UTICAJ BEZBEDNOSNOG MENADŽMENTA U OTKRIVANJU PRANJA NOVCA SA POSLEDICAMA NA EKONOMIJU

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Rezime

Pojam „pranje novca" učestalo se koristi u savremenoj ekonomiji, kao delatnost koja za cilj ima legalizaciju imovine do koje se došlo protiv-zakonitim radnjama, kako bi se prikrio pravi izvor. Ovako stečen kapiatal predstavlja opasnost za svaku ekonomiju, jer se omogućava njegov ulazak u legalne tokove. U vezi sa tim i najveći broj država pokušava da različitim merama da se suprotstavi širenju ove pojave i njenoj legalizaciji. Cilj ovog rada je da se ukaže na mere i radnje koje se preduzimaju u oblasti sprečavanja pojave pranja novca i komparaciju sa zemljama Evropske unije.

Ključne reči: *bezbednost, menadžment, pranje novca, ekonomija.*

JEL: E42, E49.

Uvod

U uslovima savremenog društva i globalnih ekonomskih tokova raste sve više ekonomska povezanost nacionalnih ekonomija. Razmena dobara i usluga je značajno pojednostavljena primenom najsavremenijih tehnoloških rešenja. Posebno u oblasti monetarne politike, olašavanje poslovnih aktivnosti dovelo je do mnogih izazova i koruptivnih radnji (Avakumović i dr., 2021). Jedan od najčešćih vidova korupcije u savremenom ekonomskom okruženju jeste „pranje novca", kao oblik prikrivanja kapitala koji je nastao vršenjem određenih krivičnih radnji i njegovo aktiviranje u legalne finansijske tokove. Pranje novca je aktivnost vezana za prevare u finansijskim tokovima što se

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vezuje za organizovani kriminal, a radi sticanja protiv-pravne dobiti. Tokovi pranja novca prevazilaze nacionalne granice i imaju međunarodni karakter.

Pranje novca ima ekonomske, političke i bezbednosne posledice na funkcionisanje jedne nacionalne privrede što u značajnoj meri može negativno da se odrazi na sveukupni razvoj. Ova pojava je karakteristična za različite istorijske periode i ne zavisi od stepena razvijenosti određene države. Mnogo je pokazatelja da se pranje novca posebno negativno odražava na manje razvijene ekonomije zbog činjenice da su mehanizmi kontrole i funkcionisanja značajno slabiji, pa su i podložniji koruptivnim radnjama.

Pranje novca je u današnje vreme postao problem svetske ekonomije, pa je za njegovo suzbijanje neophodan zajednički napor svih država. Koordinisana i jedinstvena akcija kroz različite programe predstavlja objedinjen odgovor na rešavanje ovog problema. U ovom radu pažnja će biti usmerena na definisanje pojma pranja novca sa njegovim posledivama na ekonomiju, kao i odgovor bezbednosnog menadžmenta na njegovo suzbijanje.

Metodologija istraživanja

U skladu sa definisanim ciljevima istraživanja, a kako bi se došlo do validnih zaključaka, u radu će biti korišćena kvalitativna metodologija, za opisivanje osnovnih pojmova, i kvantitativna metodologija karakteristična za oblast društvenih nauka.

Pomoću metoda kvalitativne analize biće opisani osnovni pojmovi koji se odnose na posmatrani problem. Cilj kvalitativne analize biće da se postavi teorijska osnova za empirijsku proveru postavljenih hipoteza. U tu svrhu biće korišćena strana, ali i domaća literatura koja se odnosi na ovu problematiku. Metod indukcije biće korišćen sa ciljem da se, polazeći od pojedinačnih elemenata, dođe do opštih zaključaka značajnih za razumevanje analiziranog problema. Takođe će biti korišćen i metod dedukcije u cilju ispitivanja ispravnosti primene opštih pravila na pojedinačne elemente. Kako bi se utvrdila sveobuhvatnost i validnost predloženih dimenzija istraživačkog modela, ali i potencijalno došlo do novih rešenja, koristiće se kvalitativna metoda istraživanja – fokus grupa, koju će činiti eksperti, odnosno pripadnici akademije i prakse, upoznati sa tematskim područjem.

