

Money Laundering in Iran's Law and International Document

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Abstract

Money laundering or money laundering is a set of operations which transform the illegitimate and illegal property to legitimate and legal property and This phenomenon is one of transnational organized crime that has detrimental effect and impacts on the local and international level in the fields of social, political, economic and security and for this reason, many international conventions including the Vienna and the Palermo Convention have stressed to criminalize and combat it and in domestic law to combat money laundering as a crime have been considered by the law. In Jurisprudence (fiqh) there are verses, traditions and legal rules, which demonstrate criminalization of this phenomenon; this paper, in detail discussed this Jurisprudence reasons; as well as relationship of money laundering with Khums(one-fifth) of lawful property mixed with forbidden money and conflict of Criminalization of money laundering with some important Islamic legal principles such as The presumption of ownership and Possession of owner to his property have been pointed and investigated. So this study, analyzed the Jurisprudence foundations of the money laundering case and the prohibition of it has been concluded.

Keywords: money laundering, law, crime, cleaning, economy

1. Introduction

Money laundering is cleaning and legitimatizes the proceeds of criminal behavior. Nowadays, due to significant increase in crime and criminal activity, money laundering has been growing globally as it has become to one of the acute global economy predicament and problem and has threatened the development and growth of the global economy. For this reason, the determinations of the international community are concentrated in the fight against it and have used various measures to achieve this goal. In Iran, for years attentions have been drawing to it. In this paper identifying topics and ways to combat it will be discussed.

The issue of money laundering, in terms of terminology, the first time was introduced after "Watergate" scandal. But this phenomenon is essentially coincident with the introduction of the common currency and the monetary base and it is considered by political thinkers.

In fact, the process of money laundering and the reasons for committing it, depends on the economic conditions of society. Usually in dictatorship communities, there are politicians who earn dirty money. After studying history, we realize that many politicians employ this phenomenon in its utilitarian purpose of using non-official activities. The situations in countries which have centralized government economies, illegitimate and illegal revenues obtain from these sources, for purifying and cleaning these revenue money laundering comes to the action.

For example, some former communist states countries such as Poland's president acquire 1.5 billion dollars through illegal money transfers and motorcycle factory in China committed a billion dollar money laundering.

Investigation of country's economic system shows that whatever we move away from a competitive economic system based on private property, the more favorable situation for such acts is provided. This is a universal principle.

2. The definition of money laundering

In full text of central banking regulation and the prevention of money laundering is defined:

1. Gaining and maintenance or using of money that directly or indirectly has been made through a criminal

offense

2. Assistance with another person or persons for the purpose of converting or transferring funds that is directly or indirectly has been achieved as a result of the crime.

Generally, it can be said that the process of mainstreaming illegal income which has pressures in the economy is called money laundering.

In other words, dirty money derived from criminal activity been converted into clean money and replaced in the economy. This is a common and reasonable method for criminals to gain profit from illegal activity. Money launderers are those who have done criminal activity themselves and clean money arising from it or people who consciously or unconsciously inject illegal money in the financial and the economy system of country.

Criminals gain huge profits from various range of illegal and immoral acts like drug trafficking, fraud, wealth which can be confiscated, hostage-taking, gambling and also donate money to terrorist organizations and even financial fraud on the Internet or other notification instruments and as footprint of people reveal continually in the financial and banking transactions and in their savings funds Therefore, the perpetrators avoid the use of financial instruments such as checks, credit cards and smart cards, and often use cash. Cash due to lack of advantages over other financial instruments such as high volume, problems in transportation and lower purchasing power over time is given to money launderers to enter the economy network of the country.

In fact, money laundering refers to the series of activities that a natural or legal person or persons done to legitimize the proceeds of crime operations. A variety of illegitimate money that can be raised in a society will be divided to three groups of dirty money or money stained with blood, the black money and gray money.

Gray money

Gray money is the revenues from the sale of goods or manufacturing tasks but remain hidden from government control and the government is unaware of them. Usually these things are doing to evade taxes.

Black money

Black money is the money earned from the smuggling of goods, so that the revenues from smuggling and participating in lucrative government transactions that occur outside of normal practices, will be found in this money.

Dirty money or money stained with blood

Dirty money or money stained in blood relates to drugs transport.

