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THESSALONIKI INTERNATIONAL STUDENT  
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## United Nations Economic and Social Council Topic Area B

*Economic Crime; International Cooperation for the reinforcement of the already existing legislation and adoption of new anti-piracy measures.*

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[WWW.UOM.GR/MUN](http://WWW.UOM.GR/MUN) - [WWW.THESSISMUN.ORG](http://WWW.THESSISMUN.ORG)



Dear delegates,

My name is Sofia Bournou and I am the vice chair of ECOSOC in ThessISMUN 2008, charged with the writing of the study guide for the Topic Area B. Being a student myself, I can understand how knotty and intricate one may find the topic, but I tried to do my best to make it easy to understand.

First of all, I decided to choose only three (3) specialized areas of the economic crime; areas with which I believe everyone is in a degree familiarized, since examples of such type of crimes have in the recent years very often come to light. In addition, there is an international debate taking place, into which international institutions, national governments, non-governmental organizations, universities and individual citizens participate, trying to find a viable solution to a problem that is now quite obvious that touches us all.

Please, do not hesitate to contact me any time during your preparation for the conference. I will be more than happy to help you!

Hoping that the following study guide is neither tiring nor tiresome, I am looking forward to meeting you in Thessaloniki!

Best Regards,  
Sofia Bournou



## Introduction

Economic crime constitutes a vital part of transnational organized crime, but is not yet examined by the international community individually. Economic crimes can be generally characterized as white collar crimes<sup>1</sup>, with some of them being identity theft, money laundering and fraud. What makes the problem more difficult to define and therefore confront, is the fact that the various aspects of economic crime are interrelated. A characteristic example is human trafficking and drug proliferation.

Furthermore, the so far international experience shows that economic crime is not only exercised by individuals, but also by governments and multinational companies. According to reports published by internationally recognized institutions, such as the UN, it is the latter categories that commit the vast majority of the economic crimes and of the most serious nature, too.

## Background Information

In order to facilitate the study about economic crime, there arises the need to set a notional basis. The first theoretical key idea which should be used is, of course, the term *transnational organized crime*. The **United Nations Convention against Transnational Organized Crime and its Protocols** was adopted in 2000 and consists the basic tool for the prevention and punishment of economic crime.

In addition, since the economic crime is indissolubly connected with the phenomenon of corruption in all its aspects, let *corruption* be the second key-word. The United Nations Organization is the first to recognize this relation by putting into force the **United Nations**

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<sup>1</sup> The term derives from White Collar Workers, which are salaried professionals or persons whose job is clerical in nature, for example in enterprises or the government.



**Convention Against Corruption (UNCAC)** in 2003 and the implementation of the **UNODC Global Programme against Corruption (GPAC)**.

Although economic crime does not constitute a recent problem<sup>2</sup>, the 21<sup>st</sup> century International Community has to develop new, modern ways of prevention and punishment of the economic crime, able to be implemented to face the challenges of cybercrime. Such a step represents the adoption of the **Convention on Cybercrime** in 2001 by the Council of Europe.

## Issue

As already mentioned above, the large extent of the central topic, has forced us to limit the debate areas into three (3) categories of economic crime:

### **a. Money Laundering**

#### **Definition:**

Money Laundering is the practice of engaging in financial transactions in order to conceal the identity, source and/or destination of money, and is a main operation of the underground economy<sup>3</sup>.



Today, the use of the term is not only related to the activities of the organized crime, but also to illegal activities of another nature, such as tax evasion and false accounting. This means that Money Laundering can be exercised by individuals, enterprises (both small and large), as well as corrupted governments.

Money Laundering and offshore tax-heavens are closely related because of the support that the latter offers to the first through a complex network of shell companies and trusts.

<sup>2</sup> The first examples of public punishment for the commission of economic crimes can be found in history as early as in the Egyptian Civilization, the most renowned though are those of ancient Greeks and Romans.

<sup>3</sup> From [http://en.wikipedia.org/wiki/Money\\_laundering](http://en.wikipedia.org/wiki/Money_laundering)



## **History:**

Even though the practice of Money Laundering was already known to the international community of the 20<sup>th</sup> century through historic examples, the specific term was not until recently invented, not by a scientist of economics but rather by the journalists of a newspaper, the British Guardian, with the opportunity of the Watergate Scandal.