Pranje novca u ekonomskoj teoriji

Veliki je broj autora koji se bavio pitanjem definisanja pojma pranja novca, sa različitih aspekata u svrhu dobijanja jedne sveobuhvatne definicije kojm bi se u potpunosti razumeo ovaj fenomen. Imajući u vidu da je ova pojava jedna od najprisutnijih u oblasti krivičnih dela, ona ima dalekosežne posledice na ekonomski i politički položaj nacionalne ekonomije kao i na bezbednosni aspekt i bezbednosne strukture. Posebno karakteristično za vršenje ovih radnji jeste organizovanost i korišćenje najsavremenijih tehnoloških rešenja pa je i način izvršenja ovih krivičnih dela veoma raznolik. Polazeći od činjenice da se pranje novca sprovodi sa zahtevom za sticanje kapitala, kao kriminalna radnja potrebno je da se praćenje i otkrivanje motiva i radnji se vrši od strane stručnih i osposobljenih službi koje su povezane i opremljene adekvatnim sredstvima.

Polazeći od činjenice da je količina novca koja se kriminalnim putevima pušta u legalne tokove preko šesto bilona dolara, nnjene razmer nedvosmisleno ukazuju naznačaj utvrđivanja ovih kanala i potrebu sprečavanja. u korist ovakvom načinu kriminalnih aktivnosti posebno pogoduje razvoj savremenog informatičkog društva i dostignuća savremene tehnike i tehnologije, koji se zloupotrebljavaju jer nude viši stepen fleksibilnosti i mogućnost prevazilaženja acionalnih granica (Chong & Lopez-de-Silanes, 2015).

Ovaj oblik kriminaliteta posebno je karakterističan za manje i srednje razvijene zemlje, a posbno zemlje u tranziciji, poput Srbije. Ove zemlje su posebno ranjive u ekononmksom i političkom smislu, što se manifestuje i na prisutnost najrazličitijih oblika negattivnih pojava. Usklađivanje propisa sa Evropksom unijom, zahteva i pridržavanje određenih standarda koji u velikoj meri omogućavaju suprotstavljanje izazovima i rizicima (Alkhalili et al. 2021). Podrška koja se dobija u različitim sektorima višestruko pozitivno utiče na ekonomski razvoj. Da bi se iskoristili svi potencijali i ekonomske pogodnosti, moraju da se preduzimaju mere radi koršćenja tih potencijala na adekvatan način. To podrazumeva i smanjenje negativnih pojava poput pranja novca i posledica koje ono donosi.

Pranje novca je pojam koji je proučavan od strane mnogih autora u ekonomskoj teoriji, pa nečudi veliki broj različitih definicija. Zajedničko određenje svih definicija je da poreklo ovg pojma vezuju za englesku reč „money laundering“ koja podrazumeva legalizaciju imovine ostvarene kriminalnim delatnostima kroz realizaciju različitih ekonomskih poslova i njihovo uvođenje u legalne tokove novca.

Nastanak ovog pojma vezuje se za prohibiciju u SAD, kada su organizovane kriminalne grupe finansijska sredstva stečena od krijumčarenja i prometa alkohoolnih pića i drugih protiv-zakonitih radnji, prikazivali kao prihod perionica za pranje veša i automobila. Ovako plasiran novac je imao pokriće i bio povoljan način da se ostvari protivzakonita ekonomska korist.

