1. **LARGE-SCALE CASH TRANSACTIONS.**

Criminals often accumulate large amounts of low-denomination notes as trades for illicit substances of goods and are generally made in untraceable cash transactions. The criminal must enter these notes into the banking system to realise the true value.

2. **ATYPICAL OR UNECONOMICAL FUND TRANSFER TO OR FROM FOREIGN JURISDICTION.**

As explained in chapter four, transfer of criminal funds brings several benefits to laundering operations. A number of cases included disclosures where financial institutions had identified fund transfers overseas with no supporting (business) explanation.

3. **UNUSUAL BUSINESS ACTIVITY OR TRANSACTION.**

Movements of funds that involve a loss, or lower rate of return, without any visible compensating benefit for the client may indicate that the business is more concerned with moving funds through the financial system, than with profitability.

4. **LARGE AND / OR RAPID MOVEMENTS OF FUNDS.**

Money launderers often try to 'layer' funds by switching between several accounts in different institutions / jurisdictions in an attempt to confuse the audit trail. A legitimate businessman, however, would seek to minimise bureaucracy and bank charges.

5. **UNREALISTIC WEALTH COMPARED TO CLIENT PROFILE.**

A number of cases include disclosures where individuals with little or no wealth / no employment pay large sums of money into accounts. Often these funds are directly derived from crime, or are being 'looked after' whilst the real criminal is being investigated by police.

6. **DEFENSIVE STANCE TO QUESTIONING.**

Inexperienced launderers may not have prepared a reasonable cover story concerning the origins of illicit funds. Generally, an 'honest' customer will be willing to answer questions concerning his finances as it allows the financial institution to tailor their service accordingly. (Courtesy of The Egmont Group)