The first internationally known early cases of Money Laundering in the 20<sup>th</sup> century are met in the USA during the Prohibition Era, when many methods were devised to disguise the origins of money generated by the sale of then-illegal alcoholic beverages. During the 1920s, the famous gangster Al Capone used Laundromats in order to hide his ill-gotten gains. In 1934 the Swiss Banking Act was adopted and the road to money international transfer was opened. One of the first to take advantage of the Act was a mobster named Meyer Lansky, who transferred funds from Florida “carpet joints”<sup>4</sup> to accounts overseas and a Swiss Bank, through a network of offshore companies.

The most characteristic though example of Money Laundering was the Watergate Scandal which led to the resignation of the President of the USA Richard Nixon in 1974, when it was revealed by Bob Woodward and Carl Bernstein, journalists of the Washington Post, that the Pr. Richard Nixon’s “Committee to Re-elect the President” had moved illegal campaign contributions to Mexico and then brought the money back through a company in Miami.

## **Process:**

There two ways to describe the process of Money Laundering; the first is the most commonly used whereas the second is recommended by the Anti Money Laundering Network. Both methods are divided into three stages.

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<sup>4</sup> Small casinos



## **First method**<sup>5</sup>:

a. Placement, the initial entry of funds into the financial system, serves the purpose of relieving the holder of large amounts of actual cash and positioning these funds in the financial system for the next stage. Placement is the most vulnerable stage of the process, as the chance of discovery of the illicit origin of the money is greatest at the beginning.

## **Second Method**<sup>6</sup>:

a. Hide: To reflect the fact that cash is often introduced to the economy via commercial concerns which may knowingly or not knowingly be part of the laundering scheme, and it is these which ultimately prove to be the interface between the criminal and the financial sector.

b. Move: Clearly explains that the money launderer uses transfers, sales and purchase of assets, and changes the shape and size of the lump of money so as to obfuscate the trail between money and crime or money and criminal.

c. Invest: The criminal spends the money: he/she invests it in assets, or in his/her lifestyle.

## **Examples**<sup>7</sup>:

There are two (2) types of Money Laundering, Irregular funding and Captive business.

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<sup>5</sup> The first method of the title is taken from: UNDCP, United Nations General Assembly, Special Session on the World Drug Problem, New York, 8-10 June 1998, Fact Sheet No. 5

b. Layering, the next stage, describes a series of transactions designed to conceal the money's origin. At this level, money is often sent from one country to another and then broken up into a variety of instruments, which are moved frequently to evade detection.

c. Integration is the final stage. In this stage, the funds have been fully assimilated into the legal economy, where they can be used for any purpose.

<sup>6</sup> From [http://en.wikipedia.org/wiki/Money\\_laundering](http://en.wikipedia.org/wiki/Money_laundering)

<sup>7</sup> Information from [http://en.wikipedia.org/wiki/Money\\_laundering](http://en.wikipedia.org/wiki/Money_laundering) and IMF Annual Report 2007

The method of Captive Business is very popular among corrupt politicians, who launder money by setting up personal non-profits to move money between trusted organizations, so that donations from inappropriate sources may be illegally used for personal gain.



In order to better understand the complex process of Money Laundering, let us look at the following examples:

Let a business have made a significant amount of money in small change and wished to deposit it in a bank.

Irregular Funding: According to this method, the business could give money to an intermediary, who is already taking in large amounts of cash. The intermediary would then deposit that money into an account, take a premium, and write a cheque to the business. As a result, the business manages to draw no attention to itself, and can deposit this cheque into a bank account without drawing suspicion. The drawback of this method is that, even though it can work well for one-off transactions, if it occurs on a regular basis then the cheque deposits themselves will form a paper trail and could raise suspicion.

Captive Business: This method involves the establishment of a new company, a shell company, whose cash inflow cannot be monitored, and funneling the small change into this business and paying taxes on it. Such shell companies should deal directly with the public, perform some service-related activity and reasonably accept cash as a matter of business. This means that the company must regularly perform services that total less than a certain amount of money, above of which most people prefer to pay with a cheque, credit card or other traceable payment method. The company should actually function on a legitimate level. This method ensures plausible anonymity of the source.

### **Types of National Anti-Laundering Jurisdiction:**

In many countries, cash transactions and deposits of more than a certain amount of money are required to be reported, along with any other suspicious financial activity. In other countries, suspicion-based requirements are placed on financial services employees (usually bank employees) and firms to report suspicious activity to the authorities.