U skladu sa navedenim navešćemo neke od definicija pranja novca koje se sreću u domaćoj literaturi. Pranje novca označava aktivnosti usmerene ka legalizaciji novca stečenog bavljenjem kriminalnim delatnostima. Učesnici u pranju novca pribegavaju najraznovrsnijim finansijskim transakcijama, kako bi prikrili pravo poreklo novca i učinili ga legalnim sredstvom prometa na tržištu novca, što im osiguravanormalno korišćenje u poslovnim odnosima u kojima plasiraju svoj kapital (Kulić, 2001). Pod sadržajem pojma pranja novca podrazumeva se delatnost subjekata, najčešće onih iz oblasti sive ekonomije i organizovanog kriminaliteta, kojima se stvaraju uslovi za legalizaciju protivpravno stečene dobiti, čime se prikrivava njeno kriminalno poreklo i stvara predstava o zakonitoj delatnosti. Operacijom koja se zove pranje novca ne prikriva se samo nezakonito ostvaren prihod, nego i kriminalna delatnost pojedinih subjekata koji se u svakidašnjem životu prikazuju kao pošteni, ugledni i ekonomski moćni građani (Bošković, 2015). Pranje novca je plasiranje nelegalno stečenog novčanog kapitala, koji se nalazi van zakonskog prometa, u legalne finansijske tokove, zahvaljujući čemu se s jedne strane omogućava njegovo korišćenje, a s druge strane time se otežava dokazivanje kriminalne aktivnosti iz koje je proizašao prljav novac (Škulić, 2015).

Međunarodne finansijske institucije popu Međunarodnog nonetarnog fonda ovaj pojam određuju kao spoj nedozvoljenih izvora i sredstava koja su generisana iz tih izvora, odnosno kriminalnih aktivnosti. Evropski parlament i Savet Evropske unije, u Strazburu, 26.10.2005. godine usvojili su Direktivu 2005/60/EC, o sprečavanju finansijskog sistema u svrhe pranja novca i finansiranja terorizma.

U smislu ove Direktive, radnje koje se čine sa namerom i smatraju se pranjem novca su:

- konverzija ili transfer imovine, sa znanjem da takva imovina potiče od kriminalne aktivnosti ili od učestvovanja u takvoj aktivnosti, u cilju sakrivanja ili prikrivanja nezakonitog porekla imovine, ili od pomaganja bilo kojem licu umešanom u izvršenje takve radnje kako bi se izbegle zakonske posledice njegove radnje;
- sakrivanje ili prikrivanje prave prirode, porekla, mesta, obeležja, premeštanja, prava na, ili svojine nad imovinom, sa znanjem da takva imovina potiče od kriminalne aktivnosti ili od učestvovanja u takvoj aktivnosti;
- sticanja, posedovanje ili korišćenje imovine, sa znanjem u vreme prijema da takva imovina potiče od kriminalne aktivnosti ili od učestvovanja u toj aktivnosti;
- učestvovanje u udruživanje radi činjenja, pokušaj činjenja i pomaganje, potpomaganje, omogućavanje i podsticanje na činjenje neke od radnji prethodno pomenutih.

Mere u otkrivanju ilegalnog porekla novca

Cilj sprečavanja pranja novca jeste mogućnost prekida lanca nelegalno stečenih finansijskih sredstava i njihovo prisustvo u legalne novčane tokove. Upravo se određenim merama ovaj cilj i postiže (Chao et al., 2019).

Izrada izveštaja o sumnjivim tranasakcijama predstavlja meru koja je standard u postupku onemogućavanja pranja novca, i koja je normativno regulisana. Izrada ovih izveštaja je bitna jer se na konkretnim slučajevima sumnjivih transakcija ukazuje na načine i postupke kako se ovo krivično delo prepoznaje, a radi pravovremenog otkrivanja (Dachraoui, 2015). Ovaj sistem izveštavanja može da postigne svoj maksimalni doprinos kroz stvaranje bližih poslovnih veza između organa koji sprovode istragu i ostalih celina, kroz kontinurirano praćenje propisa i obrazovanje zaposlenih u finansijskim institucijamakontrolom negotovoinskih transakcija i uvođenjem savremenih informacionih tehnologija kojima će se lakše pratiti finansijske transakcije.

Adekvatan sistem kontrole kretanja fianansija unutar i izvan teritorije nacionalne ekonomije. Država, sa svojim instrumentima ima posebno značajnu ulogu u regulaciji novčanih tokova. Ovakvim sistemom kontrole tokova finansijskih sredstava otkrivaju se ilegalni putevi kretanja novca. Ovo se postiže ustanovljavanjem evidencija i baza podataka kojima se analiziraju i otkrivaju ilegalni putevi finansijskih sredstava.

