



# WELCOME

## The Presentation Will Start Soon



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Crime Specialists

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# The Emotional Toll of Crime – Perspectives on Human Trafficking

January 26, 2022



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# Meet the Speakers



Erica Brackman  
Product Marketing  
Manager  
NICE Actimize



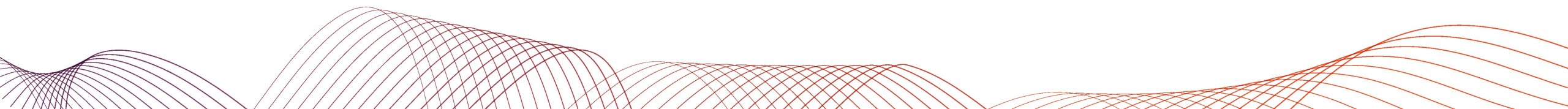
Mike Diturno  
Operational Manager  
The Knoble



Tamas Miko  
Human Trafficking  
Survivor, Social  
Advocate and Speaker  
Timea's Cause



Kaitlin Bick  
Human Trafficking  
Survivor, Social  
Advocate and Speaker  
Timea's Cause





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Escape the  
**FinCrime  
Matrix**

# TODAY'S AGENDA

2:45 PM  
Introductions

3:00 PM  
Survivor's  
Stories

3:15 PM  
Impact on Risk  
and  
Compliance

3:30 PM  
Q&A

# POLLING QUESTION:

In the course of your day-to-day job, how have you come across human trafficking and modern slavery? (Select all that apply)

- A. I haven't encountered human trafficking
- B. I have taken a human trafficking training
- C. I have noticed signs of human trafficking in person with a client or when reviewing suspicious activity/alerts
- D. I have filed a SAR related to human trafficking or reported it via a hotline
- E. I have investigated human trafficking as law enforcement
- F. I have put policies, procedures, or laws in place regarding human trafficking





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# Impact on Risk and Compliance

# POLLING QUESTION:

How would you rate your organization's maturity in terms of prevention, detection, and resolution of transactional activity indicative of potential human trafficking?

- A. Very mature - we have clear process and procedure for Human Trafficking across prevention, detection, and resolution domains, with associated metrics.
- B. Somewhat mature - we have detection rules in place and work the Alerts, but unless there is loss to the bank, we do not consider further investigation or filing a SAR.
- C. Not mature - we would benefit from some help in building a more formal human trafficking prevention, detection, and resolution program.