## **International Organizations and Action against Money-Laundering:**

UN: Apart from the *United Nations Convention Against International Organized Crime*<sup>8</sup> and the *United Nations Convention Against Corruption*<sup>9</sup>, the UN has established in 1997 the specialized *Global Programme against Money Laundering (GBML)*, in response to the new challenges of globalization. United Nations Office on Drugs and Crime (UNODC) was requested to work within the framework of GBML. The central role of GBML is to promote the adoption and implementation, from the part of member states, of legal and administrative measures facilitating the prevention, investigation, prosecution and punishment of Money Laundering. GBML's strategies are technical cooperation, which is based on initiatives for awareness-raising, institution-building and training offered to the member states, and research, which focuses on the exchange of information, the maintenance of databases, the analysis of the material and the logistic support of member states.

International Money-Laundering Information Network (IMoLIN): It is an international-based network assisting governments, organizations and individuals in the fight against Money Laundering and the financing of terrorism. It is created in the UN System. A vital part of IMoLIN is the Anti-Money-Laundering International Database (AMILID), a compendium of analyses of Anti-Money Laundering control measures. It is divided into two (2) general classes of such measures, domestic laws and international cooperation, as well as information about national contacts and authorities.

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<sup>8</sup> Full text at: <http://untreaty.un.org>

<sup>9</sup> Full text at: <http://untreaty.un.org>



World Bank and International Monetary Fund: The two (2) Bretton Woods Organizations have launched in 2004 a pilot programme against Money Laundering and the Financing of Terrorism (AML/CFT), with the publication of Joint Reports on the issue. The specific work offers an AML/CFT assessment methodology and specific measures, extremely helpful for the prevention of Money Laundering.

## **b. Offshore Companies and Tax-Heaven States**

### **Offshore Companies**

#### **Definition**<sup>10</sup>:

An offshore company is a company which does not conduct substantial business in its country of incorporation. They are sometimes known as non-resident companies.



#### **Advantages and Disadvantages:**

Offshore companies present certain advantages that have made them a popular solution for many businesses worldwide. The most important of those is *taxation*, which allows the minimization of the company's tax liability, however profitable its activities may be. Other advantages of offshore companies are the *simplicity* with which they can be established and maintained, the *asset protection* that this type of business can offer, since it is relatively easy to organize transactions in ways that assets are shielded from future liabilities and, last but not least, *anonymity* for the interested parties, since all transactions are carried out in the name of a private company.

As every company structure, so the offshore type may include disadvantages, too. First of all, there are certain *restrictions* concerning the type of business that an offshore company can conduct. For instance, they can very difficultly, under special circumstances, operate as trusts,

<sup>10</sup> From [http://en.wikipedia.org/wiki/Offshore\\_companies](http://en.wikipedia.org/wiki/Offshore_companies)



bank or insurance companies. In addition, it can be proved quite *difficult* for such a business to open a simple bank account in its name, because of the Anti-Money-Laundering measures that financial institutions are obliged to take. For example, it is required that a company of any type should provide the bank with a plethora and a variety of information, including operational and administrative information. This difficulty also raises the operational cost of an offshore company. Apart from the financial institutions' measures against Money Laundering, the work of offshore companies may be restrained by the *national legislation* of the individual states, which can vary from simple restrictions to total prohibition of operation.

### **Types of Offshore Companies:**

The most usual form under which Offshore companies can be met is that of an International Business Corporation (IBC).

### **International Business Corporations<sup>11</sup>:**

International Business Corporations (IBCs) consist an exclusive type of offshore companies, formed under the laws of some jurisdictions as tax-free companies which are not permitted to engage in business within the jurisdiction it is incorporated in. The IBCs operational characteristics are the advantages of the offshore companies in general, as mentioned above.

The establishment of IBCs has become as easy as never before with the creation of Offshore Financial Centres (OFCs), which include countries such as the Bahamas, Bermuda, British Virgin Islands, Cayman Islands, Gibraltar, Luxembourg and Panama. OFCs are usually low-tax, light-regulated jurisdictions which specialize in providing the corporate and commercial infrastructure for the formation of offshore companies. The features of OFCs given by the International Monetary Fund (IMF), are the following<sup>12</sup>:

- a. Jurisdictions that have relatively large numbers of financial institutions engaged primarily in business with non-residents;

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<sup>11</sup>Definition and information taken from [http://en.wikipedia.org/wiki/International\\_Business\\_Company](http://en.wikipedia.org/wiki/International_Business_Company)

<sup>12</sup>From:<http://www.internationalmonetaryfund.com/external/np/mae/osshore/2000/eng/back.htm#table1>



- b. Financial systems with external assets and liabilities, out of proportion to domestic financial intermediation designed to finance domestic economies; and
- c. More popularly, centers which provide some or all of the following services: low or zero taxation; moderate or light financial regulation; banking secrecy and anonymity.