Identifikovanje poslovnog subjekta i njegovih aktivnosti je posebno značajno u postupcima sprečavanja pranja novca. Preduslov za sprovođenje ove mere jeste utvrđivanje identiteta klijenta, pa se zakonom zabranjuje mogućnost realizacije transakcija u kojima ovaj postupak nije sprovede. Na taj način rizik za pranje novca se posebno u bankarskom sektoru smanjuje na minimum. Normativnim aktima su propisani podaci koje je neophodno dostaviti i iz kojih dokumenata, da bi se uspešno realizovao transfer finansijskih sredstava.

Država pravnim aktima i kaznenom poltikom definiše i postupke zaplene ili trajnog oduzimanja imovine za koju se sumnja da je stečena aktivnostima pranja novca. Ova mera je predviđena najvišim zakonskim aktima i ima veliki značaj u organizovanom suprotstavljanju kriminalu. Kada se ova mera primeni, pravni sistem odgovarajućim instrumentima dokazuje krivicu krivicu osumljičenih i povezanost sa nelegalno stečenom finansijskom koristi.

Najznačajnija mera, koja se sprovodi od strane državnih organa jeste provera da li se u praksi institucije u svom radu pridržavaju propisa. Adekvatnim inspekcijskim nadzorom postiže otklanjanje uočenih nedostataka.

Savremeni načini zloupotrebe finansijskog sistema

Moderno doba nosi sa sobom izazove digitalizacije koji su posebno prisutni u oblasti elektronskog poslovanja, odnosno realizovanje finansijskih transakcija uz pomoć informacionog sistema. Stalni naučno-tehnološki razvoj u oblasti informatike doveo je do razvoja elektronskog poslovanja i primene najsavremenih uređaja i sistema radi realizacije poslovnih zadataka (Catino, 2014). Veoma bitna činjenica za usepšnu realizaciju i sprovođenje elektronskog poslovanja jeste normativno regulisanje ove oblasti, kojim će se predvideti prava i obaveze poslovnih subjekata i potrošača i nedvosmilseno predvideti način funkcionisanja.

Elektronsko poslovanje i mogućnost elektronskog plaćanja poseduju brojne prednosti koje se manifestuju u jednostavnosti upotrebe, skraćivanju vremena i distance između dva finansijska subjekta, brzinu realizacije transakcija i dr. Ove prednosti pogoduju širenju i sve masovnijoj upotrebi elektronskog poslovanja u sfim značajnijim sferama. Ali, pored izrazitih prednosti ovaj način realizacije finansijskih transakcija poseduje i veliki broj izazova koji su uvezi sa mogućnostima zloupotrebe, posebno u funkciji pranja novca.

Novi tehnološki sistemi plaćanja obuhvataju: pružanje bankarskih usluga preko interneta, elektronsku gotovinu, kartice za odlaganje novca, kockanje preko interneta, WAP tehnologiju i kartice za elektonski transfer osiguranja. Svi navedeni oblici predstavljaju veoma pogodno oruđe za pranje novca i služe kao paravan za prikrivanje operacija pranja novca.

Razvoj preduzetništva u savremenim uslovima poslovanja ugroženo je različitim vidovima informaciono-komunikacionig kriminala, što u značajnoj meri utiče na nesigurnost korisnika elektronskih usluga. I pored brojnih prednosti koje je sa sobom donelo savremeno informatičko društvo, ono sa sobom i veliki broj problema u vidu kriminalnih aktivnosti kao što su: nove forme vrednosti, koncentracija podataka, nove metode i tehnika delovanja, novi ambijent delovanja, sužavanje vremenske skale delovanja, pokretljivost, inventivnost, stabilnost rizika, širenje geografskog prostora delovanja, itd.

Države na različite načine pokušavaju da se suprotstave visokotehnološkom kriminalu kroz stvaranje razlčitih timova u bezbednosnim strukturama, osnivanjem posebnih tužilaštva i sudova. Međutim svi ovi napori mogu da budu uzaludni ukoliko s celokuno drštvo ne usmerava na suočavanje sa novim izazovima u oblasti savremenog poslovanja.

