

Anti-Money Laundering Seminar for Money Service Operators (MSOs)

Vulnerability of MSOs shown in Telephone Deception Cases

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Content



- ✚ An Overview of Telephone Deception in HK;
- ✚ The vulnerability of MSOs;
- ✚ HKPF's initiatives;
- ✚ Recommendations by the Force Designated Unit.



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Regional Crime Unit, Team 3, Kowloon East

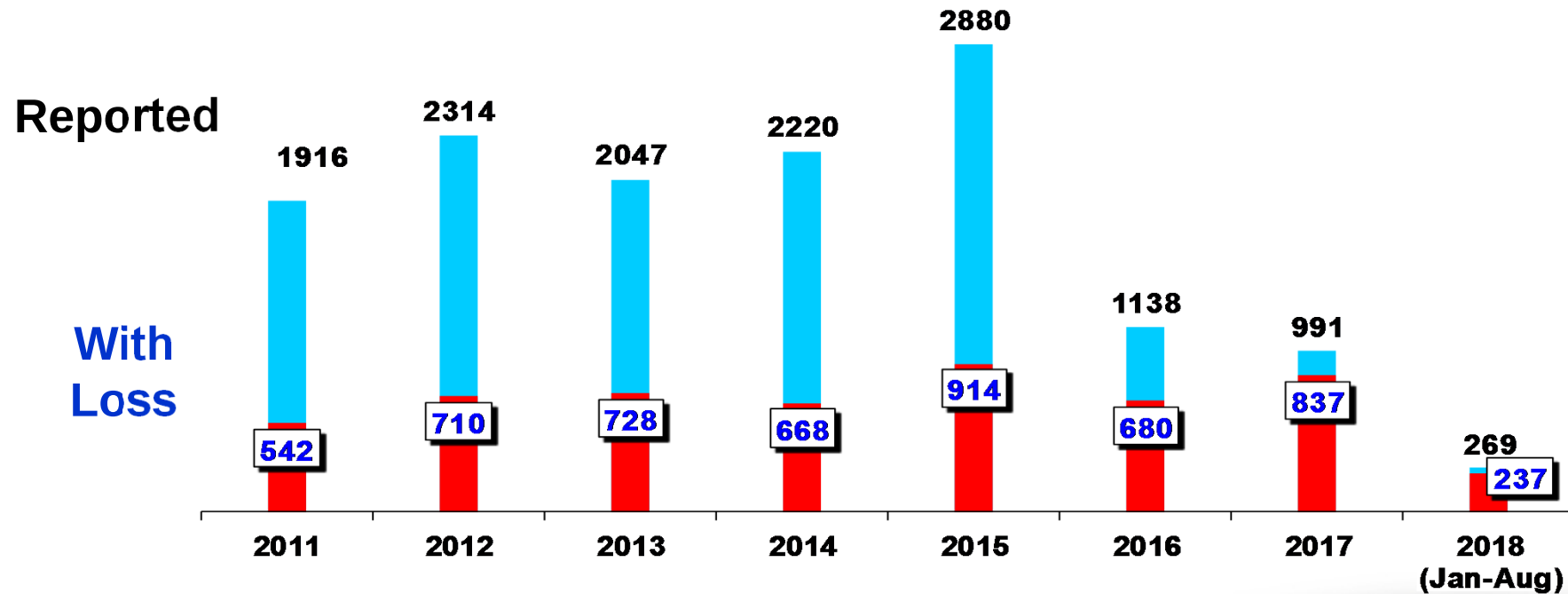
- Force Designated Unit;
- Monitoring TD crime situation in HK;
- Coordinate the investigation of all TD cases occurred in HK;
- Gather and analyse the TD intelligence;
- Formulate strategies in combating TD crime;
- Disseminate useful information to the other departments and the members of public;
- Give expert opinion in the Courts of Hong Kong.



