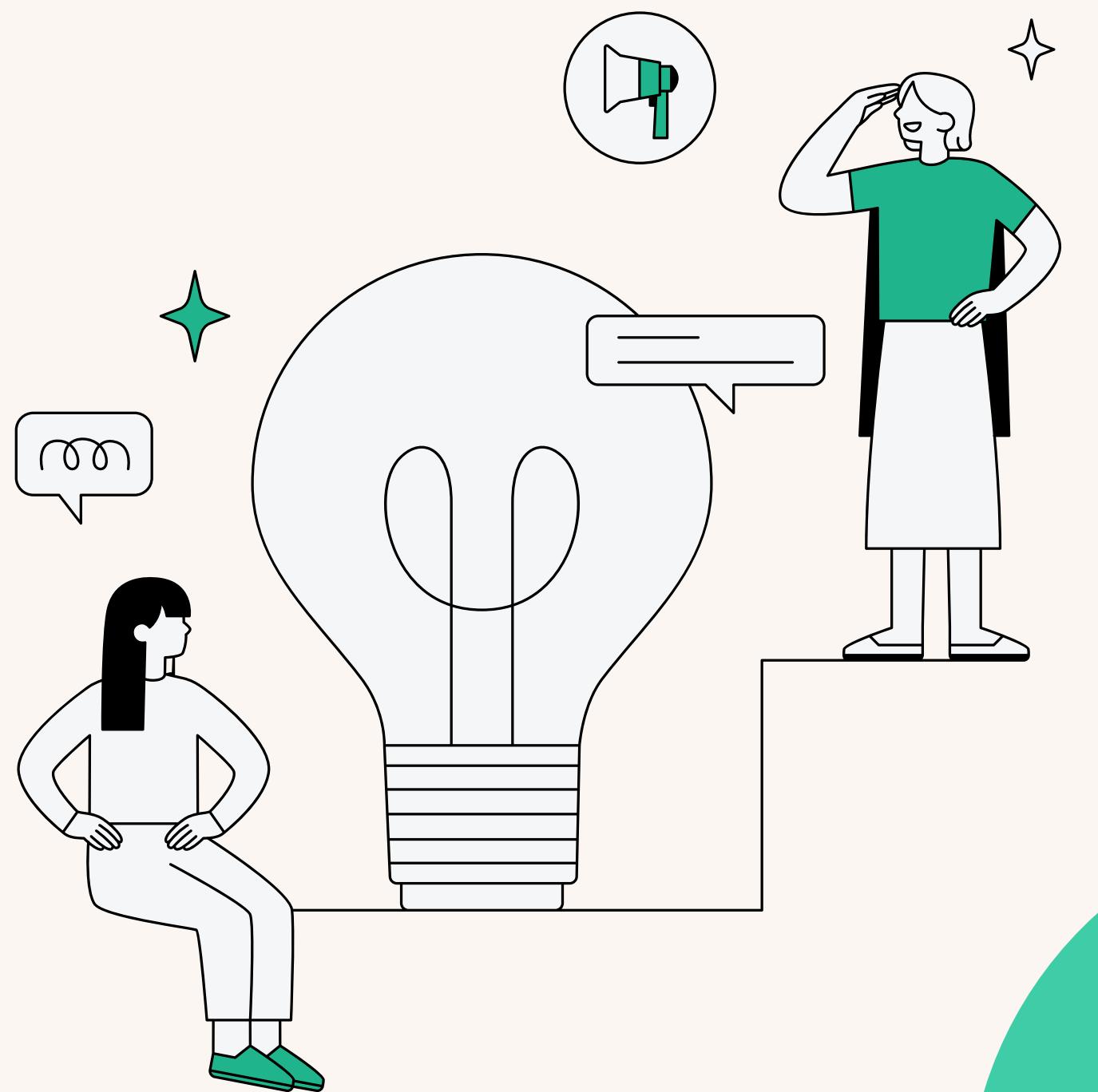
# Count the number of decisions per year
decisions_par_annee = df['Date'].dt.year.value_counts().sort_index()