Uticaj pranja novca na ekonomiju

Aktivnost pranja novca je posebno karakteristična za ekonomije zemalja u tranziciji gde ne postoje adekvatno izgrađene društveno-političke prilike. Međutim i mnogo razvijenije zemlje, posebno zapadne Evrope suočavaju se sa ovim vidom kriminala posebno uzimajući u obzir činjenicu da vremenom menja svoj oblik i način ispoljavanja, pa često dobija internacionalni karakter (Ahmed, 2021).

Podaci MMF-a, govore da se na godišnjem nivou u svetskim okvirima kroz aktivnosti pranja novca proneveri 2-5% svetskog bruto društvenog proizvoda. Ovaj podatak najbolje govori o značajnosti problema i neophodnosti svake nacionalne ekonomije da pristupi na adekvatan način njegovom rešavanju (Chen, et al., 2021).

Posledice pranja novca veoma štete svakoj ekonomiji imajući u vidu da stvaraju probeleme u samom radu finansijskog sektora, utiču na konkurentnost privrede ispoljavajući svoj uticaj u privatni sektor, dovode do problema u sprovođenju privatizacije, umanjuju sigurnost poslovnog okruženja i dr. Prisutnost pranja novca na mikroekonomskom nivou povlači sa sobom posledice na makrookruženje, koje se posebno manifestuju kroz pad BDP-a, pad privrednih aktivnosti i dr. Takođe, mnogi makroekonomski pokazatelji poput kamatnih stopa i deviznog kursa, ugroženi su ovom vrstom kriminala.

Negativna posledica pranja novca jeste i u oblasti javnih finansija gde dolazi do gubitka javnih prihoda, kroz izbegavanje plaćanja poreza i korišćenje različitih špekulativnih radnji kako bi se ostvarila protivprvana ekonomska korist. Do smanjenja prihoda budžeta po osnovu poreza, pranje novca veoma često dovodi, naročito kod zemalja u razvoju, otežavajući njegovu naplatu usled čega slabi uticaj države na vođenje ekonomske politike.

Zaključak

Savrememo ekonomsko okruženje praćeno tehničko-tehnološkim razvojem suočeno je sa izazovima sofisticiranog kriminala. Pranje novca predstavlja samo jedan od vidova kriminalnih delatnosti koji su prisutni i koji opterećuju ekonomski sistem svake države. Iako postoje različiti vidovi suprotstavljanja ovoj vrsti kriminala, počevši od zakonskih preko krivično-pravnih, njegovo suzbijanje je posebno otežano u informatičkom društvu. Oblici ispoljavanja ovog kriminaliteta poprimaju internacionalni nivo, što pogoduje prikrivanju i uspešnoj realizaciji.

Definisanje strategije i normativne regulative u određenim oblastima ne smeju da imaju samo deklarativni značaj, eveć moraju da budu praktično primenjene uz adekvatnu knrolu njihove primene. Svaka država treba da se usmeri na unapređivanju privrednog ambijenta koji će obezbeđivati sigurnost poslovnih subjekata.

U vezi sa navedenim neophodno je proučiti ekonomsku prirodu pranja novca da bi se adekvatnim merama monetarne i bezbednosne politike u nacionalnim granicama i na internacionalnom nivou sprečila pojava ove vrste kriminalnih delatnosti. Zato je jedinstveno delovanje i usaglašavanje propisa osnova borbe protiv pranja novca.

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THE IMPACT OF SECURITY MANAGEMENT IN THE DETECTION OF MONEY LAUNDERING WITH CONSEQUENCES ON THE ECONOMY

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Abstract

The term "money laundering" is often used in the modern economy, as an activity that aims to legalize assets obtained through illegal actions, in order to conceal the true source. Capital acquired in this way represents a danger for every economy, because it enables its entry into legal flows. In this regard, the largest number of countries are trying to use various measures to oppose the spread of this phenomenon and its legalization. The aim of this paper is to point out the measures and actions taken in the area of money laundering prevention and comparison with the countries of the European Union.