# The Knoble Strategy



ESTABLISH, CONNECT AND  
ENGAGE THE NETWORK

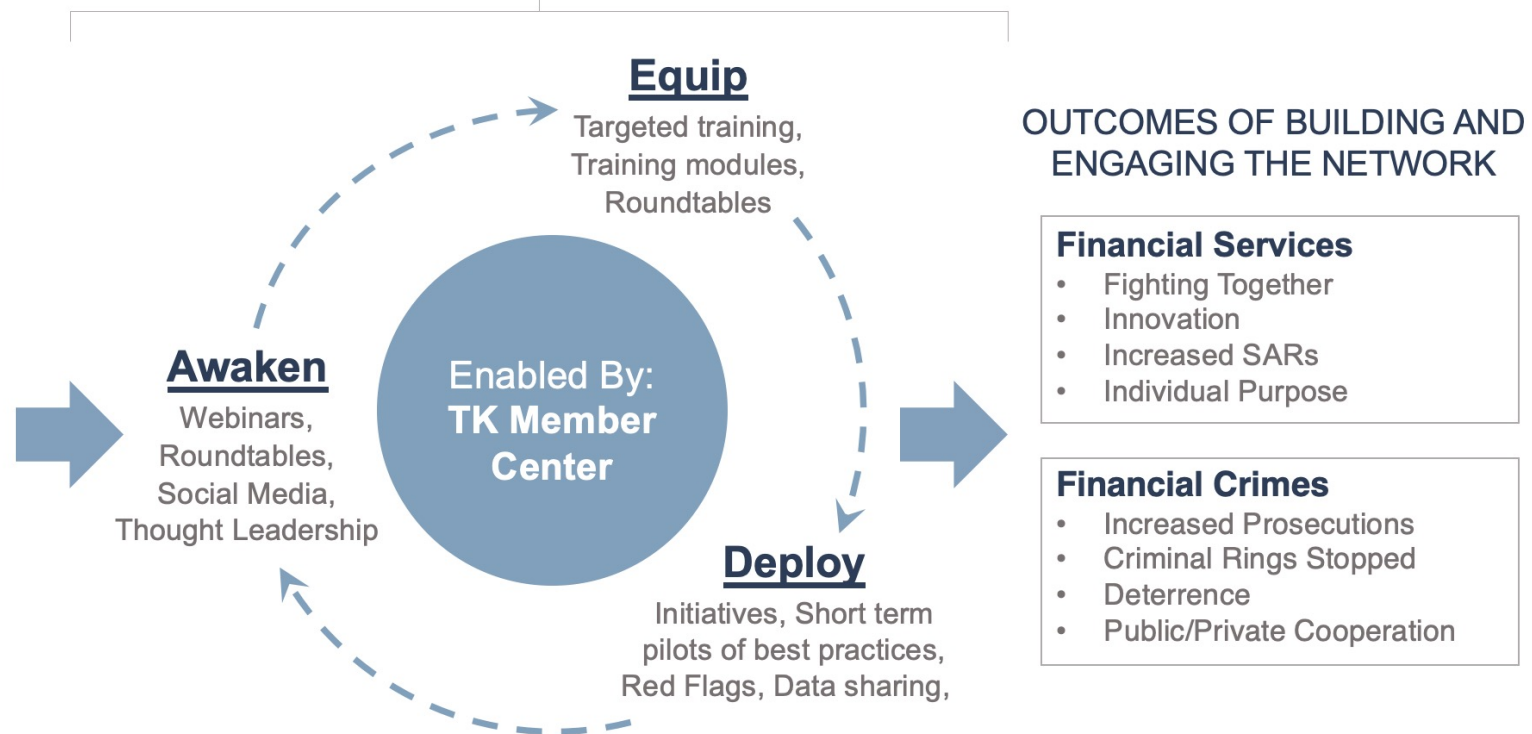
## HYPOTHESIS

If We **ENGAGE** The Best,  
We **ENHANCE** The Fight  
To **PROTECT** The Vulnerable