# Define a color palette for the bars
palette = sns.color_palette('viridis', len(decisions_par_annee))

# Plot the graph
plt.figure(figsize=(10, 6))
decisions_par_annee.plot(kind='bar', color=palette)
plt.xlabel('Année')
plt.ylabel('Nombre de décisions')
plt.title('Nombre de décisions rendues par année en matière de blanchiment de capitaux')
plt.xticks(rotation=45)
plt.grid(axis='y', linestyle='--', alpha=0.7)
plt.show()
```



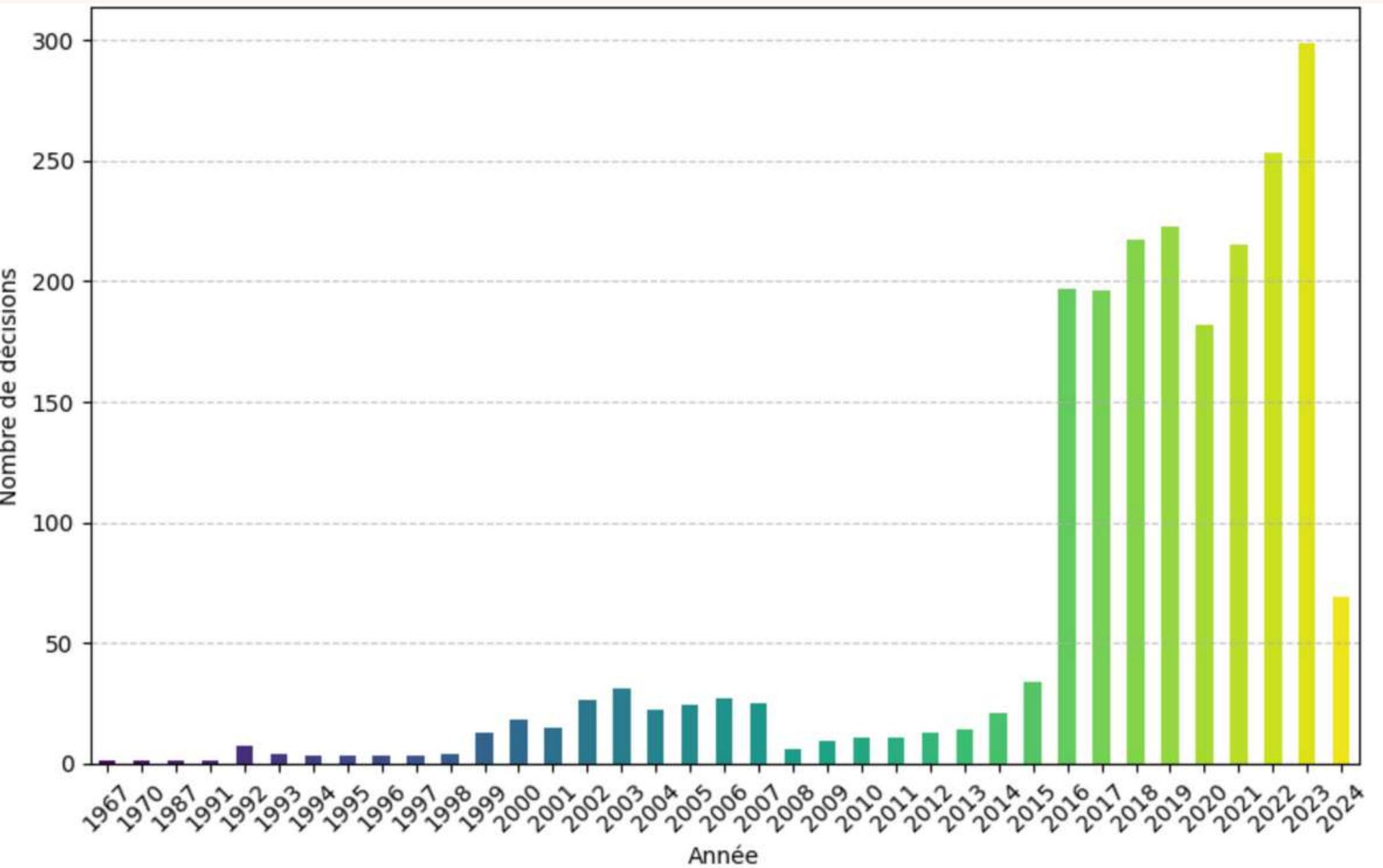
# Results' analysis





# Number of money laundering decisions over time

## Interpretation



The increase in the number of decisions handed down on money laundering is explained by the gradual increase in repression in this area, driven by international organizations (especially since the 1988 United Nations Convention), which have made the fight against money laundering a priority, due to the impact on the economy and its spread throughout the globalized world.

### Developments in French criminal legislation:

- Law 12/31/1987: special offence of money laundering ;
- Law 12/23/88: customs offence;
- Law 12/07/90: obligation of vigilance and suspicious transaction reporting for financial sector professionals;
- Law 05/13/96: general offence of money laundering => broader scope of repression

(+ each FATF directive leads to laws increasing the number of professions subject to suspicious transaction reporting obligations)

# Analysis of competent jurisdictional training data

## *Using data and displaying results in graphical form*

```
# DataFrame
df = pd.DataFrame(main_list)

# Count the number of decisions per chamber

decisions_par_chambre = df['Formation'].value_counts()

# Create a list of colors for each chamber

couleurs = ['skyblue', 'orange', 'green', 'red', 'purple']

# Create the bar plot

plt.figure(figsize=(10, 6))
barplot=decisions_par_chambre.plot(kind='bar', color=couleurs, width=0.5)

# Adding labels and titles

plt.xlabel('Formation', fontsize=10)
plt.ylabel('Nombre de décisions', fontsize=10)
plt.title('Nombre de décisions rendues par chambre', fontsize=10, pad=20)