Keywords: *security, management, money laundering, economy.*

JEL: E42, E49.

Introduction

In the conditions of modern society and global economic flows, the economic connection of national economies is growing more and more. The exchange of goods and services is significantly simplified by the application of the most modern technological solutions. Especially in the area of monetary policy, the easing of business activities led to many challenges and corrupt actions (Avakumovi ć et al., 2021). One of the most common forms of corruption in the modern economic environment is "money laundering", as a form of concealment of capital that was created by committing certain criminal acts and its activation in legal financial flows. Money laundering is an activity

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related to fraud in financial flows, which is related to organized crime, and for the purpose of obtaining illegal profits. Money laundering flows transcend national borders and have an international character.

Money laundering has economic, political and security consequences on the functioning of a national economy, which can have a significant negative impact on overall development. This phenomenon is characteristic of different historical periods and does not depend on the level of development of a certain country. There are many indicators that money laundering has a particularly negative impact on less developed economies due to the fact that the mechanisms of control and functioning are significantly weaker, so they are more susceptible to corrupt actions.

Nowadays, money laundering has become a problem of the world economy, so its suppression requires a joint effort of all countries. Coordinated and unified action through various programs represents a unified response to solving this problem. In this paper, attention will be focused on defining the concept of money laundering with its consequences on the economy, as well as the response of security management to its suppression.

Research methodology

In accordance with the defined objectives of the research, and in order to reach valid conclusions, qualitative methodology will be used in the paper to describe the basic terms, and quantitative methodology characteristic of the field of social sciences.

Using the methods of qualitative analysis, the basic concepts related to the observed problem will be described. The goal of the qualitative analysis will be to establish a theoretical basis for the empirical verification of the set hypotheses. For this purpose, foreign and domestic literature related to this issue will be used. The method of induction will be used with the aim of arriving at general conclusions important for understanding the analyzed problem, starting from individual elements. The deduction method will also be used in order to test the correctness of the application of general rules to individual elements. In order to determine the comprehensiveness and validity of the proposed dimensions of the research model, but also to potentially arrive at new solutions, a qualitative research method will be used - a focus group, which will consist of experts, that is, members of academia and practice, familiar with the thematic area.

Money laundering in economic theory

There are a large number of authors who have dealt with the issue of defining the concept of money laundering, from different aspects in order to obtain a comprehensive definition that would fully understand this phenomenon. Bearing in mind that this phenomenon is one of the most prevalent in the field of criminal acts, it has far-reaching consequences on the economic and political position of the national economy as well as on the security aspect and security structures. The organization and use of the most modern technological solutions are particularly characteristic of the execution of these actions, so the way these crimes are carried out is very diverse. Proceeding from the fact that money laundering is carried out with the request for capital acquisition, as a criminal act, it is necessary that the monitoring and detection of motives and actions be carried out by professional and trained services that are connected and equipped with adequate resources.

Based on the fact that the amount of money that is released into legal channels through criminal means is over six billion dollars, their scale clearly indicates the need to identify these channels and prevent them. in favor of this way of criminal activities, the development of the modern information society and the achievements of modern technique and technology, which are misused because they offer a higher degree of flexibility and the possibility of overcoming national borders, are especially favorable (Chong & Lopez - de - Silanes, 2015).

This form of crime is particularly characteristic of smaller and medium-developed countries, especially countries in transition, such as Serbia. These countries are particularly vulnerable in the economic and political sense, which is manifested in the presence of various forms of negative phenomena. Harmonization of regulations with the European Union, requirements and adherence to certain standards that largely enable the opposition to challenges and risks (Alkhalili e t al. 2021). The support received in various sectors has a multiple positive effect on economic development. In order to use all the potentials and economic benefits, measures must be taken to use those potentials in an adequate way. This also implies the reduction of negative phenomena such as money laundering and the consequences it brings.

Money laundering is a concept that has been studied by many authors in economic theory, so it is not surprising that there are many different definitions. The common definition of all definitions is that the origin of this term is linked to the English word "money laundering", which implies the legalization of assets obtained by criminal activities through the realization of various economic activities and their introduction into legal money flows.