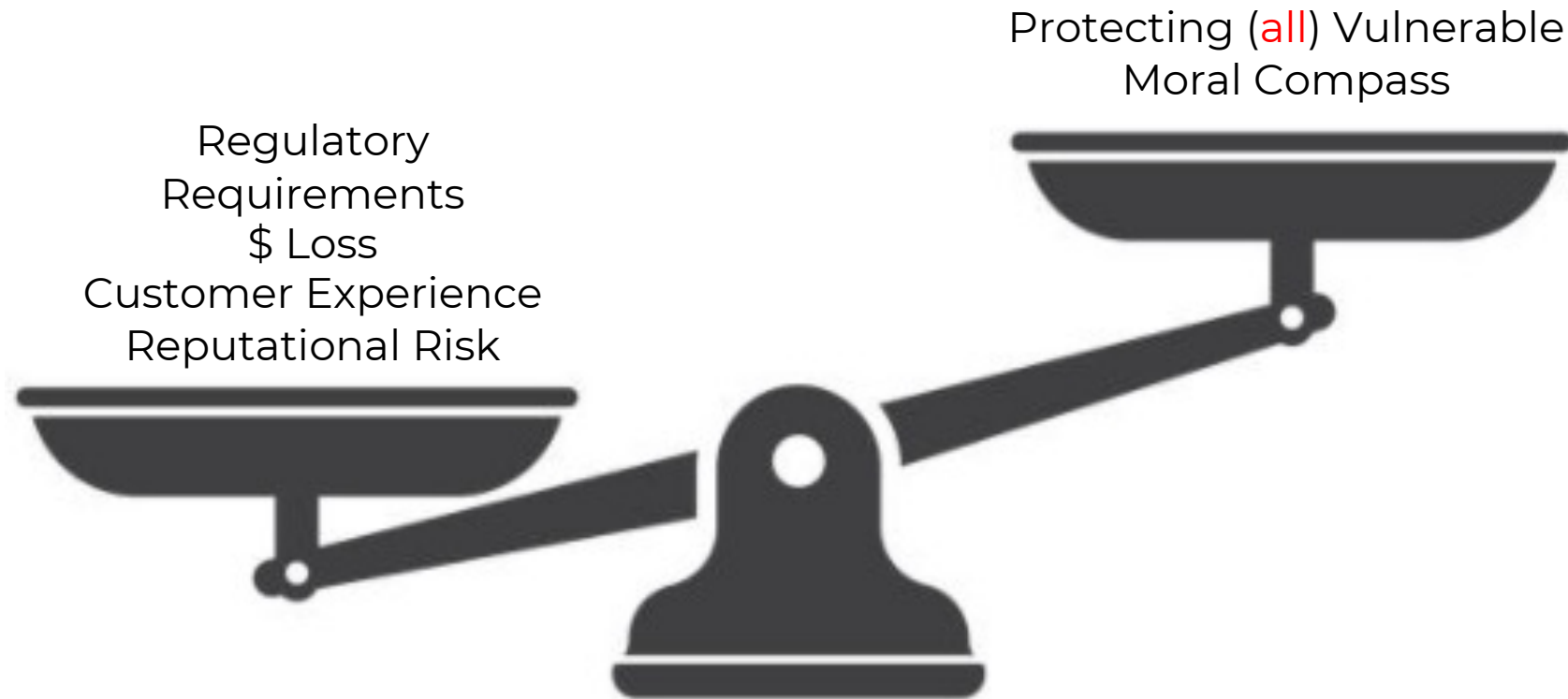
100'S OF THOUSANDS,  
ACROSS FINANCIAL  
SERVICES, LAW  
ENFORCEMENT AND  
FINTECHS

Focused on Fighting Fraud,  
Money Laundering  
and Cyber Risks





# Step One: A Decision Must Be Made



# The Clues Are Hidden In Plain Sight

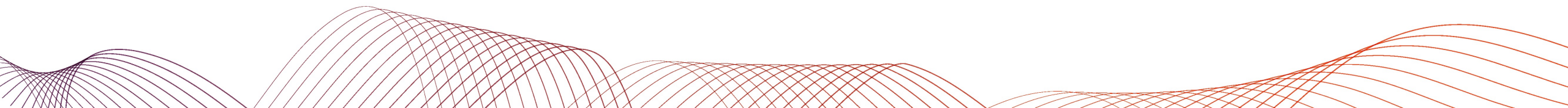


1. Credits from escort services (e.g., Only Fans - Fenix)
2. Frequent nail salon or spa transactional activity
3. Difficult to verify businesses relationship (front companies)
4. ATM activity between 10PM and 6AM
5. Numerous or concurrent rideshare expenses, different locations
6. Online activity not consistent with account location / address on file
7. Multiple devices from different locations accessing a single account online
8. Use of virtual currencies
9. Prepaid card use
10. High dollar purchases at convenience stores in round amounts (\$300, \$400)
11. Purchases at online merchants who specialize in gift cards
12. Online casino purchases late night / early morning
13. Lavish lifestyle indicators such as clothing, retailers, vehicles
14. Jail collect call transactions (Connect Network / GTL)
15. A 3<sup>rd</sup> person always present for branch activity, not on accounts
16. Older male with several young females overseeing branch activity
17. Branch customer being coached via cell phone



# If You Suspect Human Trafficking

- Always work within the approved guidelines established at your institution
- FinCEN SAR Key Term “HUMAN TRAFFICKING FIN-2020-A008”. Field 38 check box “Human Trafficking”
- Advocate for treatment of suspected human trafficking to be consistent with how Financial Exploitation of Elder and Vulnerable Adults (FEEVA) is managed
- Use your existing law enforcement partnerships
- <https://humantraffickinghotline.org/>
- Join The Knoble in the fight against all human crimes





“The most noble profession in banking  
is **FIGHTING FINANCIAL CRIME.**”



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# QUESTIONS?

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