# Adjusting ticks on the y-axis

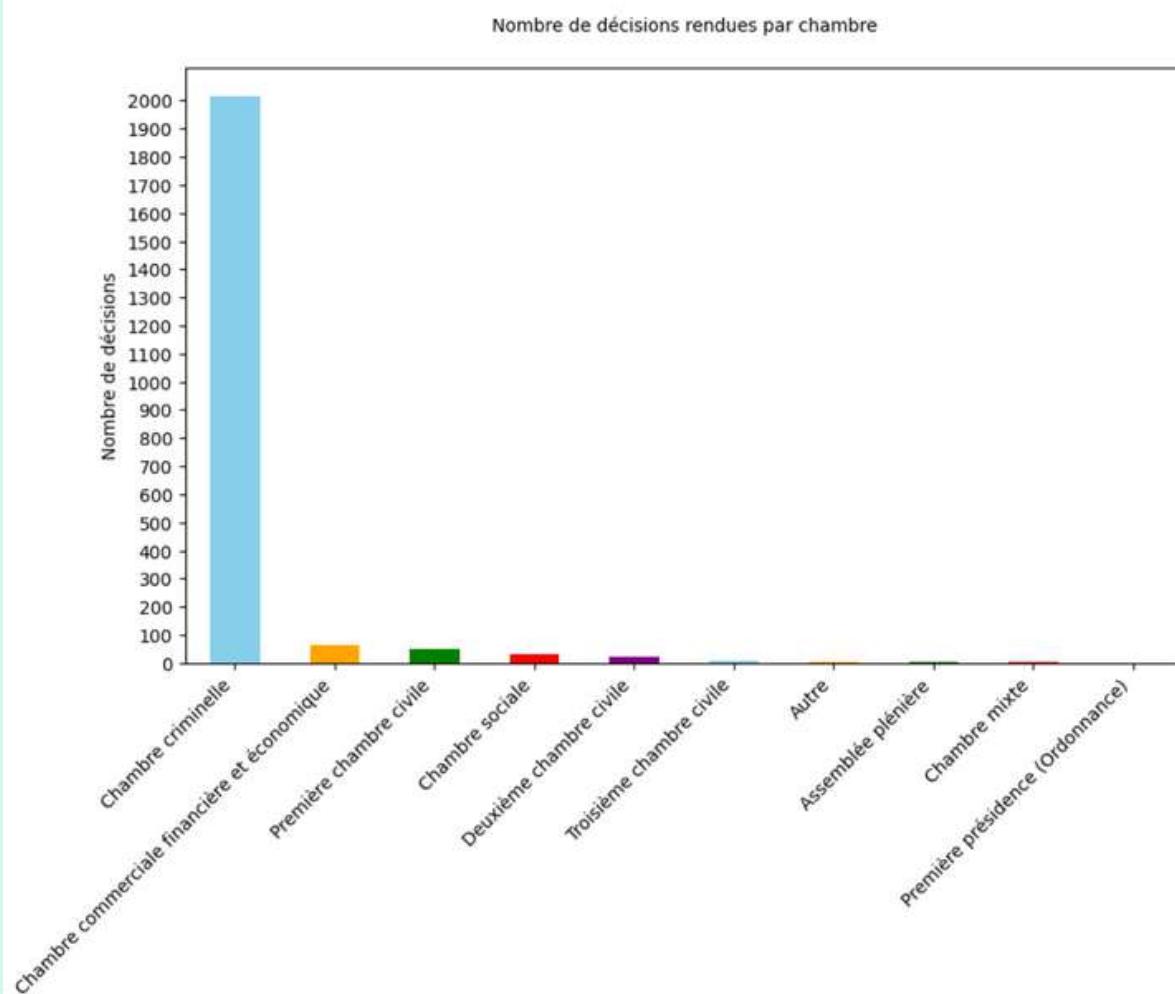
plt.yticks(range(0, max(decisions_par_chambre)+1, 100))