## **Tax-Haven states**

### **Definition<sup>13</sup>:**

A Tax-Heaven is a place where certain taxes are levied at a low rate or not at all.

### **History:**

The need to avoid taxation has been expressed since the very first steps of the establishment of specific tax measures posed from the authorities of city-states in Ancient Greece. Many centuries later, the Vatican State represents a more concrete example because of its special tax status.

The first plain example of this government competition, though, can be located in the 12<sup>th</sup> century, in the Era of Discoveries, when certain cities had initiated low-tax systems, in order to facilitate the trade activities, which of course, increased the profits of the city and made it a popular destination for the ships.

The obvious connection between Tax-Haven States and Offshore Companies started after World War I, when Lichtenstein in 1926 and Bermuda in 1935 established the first offshore legislation, which was the basis for those countries to become tax-havens.

Switzerland has become, though, the most renowned example of tax-havens of the 20<sup>th</sup> century, and continuous to be one of the most popular asset and capital, in general, destinations of the world, thanks to a legislation that allows the financial anonymity and the protection of the personal data information of its banks clients.

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<sup>13</sup> From: <http://en.wikipedia.org/wiki/Tax-haven>



## **War between Developed and Developing Countries:**

The fact that one of the most important factors of national economies in the 20<sup>th</sup> and the 21<sup>st</sup> centuries is foreign investments, has led the governments into a cruel competition of tax-evasion measures, in order to attract international investments. In the Era of Globalization, this antagonism between the developed and the developing countries in financial level has aggravated the already problematic situation.

There is no rule that dictates that only the developing countries can more easily consist tax-havens. The example of Switzerland is loud enough. Nevertheless, the vast majority of developing countries has the tendency to adopt low tax legislation, under the pretext of lack of other ways of making economic and financial profit.

On the other hand, the developed countries protest that these activities alleviate the profit that they legally deserve, from international companies that operate in their territory. This plea cannot be considered adequately serious, since the very same policies are many times followed by politicians, functionaries and companies. It is a universal phenomenon.

## **International Organizations against Offshore Companies and Tax-Haven States:**

Organization for Economic Cooperation and Development (OECD): With its work, OECD has contributed to the intriguing issue of identification of specific characteristics for the connection between Offshore Companies and Tax-Haven States. There can be distinguished three (3) key-features<sup>14</sup>:

- a. No or only nominal taxes
- b. Protection of personal financial information
- c. Lack of transparency

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<sup>14</sup> From: <http://en.wikipedia.org/wiki/Tax-haven>



UN: ECOSOC, along with the Economic and Financial Committee of the General Assembly, consist the two organs responsible for the analysis of the problem, the taking of measures against the proliferation of the phenomenon and the facing of the existing situation, as well as sign resolutions which provide the governments with viable solutions. The creation by ECOSOC of an *ad hoc Group of Experts on International Cooperation in Tax Matters* constitutes a major step.

In addition, the organization of *annual seminars* helps towards the realization of the seriousness of the situation and the validity of exchange of information in international level. For example, in Geneva, in October 2004, took place a specialized seminar of the UN about the Role of governments and offshore outsourcing in Internet Enterprise Development.

World Bank and International Monetary Fund: Within the framework of Annual Reports, WB and IMF evaluate the existing situation and make propositions for further action, addressing not only to national governments, but also to companies. For the Twin Organizations Offshore activities and Tax-Havens are closely related to Money Laundering, too.

### **c. Internet-related crime and Protection of the Intellectual Property Rights**

#### **Definition:**

Internet-related crimes are crimes committed via internet, mainly by individuals or companies who are experts of modern technology. They can be divided into two (2) basic categories, those crimes which concern the economic exploitation of intellectual property rights and those under the general term economic fraud, including identity theft.