The origin of this term is related to prohibition in the USA, when organized criminal groups presented the financial resources obtained from smuggling and trafficking of alcoholic beverages and other illegal activities as income from laundromats and cars. The money placed in this way had a cover and was a favorable way to realize illegal economic benefits.

In accordance with the above, we will list some of the definitions of money laundering found in domestic literature. Money laundering refers to activities aimed at the legalization of money obtained by engaging in criminal activities. Participants in money laundering resort to the most diverse financial transactions, in order to conceal the true origin of money and make it a legal means of circulation on the money market, which ensures their normal use in business relationships in which they invest their capital (Kulić, 2001). The content of the concept of money laundering refers to the activities of subjects, most often those from the field of gray economy and organized crime, which create the conditions for the legalization of illegally obtained profits, thereby concealing its criminal origin and creating the impression of legal activity. The operation called money laundering not only conceals illegally obtained income, but also the criminal activity of certain subjects who in everyday life present themselves as honest, respectable and economically powerful citizens (Bošković, 2015). Money laundering is the placement of illegally acquired monetary capital, which is outside legal circulation, into legal financial flows, thanks to which, on the one hand, it enables its use, and on the other hand, it makes it more difficult. proving the criminal activity from which the dirty money came (Škulić, 2015).

International financial institutions, such as the International Non-Net Fund, define this term as a combination of illicit sources and funds generated from those sources, i.e. criminal activities. The European Parliament and the Council of the European Union, in Strasbourg, October 26, 2005. adopted Directive 2005/60/EC on the prevention of the financial system for the purposes of money laundering and terrorist financing.

For the purposes of this Directive, actions that are committed with intent and are considered money laundering are:

- conversion or transfer of property, knowing that such property is derived from criminal activity or from participation in such activity, in order to hide or conceal the illegal origin of property, or from assisting any person involved in the execution of such an act in order to avoid the legal consequences of his act;
- concealing or disguising the true nature, origin, place, location, disposition, right to, or ownership of property, knowing that such property is derived from criminal activity or participation in such activity;

- acquisition, possession or use of property, with the knowledge at the time of receipt that such property derives from criminal activity or from participation in that activity;
- participating in an association to commit, attempting to commit, and aiding, abetting, enabling and inciting the commission of any of the previously mentioned acts.

Measures to detect the illegal origin of money

The goal of preventing money laundering is the possibility of breaking the chain of illegally acquired financial assets and their presence in legal cash flows. It is with certain measures that this goal is achieved (Chao et al., 2019).

Drawing up a report on suspicious transactions is a standard measure in the money laundering prevention process, which is normatively regulated. The preparation of these reports is important because specific cases of suspicious transactions indicate the ways and procedures for recognizing this criminal act, and for timely detection (Dachraoui, 2015). This reporting system can achieve its maximum contribution through the creation of closer business ties between the authorities that conduct the investigation and other units, through the continuous monitoring of regulations and the education of employees in financial institutions, the control of non-cash transactions and the introduction of modern information technologies that will make it easier to monitor financial transactions.

Adequate system of controlling the movement of finances inside and outside the territory of the national economy. The state, with its instruments, has a particularly important role in the regulation of cash flows. Such a system of controlling the flow of financial resources reveals illegal ways of money movement. This is achieved by establishing records and databases that analyze and detect illegal routes of financial resources.

Identifying the business entity and its activities is particularly important in money laundering prevention procedures. The prerequisite for the implementation of this measure is the determination of the client's identity, so the law prohibits the possibility of realizing transactions in which this procedure has not been implemented. In this way, the risk of money laundering, especially in the banking sector, is reduced to a minimum. Normative acts prescribe the data that must be submitted and from which documents, in order to successfully transfer financial assets.

The state, through legal acts and criminal policy, also defines the procedures for confiscation or permanent confiscation of property suspected of having been acquired through money laundering activities. This measure is provided for by the highest legal acts and is of great importance in the organized fight against crime. When this measure is applied, the legal system uses appropriate instruments to prove the guilt of the suspects and the connection with illegally obtained financial benefits.