# Adjusting the rotation of chamber labels

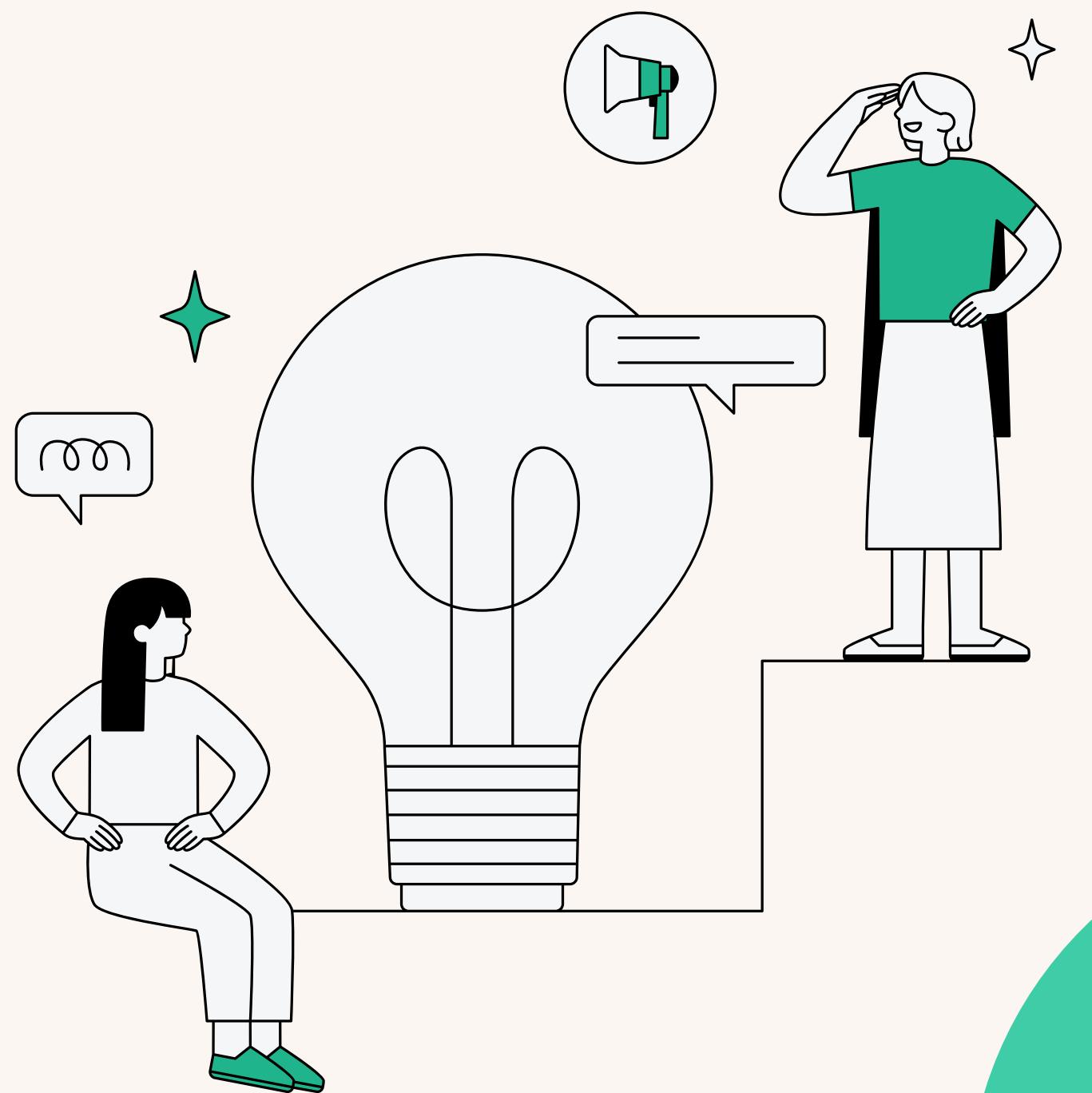
barplot.set_xticklabels(barplot.get_xticklabels(), rotation=45, ha='right', va='top')

# Display the plot

plt.show()
```

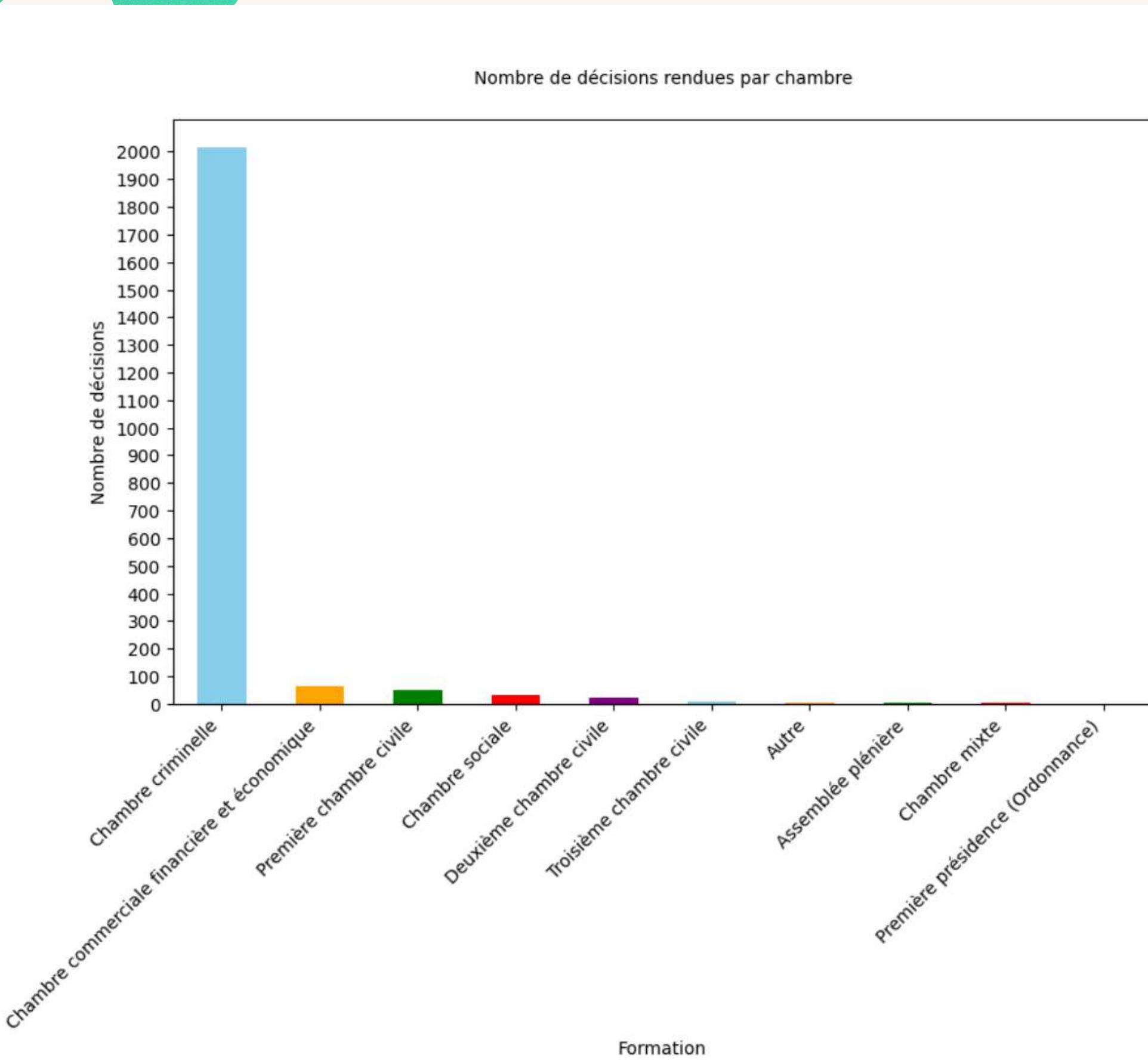


# Results' analysis



# Analysis of competent jurisdictional training data

## Interpretation



- **Criminal chamber:** It is normal that the majority of decisions handed down by the Court of Cassation are handed down by the criminal chamber, as money laundering is a criminal offence.
- **Civil chamber:** it is possible that the civil chamber will issue rulings on money laundering, particularly in the case of asset seizures. Also, in a dispute between two private parties, the ruling may refer to money-laundering facts that are not the subject of the dispute.
- **Mixed chamber:** in cases where a question of law has not yet been decided uniformly by the ≠ chambers of the Cour de cass (civ and crim).
- **Assemblée plénière:** for a case raising an important question of law. Ass plen° is the most important formation of the cour de cass (composed of all the mags of the cour de cass). Ex: Cass, Ass.plén, March 13, 2020, n°19-86.609: concerning the jurisdiction of the CJR in a money-laundering case.

# **Analysis of the solutions adopted by the Cour de cassation**

## ***Using the data and displaying the result as a word cloud***