#### **Types of Internet-related crime:**

There are four (4) different ways of description of a cybercrime,





depending on how the network is used, which are the following<sup>15</sup>:

- a. The computer or network is a *tool* of the criminal activity, including credit card fraud, telecommunications fraud, theft
- b. The computer or network is a *target* of criminal activity, including computer intrusion, data theft, techno-vandalism, trespass
- c. The computer or network is incidental to other crimes, including drug trafficking, money laundering, child pornography
- d. Crimes associated with the Prevalence of Computers, including copyright violation, software piracy, component theft

### **Advantages of the use of internet in economic crime:**

First of all, internet and modern technology in general cannot always offer confidentiality of information. This confidentiality is lost when someone without authority is able to read or copy information. Furthermore, when any kind of information is modified in unsuspected ways, this information may lose its integrity. Lastly, another element that can facilitate the use of internet for illegal purposes, is the convenience with which information can be erased. Erasure makes information unavailable when needed, especially for service oriented businesses.

### **Types of cybercrime and economic crime<sup>16</sup>:**

- a. Probe: Attempts to gain access into a system
- b. Scan: Large numbers of probes
- c. Account Compromise: Unauthorized use of an account by someone other than the owner

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<sup>15</sup> Information from: <http://en.wikipedia.org/wiki/Cybercrime> and “Cyber-crime and Security Policy Issues”, UNESCAP

<sup>16</sup> From the presentation “Cyber-crime and Security Policy Issues”, UNESCAP



- d. Root Compromise: An account compromise where the account has special privileges on the system
- e. Packet Sniffer: A program that captures data as packets travel through the network
- f. Denial of Service: Preventing authorized users from using the system
- g. Exploitation of Trust: Forging of identity in order to gain authorized access
- h. Malicious Code: Programs that, when executed, cause undesired results, such as loss of data, downtime, denial of service
- i. Internet Infrastructure Attacks: Rare but serious attacks on key components of the Internet structure such as network name servers and large archive sites.

What makes things worse, is the fact that in the majority of internet-related economic crime cases a combination of the types described above is met, for example scan, account compromise and exploitation of trust, all together.

### **Intellectual Property Rights<sup>17</sup>:**

Intellectual Property Rights are the rights given to persons over the creations of their minds. They usually give the creator an exclusive right over the use of his/her creation for a certain period of time.

Intellectual Property Rights (IPRs) are usually divided into two (2) categories, Copyright and Rights related to Copyright, which include the rights of authors of literary and artistic works (books, musical compositions, films, computer programs) and, Industrial Property (trademarks and patents).

In the recent years, with the unprecedented development of modern technology, and especially of the Internet, the multiplication of intellectual property rights theft cases, has led to the establishment of a unique international framework under the auspices of World Trade

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<sup>17</sup> Definition from: [http://www.wto.org/english/tratop\\_e/trips\\_e/intell\\_e.htm](http://www.wto.org/english/tratop_e/trips_e/intell_e.htm)



Organization. TRIPS Agreement has become the basis for every future effort to prevent and punish the crime of IPR theft.

### **Recommendations for cybercrime prevention:**

What can really be done in order to prevent internet-related crime? The first step that International Institutions Reports propose is the propagation of the use of passwords in general and, of one time passwords when appreciated. Then, the installation of firewalls and of other security techniques, as well as of cryptographic programs.

### **International Organizations and Internet-related Crime:**

#### UN:

Cybercrime is generally seen as part of Transnational Organized Crime, as Internet constitutes a gate through which a variety of Transnational Organized Crime forms pass. More specialized articles about the prevention and punishment of cybercrime can be found mostly in Resolutions of ECOSOC and of the Second Committee of the General Assembly. In addition, there are conferences taking place examining the issue, such as the Workshop during the 11<sup>th</sup> UN Congress on Crime Prevention and Criminal Justice – Criminalization of Computer Wrongdoing Prerequisite for Combating Cybercrime (2005). Finally, the UN has established various regional commissions that provide the proliferation of measures against internet-related crime, such as the UN Economic and Security Commission for Asia and the Pacific.

#### Council of Europe:

This organization has contributed to the international community by offering the most apt act against Cybercrime. The *Convention on Cybercrime*<sup>18</sup> includes definitions, specific measures

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<sup>18</sup> Full text at: <http://www.conventions.coe.int>



that can be applied by governments and dedicates a whole Chapter to International Cooperation. A very important element of the Convention on Cybercrime is the fact that it is open to signature and ratification to non-member states, too. As a matter fact, there is a number of countries already that have done so.