The most important measure, which is carried out by the state authorities, is checking whether in practice the institutions comply with the regulations in their work. Adequate inspection supervision achieves the removal of observed defects.

Modern ways of abusing the financial system

The modern age brings with it the challenges of digitization, which are especially present in the field of electronic business, i.e. the realization of financial transactions with the help of an information system. Constant scientific and technological development in the field of informatics has led to the development of electronic business and the application of the most modern devices and systems for the realization of business tasks (Catino, 2014). A very important fact for the successful realization and implementation of electronic business is the normative regulation of this area, which will foresee the rights and obligations of business entities and consumers and unambiguously foresee the way of functioning.

Electronic business and the possibility of electronic payment have numerous advantages that are manifested in ease of use, shortening of time and distance between two financial entities, speed of transaction realization, etc. These advantages favor the expansion and increasingly massive use of electronic business in the most important spheres. But, in addition to the distinct advantages, this way of realizing financial transactions also has a large number of challenges that are related to the possibility of abuse, especially in the function of money laundering.

New technological payment systems include: Internet banking, electronic cash, deposit cards, Internet gambling, WAP technology, and electronic insurance transfer cards. All the mentioned forms represent a very convenient tool for money laundering and serve as a cover for concealing money laundering operations.

The development of entrepreneurship in modern business conditions is threatened by various types of information and communication crime, which significantly affects the insecurity of users of electronic services. In addition to the many advantages brought by the modern information society, it also brings with it a large number of problems in the form of criminal activities such as:

new forms of value, concentration of data, new methods and techniques of action, new environment of action, narrowing of the time scale of action, mobility, inventiveness, risk stability, expansion of the geographical space of action, etc.

States try in different ways to oppose high-tech crime through the creation of different teams in the security structures, by establishing special prosecutor's offices and courts. However, all these efforts can be in vain if the entire society is not oriented towards facing new challenges in the field of modern business.

The impact of money laundering on the economy

The activity of money laundering is particularly characteristic of the economies of countries in transition where there are no adequately built socio-political opportunities. However, much more developed countries, especially in Western Europe, face this type of crime, especially taking into account the fact that it changes its form and manner of manifestation over time, so it often acquires an international character (Ahmed, 2021).

IMF data show that 2-5% of the world's gross domestic product is embezzled annually worldwide through money laundering activities. This information best speaks of the importance of the problem and the necessity of every national economy to approach its solution in an adequate way (Chen, et al., 2021).

The consequences of money laundering are very damaging to any economy, bearing in mind that they create problems in the work of the financial sector, affect the competitiveness of the economy by exerting its influence on the private sector, lead to problems in the implementation of privatization, reduce the security of the business environment, etc. The presence of money laundering at the micro-economic level entails consequences for the macro-environment, which are especially manifested through the decline of GDP, the decline of economic activities, etc. Also, many macroeconomic indicators such as interest rates and exchange rates are threatened by this type of crime.

The negative consequence of money laundering is also in the field of public finances, where there is a loss of public revenues, through the avoidance of tax payments and the use of various speculative actions in order to achieve the first economic benefit. Money laundering very often leads to a decrease in budget revenue based on taxes, especially in developing countries, making it difficult to collect it, as a result of which the state's influence on the conduct of economic policy weakens.

Conclusion

The modern economic environment accompanied by technical and technological development is faced with the challenges of sophisticated crime. Money laundering represents only one of the types of criminal activities that are present and that burden the economic system of every country. Although there are different types of opposition to this type of crime, starting from legal to criminal law, its suppression is especially difficult in the information society. The forms of manifestation of this criminality take on an international level, which favors concealment and successful implementation.

Defining the strategy and normative regulations in certain areas must not only have a declarative significance, but must be practically applied with adequate monitoring of their application. Every country should focus on improving the economic environment that will ensure the safety of business entities.

In connection with the above, it is necessary to study the economic nature of money laundering in order to prevent the occurrence of this type of criminal activity with adequate measures of monetary and security policy within national borders and at the international level. That is why uniform action and harmonization of regulations is the basis of the fight against money laundering.

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