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Telephone Deception Trend

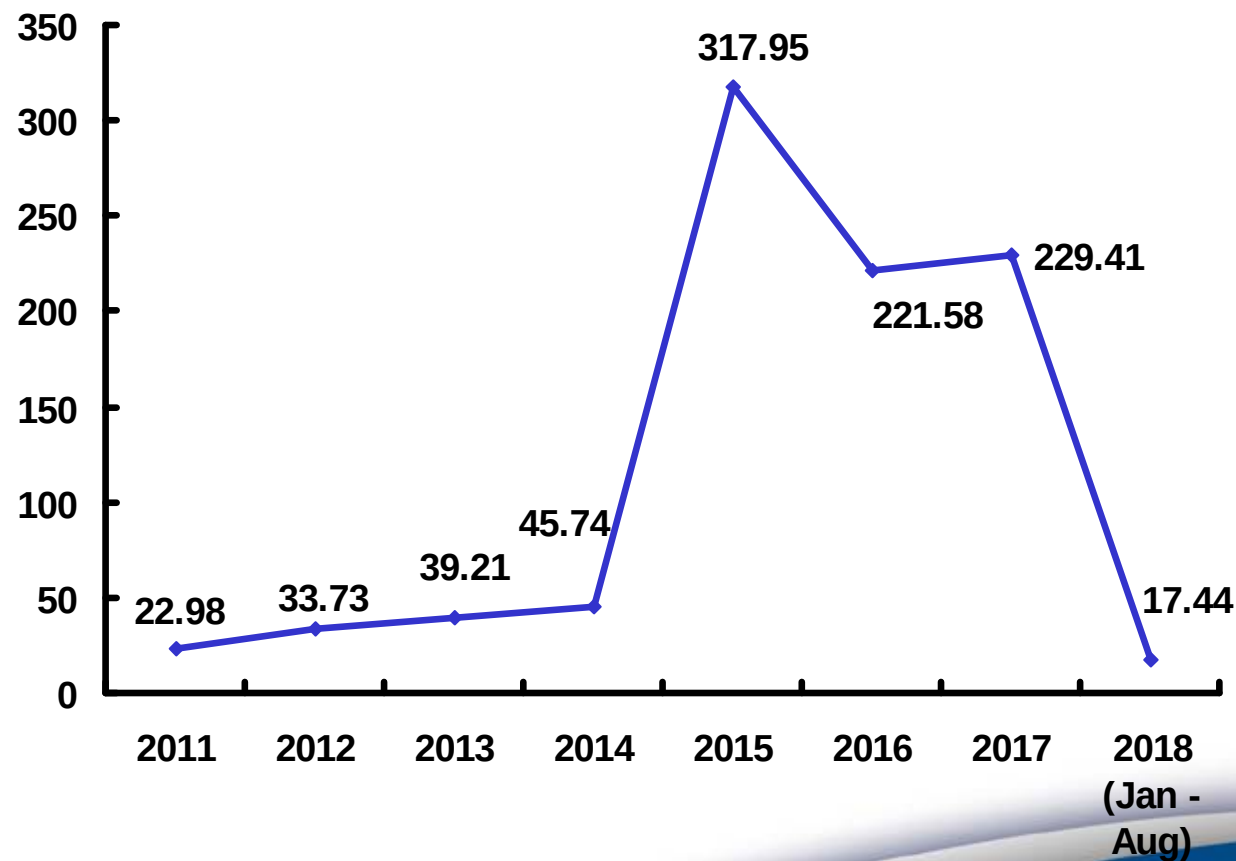
Number of Telephone Deception Report in HK