```
from wordcloud import WordCloud
import matplotlib.pyplot as plt

df = pd.DataFrame(main_list)

# Remplace "Autre" mention with "Non-admis"

df['Issue de la décision'] = df['Issue de la décision'].replace('Autre', 'Non-admis')

df['Issue de la décision'] = df['Issue de la décision'].str.replace('désignation de', 'désignation de juridiction')

# Concatenate all rendered solutions into a single string

texte = ' '.join(df['Issue de la décision'])

# Create a word cloud

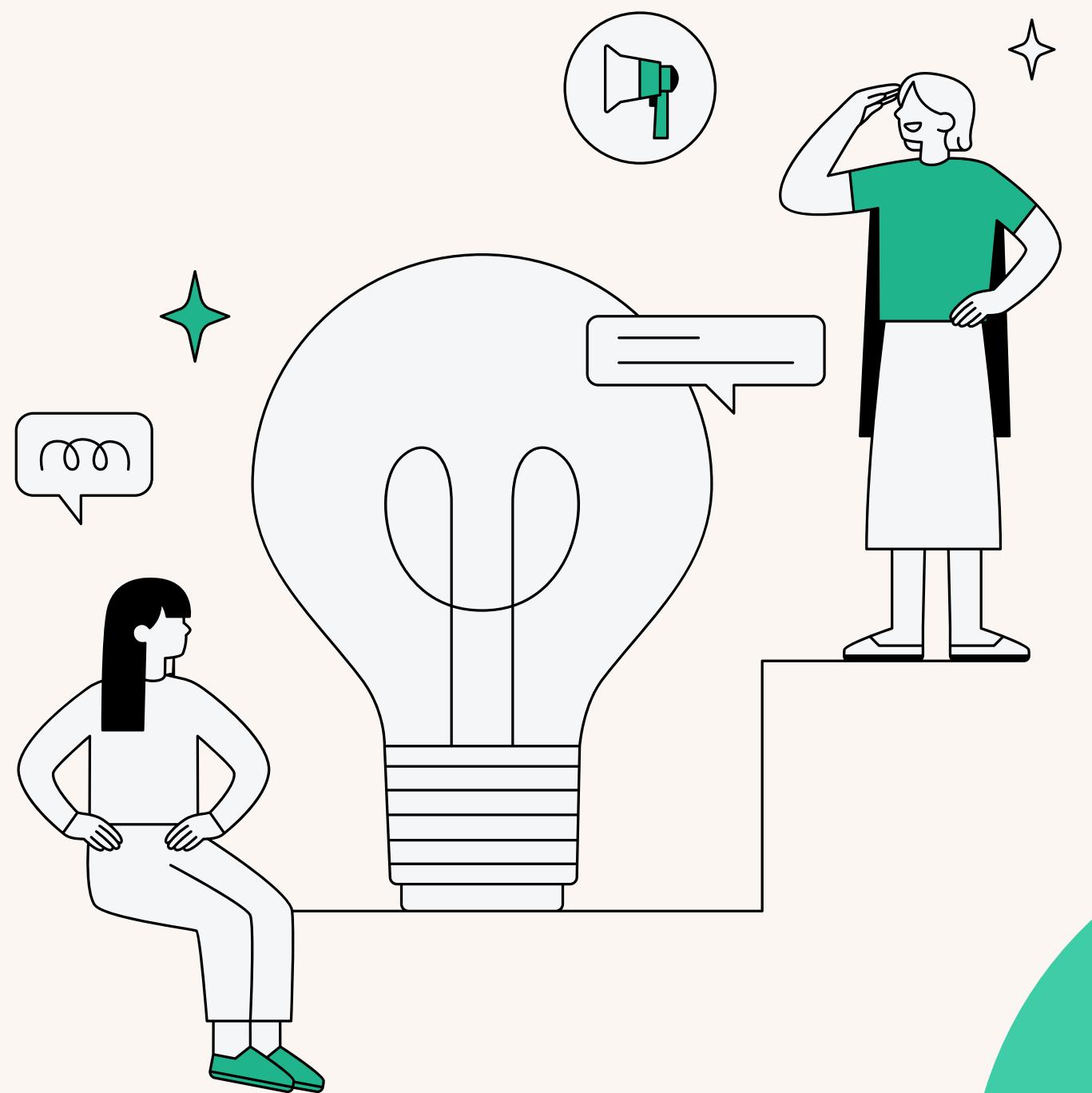
wordcloud = WordCloud(width=800, height=400, background_color='white').generate(texte)