### World Trade Organization:

As already mentioned above, WTO with its *Trade Related Aspects of Intellectual Property Rights (TRIPS) Agreement*<sup>19</sup>, signed in 1994 during the Uruguay Round, has become the reference point concerning the Intellectual Property Rights.

### ASEAN:

This organization has proved that with joint action, determination and cooperation among the states, serious work can be done. ASEAN has created two specialized sub-organizations that have made valuable progress in the issue of cybercrime (and economic crime in general), the ASEAN Network Security Coordination Center and, the Asia Pacific Computer Emergency Response Team.

## **Solutions and Suggestions**

It is of vital importance that the delegates understand that the focal points of the debate should be a limited but concrete analysis of what steps are already made by the international institutions, and discussion about further action in two pylons: firstly, the issue of new legislative measures and, secondly, the issue of international cooperation. It is my opinion that we should focus on this latter part, because, even though all Conventions, Resolutions and Reports urge towards this direction, little has been done from the part of the individual states. The debate should be based on propositions and measures, general and more specific, that every member

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<sup>19</sup> Full text at: [http://www.wto.org/english/docs\\_e/legal\\_e/legal\\_e.htm#TRIPs](http://www.wto.org/english/docs_e/legal_e/legal_e.htm#TRIPs)



state intents to implement, both on national and international level. At this point, a great idea is to search the Ministry of Foreign Affairs and the Ministry of National Economy sites of the member state you represent, in order to find the general ideas of this country's policies on the issue.

During the conference, what must be avoided is the insistence on absolute positions from the part of delegates. If such situation occurs, then the debate will become boring and end up in a deadlock. Of course there should be created blocks of countries, but a situation of continuous accusations between the opposite blocks, for example of developed and development countries (problem described above) is not welcome.

In consequence, the higher objective of the debate should constitute measures for the reinforcement of international cooperation and exchange of information through the system of the UN and the other more specialized in the international economy organizations.

## **Block Positions**

Apart from the two (2) central blocks, the one of developed countries and the other of developing countries, International Community is divided in sub-blocks, such as the block of the European Union, or the block of the countries of the Caribbean.

### **European Union - Europe:**

The vast majority of this continent's countries have both signed and ratified the International Conventions and Agreements mentioned in the above text, and have generally applied legislations that cover the aspects of the prevention and punishment of economic crime.

### **U.S.A.:**

The specific country belongs to the stronger supporters of the adoption of international legislation, especially about the issue of cybercrime, because of its relation with the danger of



terrorism. The U.S.A. has both signed and ratified the Council of Europe Convention on Cybercrime.

### Japan:

Due to the country's Economy technological tendency, Japan is generally sensitive in the issue of economic crime.

### Small Island States in the Caribbean and the Pacific Ocean:

They constitute the ideal picture of what described earlier as Tax-Heaven States. Even though many of the government official policies declare the adoption of measures in order for the phenomenon to be limited, in reality, their taxation status is the central axe of their national economy, since it brings the largest percentage of their income.

### **Questions a resolution must answer**

The measures that a resolution about economic crime proposes must be, first of all, applicable by the governments and all the subjects involved. ECOSOC does not, of course, have the jurisdiction to pose compulsory measures to states, but the more specific and accurate the propositions of a resolution are, the more easily the governments will adopt them and the more effective will be the results concerning the issue.

In addition, in order for the resolution to be successful, apart from the general articles, there should be specialized units about each one of the three (3) central areas of the debate.

Finally, we would like to see in the resolution propositions for further action, such as the future organization of an international conference about economic crime specifically, which will result in the adoption of an International Convention.



## Conclusion

In the recent years, the examples of economic crimes have dramatically increased, especially with the use of internet and modern technologies. Under these circumstances, the need for the adoption of an accurate and detailed definition of the term and an International Convention Against Economic Crime has become urgent.

It is high time Economic Crime be seen independently from the notion-“umbrella” Transnational Organized Crime and receive the attention and validity that it deserves.

## Links for further research

- <http://www.asean.com>
- <http://www.coe.int>
- <http://conventions.coe.int>
- <http://www.europa.eu>
- <http://imolin.org/imolin/index.html>
- <http://www.un.org>
- <http://www.unescap.org>
- <http://www.unodc.org>
- <http://www.untreaty.un.org>
- <http://www.wds.worldbank.org/>
- <http://www.wikipedia.org>
- <http://www.worldbank.org>
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