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Telephone Deception Trend

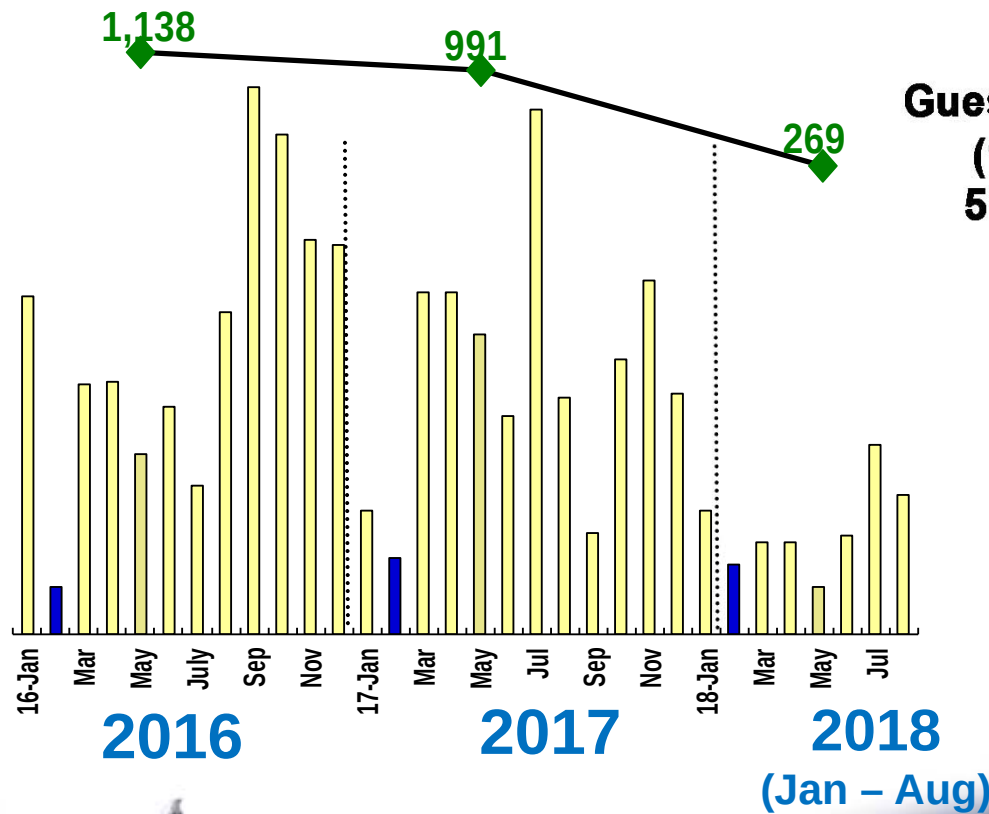
Monetary Loss (in HK\$ million)



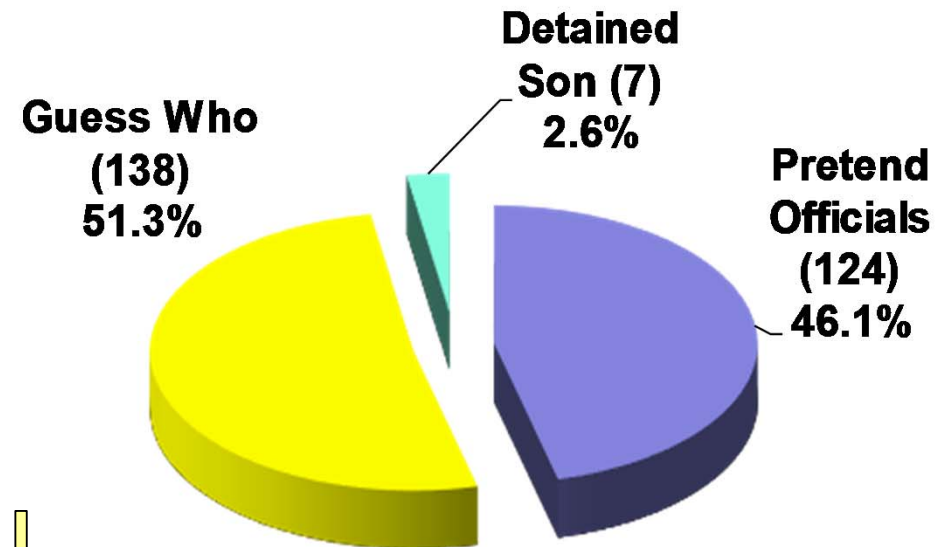
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Telephone Deception Trend