# Display the word cloud

plt.figure(figsize=(10, 6))
plt.imshow(wordcloud, interpolation='bilinear')
plt.axis('off')
plt.title('Issue des décisions rendues en matière de blanchiment de capitaux')
plt.show()
```



# Results' analysis



# **Analysis of the solutions adopted by the Cour de cassation**

# *Interpretation*

**QPC “priority question of constitutionality** = if a party considers that a law is contrary to the rights and freedoms guaranteed by the Constitution, he or she can submit a QPC before the case goes to trial. The QPC will first be examined by the court before which the case is pending. After examination, it may be forwarded to the Constitutional Council. The Constitutional Council will then judge whether the law complies with the rights and freedoms guaranteed by the Constitution.

**Renvoi “return”** = The Cour de cassation does not settle the dispute directly, but refers it back to the Court of Appeal, which will then issue a new ruling.

**Rejet “reject”** = when the Court of Cassation rejects the appellant's appeal and considers that the judges who handed down the decision under appeal have correctly applied the law.

**Cassation** = The Court of Cassation overturns - i.e. quashes - the decision and sends the case back to a new court for retrial.

**Admis “admitted”** = appeal allowed

**Non admis “not admitted”** = appeal not allowed



**Non lieu “dismissed”** = The Court of Cassation will dismiss the case if the appeal has become not relevant.

**Irrecevabilité “inadmissibility”** = when deadlines have expired

**Déchéance “forfeiture of appeal”** = the court of cassation automatically declares that the appeal has lapsed if the amplifying memorandum filed with the clerk's office has not been served on the defendant within the one-month period provided for in article 5 of the same decree.

# Analysis of the publicity given to decisions

*Using data and displaying results in graphical form*

```
import pandas as pd
import matplotlib.pyplot as plt
from matplotlib.patches import Patch

# DataFrame
df = pd.DataFrame(main_list)

# Search for partial matches and replace with "publié au bulletin"
df['Publication'] = df['Publication'].str.replace('.*publié au bulletin.*', 'publié au bulletin', regex=True, case=False)

# Normalize data in the 'Publication' column
df['Publication'] = df['Publication'].str.strip().str.lower()

# Count the number of decisions per publication status
decisions_par_solution = df['Publication'].value_counts()

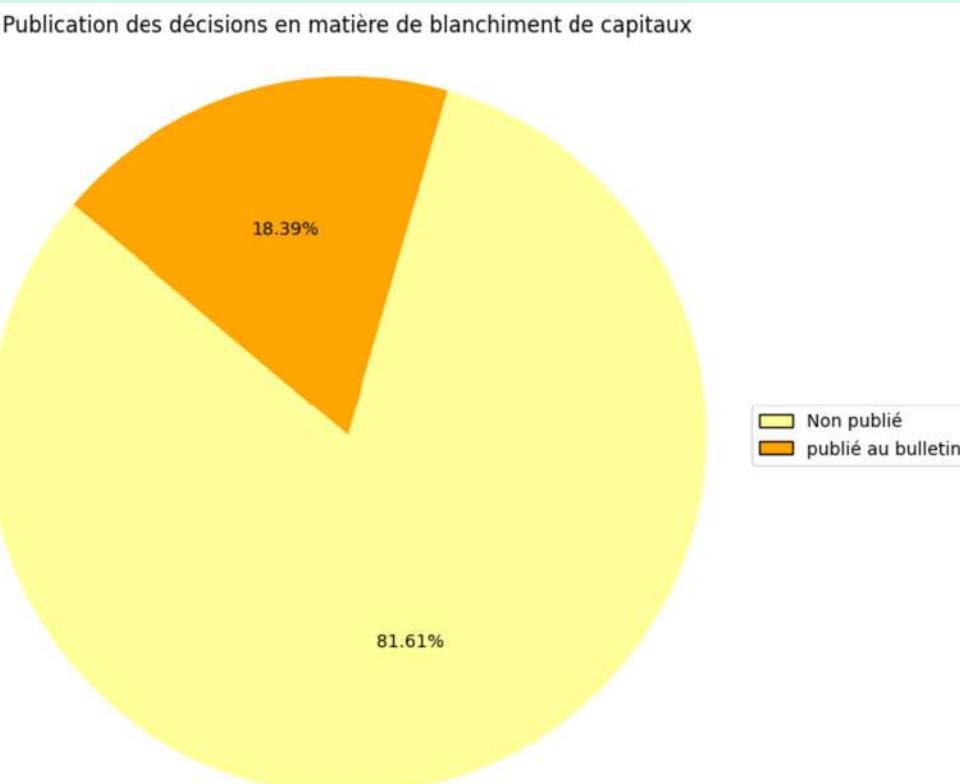
# Create a list of colors for each publication status
couleurs = ['#FFFF99', 'orange', 'green', 'red', 'yellow', 'purple']