Monthly Breakdown of TD Report
(2015 – Jul 2017)



Distribution by MO
(Jan – Aug 2018)



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Telephone Deception Trend

	2017 Jan-Aug	2018 Jan - Aug	Comparison	
Telephone Deception Cases	684	269	-415	-60.7%
Monetary Loss (HK\$ million)	194.02	17.44	-176.58	-91.0%



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Flow of Crime Proceeds

- Remittance via MSOs to designated Mainland bank accounts
- Transfer to victims' Mainland bank account
- Local bank transfer
- Collection of cash in-person



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Common Modus Operandi of TD

- “Guess Who”
- “Detained Son”
- “Pretend Officials”



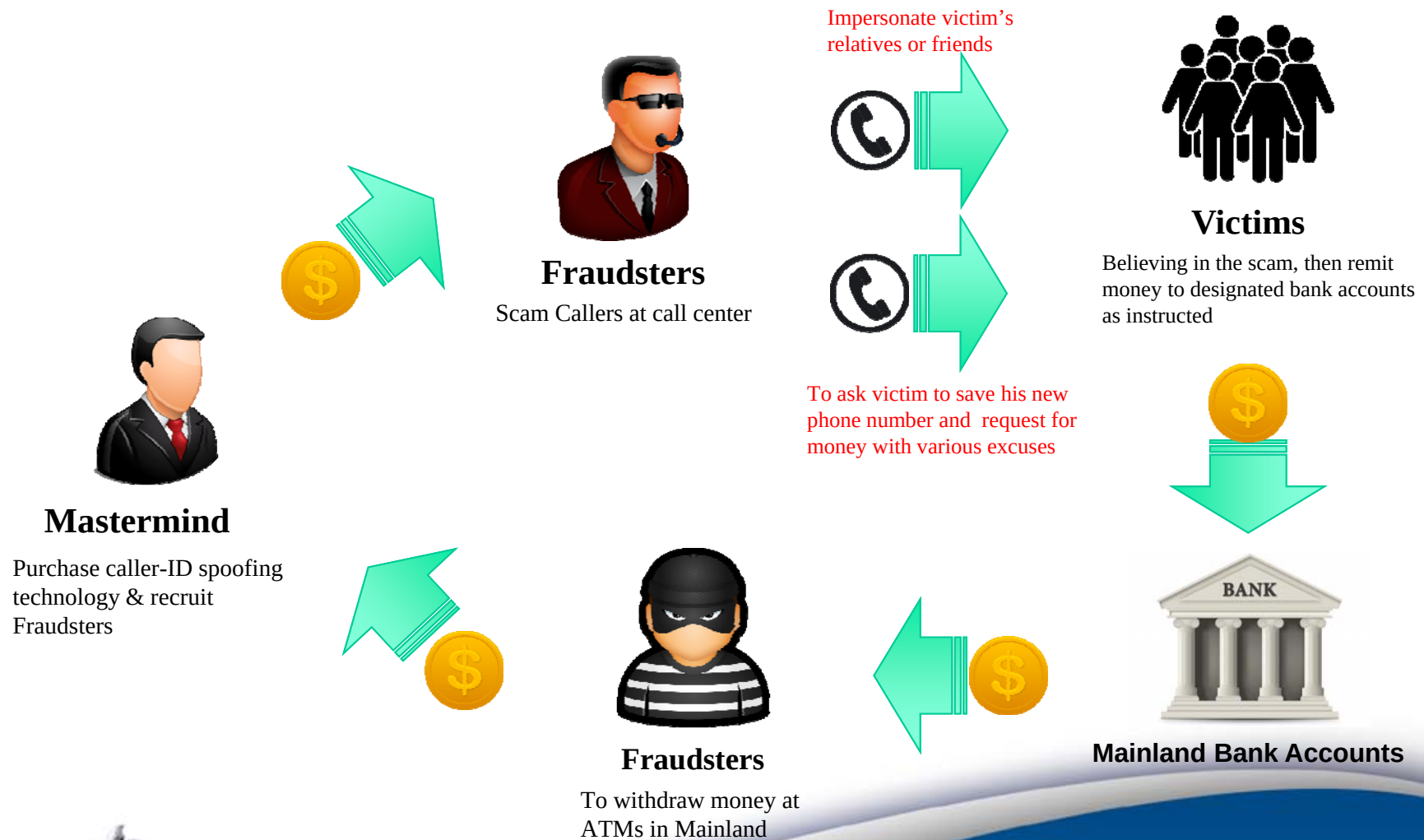
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“Guess Who”



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“Guess Who”



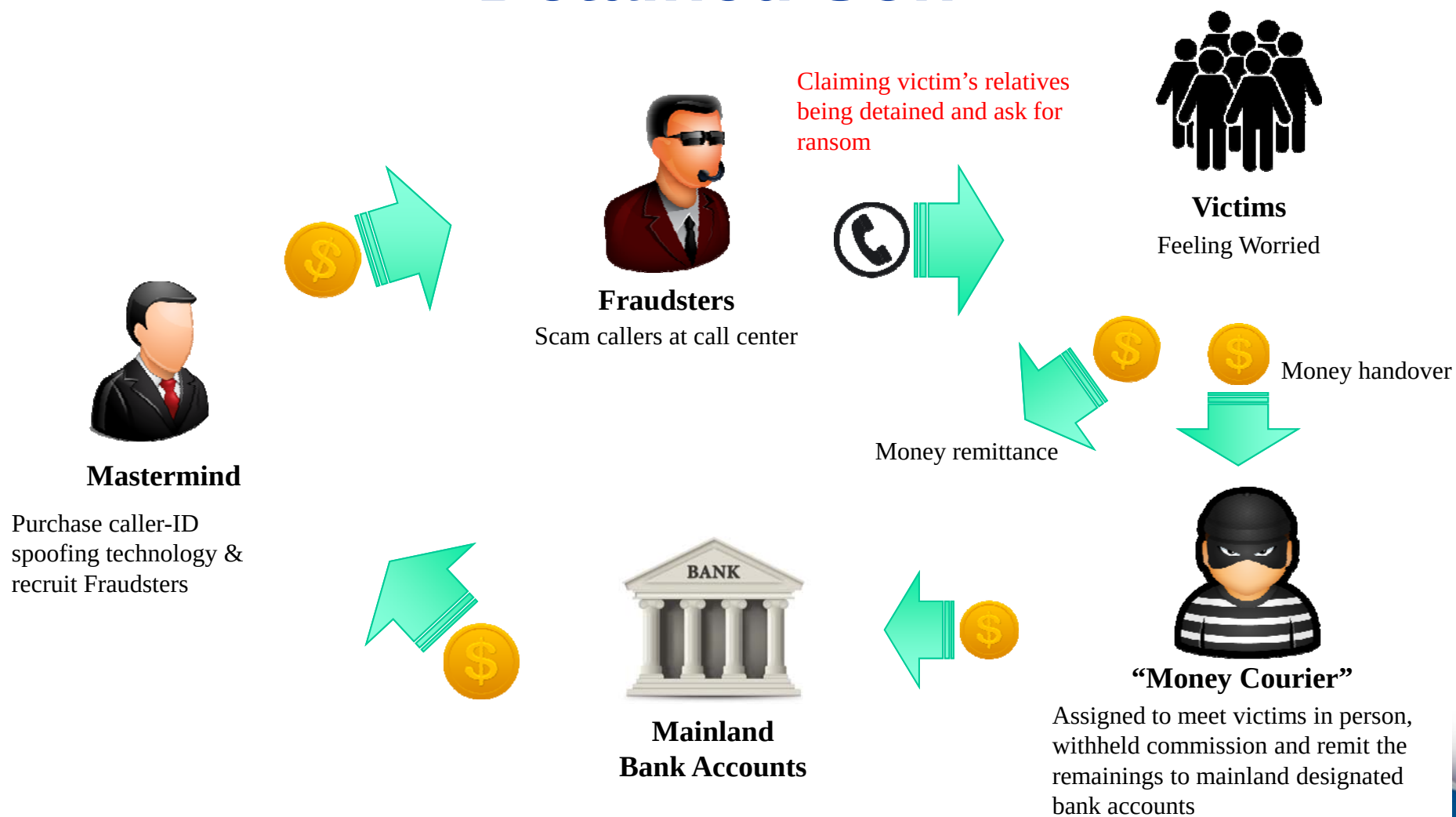
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“Detained Son”