# Create the pie chart
plt.figure(figsize=(8, 8))
plt.pie(decisions_par_solution, labels=None, colors=couleurs, startangle=140, autopct=lambda p: '{:.2f}%'.format(p) if p > 1 else '')

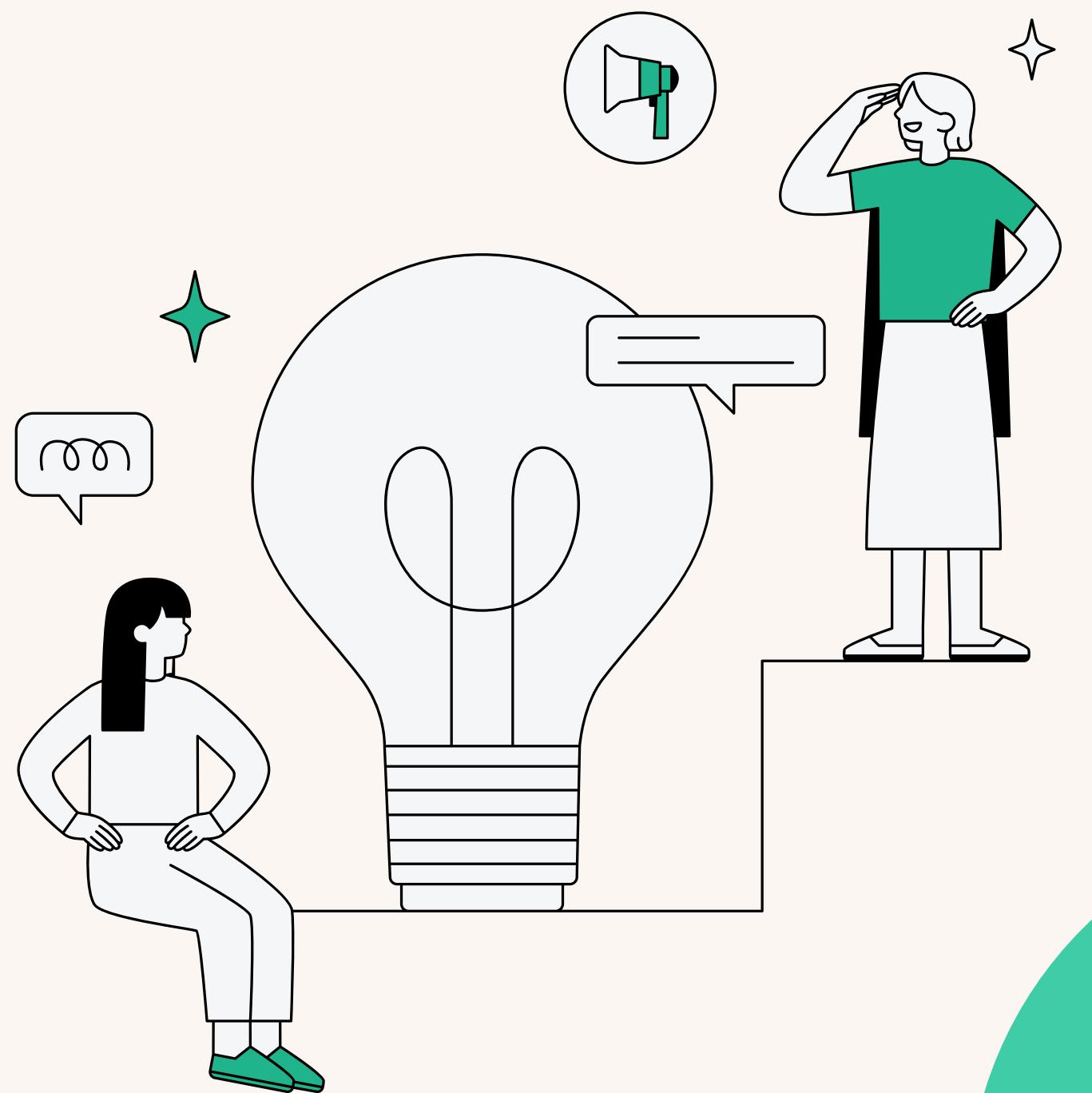
# Create a custom legend
legend_elements = [Patch(facecolor=couleurs[i], edgecolor='black', label=label) for i, label in enumerate(decisions_par_solution.index)]
legend_elements[0] = Patch(facecolor='#FFFF99', edgecolor='black', label='Non publié')
plt.legend(handles=legend_elements, loc="center left", bbox_to_anchor=(1, 0.5))

# Adding titles
plt.title('Publication des décisions en matière de blanchiment de capitaux')

# Display the plot
plt.axis('equal') # To ensure the plot is a circle not an ellipse
plt.show()
```

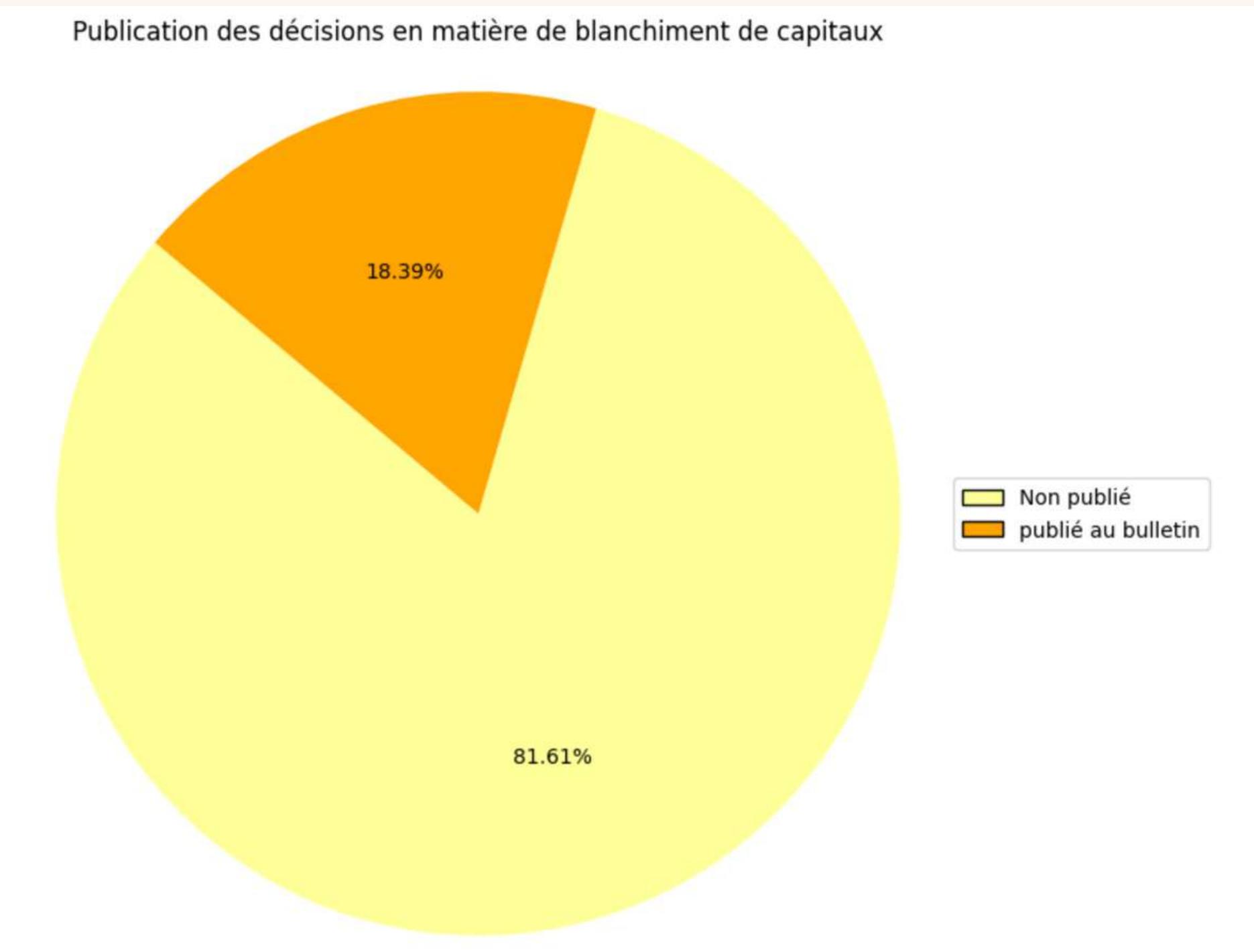


# Results' analysis



# Analysis of the publicity given to decisions

## Interpretation



### Published decisions:

When there has been a reversal of case law or a clarification of the interpretation of the law, or when the case raises important legal issues.

Business criminal law texts are complex and the subject of considerable debate within the legal community.

**Ex: Cass, ch. crim, 15 sept. 2021, 20-84.674, published in the bulletin :** The court recalls that "the characterization of the offence of money laundering requires that the existence of goods or funds, the proceeds of the principal offence, be established".

# Thank you very much!

Presented by



Juliette Dreyfus



Dorine  
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