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“Detained Son”



“Pretend Officials”



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“Pretend Officials”

1st layer

Pretend bank/utilities/telecom/express staff / Immigration



Victim



2nd layer

Pretend Police of China



3rd layer

Pretend Prosecutor of China



Bogus website and fake warrant

1



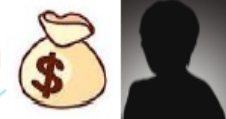
Fraudulent transaction by e-banking

2



Deposit to given bank account / victim's own account

3



Collect money in person

Vulnerability of MSOs

- Characteristics of MSOs:
 - Convenience
 - Quick
 - Low cost
 - Simple Transaction Process
- Difficult in identifying suspicious transactions
- Weak mechanism in handling and reporting suspicious transactions



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Initiatives of HKPF

Operation APPLESHINER

- Organized and coordinated by the Regional Crime Unit Kowloon East since Jun 2013
- Increase public awareness in TD
- Enhance alertness of the MSOs



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Initiatives of HKPF

Scams Response Teams

- Special Liaison Mechanism for Reporting
**Suspected Scams/ Suspicious
Transactions**
- Police District based



Anti-Deception Coordination Centre (ADCC)

Rolled-out on 20th Jul 2017



Objective

Coordinates response in prevention and detection of prevalent deception and fraud

24/7 service of an “Anti-Scam Helpline 18222” to the public

24/7 consultation and assets recovery services to the Force

Coordination with the Police

Exercise Due Diligence

Since 2013, 129 cases terminated due to the alertness of the MSOs, total stopping \$32.21M



Coordination with the Police

Whereabouts of the crime proceeds
Suspicious Transactions
Suspicious Mainland bank account





社會新聞

100%

港漂大學生收假公安電話 找換店職員阻匯款破電騙案

除了19歲青年智擒古惑偷拍狂之外，亦有好市民獎得主協阻止電話騙案發生。近年不少電話騙案，要求事主匯款至內地，是次好市民獎涉及4宗找換店識破電騙案。其中一個找換店職員得獎者謝曉君表示，在找換店工作近三年，業界一直留意可疑匯款及電話騙案情況，今年3月工作時，遇到一個上海來香港讀書的「港漂」大學生，他要求匯款約10萬元到內地一個戶口，由於匯款金額較大，她依例問對方匯款目的及匯款人姓名，避免「被客投訴」。

Recommendations

Record keeping

**Identify potential
victims
& culprits**

**Suspicious
Transaction
Reports**

**Delay/ Reject/
Terminate
Suspicious Remittance**

Recommendations

Report to the Police

Urgent

Non-urgent

999

Police Station

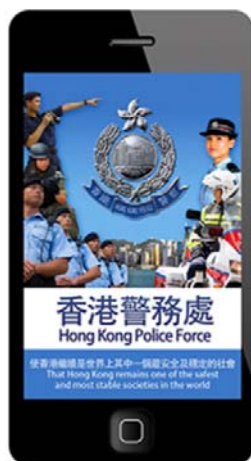
Police officer
on patrol

Scams Response
Team

JFIU

警察 e 平台 Police Platforms

豐富資訊內容 時刻與您互通



香港警隊
流動應用程式



香港警隊
YouTube 頻道



香港警隊
Facebook



香港警隊
Instagram

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