The stages of money laundering operations:

1. Making illegal money
2. Financial documentation
3. Financial mixing
4. Money laundering encouraging

Making illegal money

Usually Illegal money are produced by those non-official and Anonymous agencies and persons involved in illegal activities with respect to these firms. These firms usually receive Valuable goods or special services outside the normal practice and with overhead more than the specified through Impermissible methods and communication with influential officials and usually propagate illegal money by using planning to avoid paying tax.

In countries where distribution is done by using subsidies or non-audit services being supported, favorable environment for the spread of illegal money is provided and rent seeking use maximum utilization of the differences between approved price and the free price.

Financial documentation

Illegal money through unauthorized firms and financial intermediary's non-committal to the provisions of the banking system and by using forged documents enter the banking network. It is difficult to avoid this trend, especially with the development of electronic technology; however, in near future this technology is able to satisfactorily identify the main parties and the the real owners of financial resources accurately. Certainly the use of any new technology at an early stage will be accompanied with problems, but gradually when communities regulate their use of electronic technology, Uncertainties related to the money laundering process will be reduced

and On the contrast to the thought of some bankers, it can be hoped that gradually by the accepting international regulations in the field of electronic banking, this problem also reduced compared to conventional situations.

In this case, what should be considered is restoration of the space that financial intermediary institutions can legally grow. Obviously, in the case of direct or indirect support of large state-owned monopolies, particularly in the financial field, suppliers and demanders of funds will inevitably be drawn to the black market. And ultimately by development of unorganized and underground financial institutions there will be uncontrollable dark space for money laundering,

Unorganized money markets except in exceptional cases should never be treated directly, but with the encouragement and support of healthy financial intermediaries and by Utilization of consultations of these institutions, the basis for the elimination of money laundering is provided.

Weakening bases of unorganized financial intermediaries, at the same time creating open trade atmosphere, will face money laundering Operations with risks. If an acceptable transparency cannot be established between individuals and financial intermediaries, a type of "financial mix" arises which facilitates the process of money laundering.

Financial mixing

Financial blending is the most sophisticated process in money laundering stages, since at this stage which usually monetary transactions done by financial intermediaries or brokers, easily the main clue of exchange, the supply of money, are in doubt. Complexity of financial mixing increases substantially when trade is done at international level, because in many countries, international regulations against money laundering have not been ratified or not being fulfilled.

Therefore, those who smuggle drugs and goods through money laundering, In fact, by mixing dirty money, again with more power and control have targeted healthy and real institutions of every country. Sometimes those who are close to decision-making circles, obtain considerable wealth by using information rent which it should also be considered as a "tacit money laundering".

However, when there is a wealth through information rent and mixed with other sources of banks and credit institutions, Immediately will strengthen its influenced political party and In this case, the fight against money laundering is largely will be difficult.

Money laundering Encouragement

We assume that resources is gained through theft or smuggling and illegal buying and selling, and with depositing in the banking system and the use of banking services, through the legal procedures a person can do banking operations in the direction he want like other people. As long as the owners of illegal money do their operations by deception of law enforcement, Money Laundering is a simple matter, (But after the owners of illegal money access to how to deal with law and shaping it to their own purposes - Such as Latin American countries- Then we will faced with the problem of accelerator money laundering.) However, in the beginning, the issue of money laundering may be occasionally and under the influence of various pathological factors.

This issue like most social problems can be solved, but when money laundering as an organized political objective legitimates In that case the whole community will be affected by it. Today, the influx of dirty money which immediately caused the formation of disruptive economic tumors, has been proposed as money laundering.

Statistics related to Money Laundering

Although with regards to the specific features of money laundering process, statistics and information about it, is outside the country's normal economic data; however approximate and preliminary data about the underground economy is given along with other varieties.

For example in the case of money laundering figures, The International Monetary Fund (IMF) estimates that the total volume of worldwide money laundering is an amount of about 2 to 5 percent of the world's gross domestic product. This amount, according to GDP figures in 1996 shows that the volume of money laundering in the world in that year is about 590 billion dollars 1.5 trillion US dollars, respectively.

Only a low level of the mentioned figures is equal to the total production value of the countries in the size of Spain's economy. The huge volume of money laundering could be indicative of potential negative impacts on the economy of countries and global economy. Money laundering is the cause of economic corruption in society.

Money laundering is one of the factors that cause economic corruption in communities and prevent them from

economic growth and development as we can see in many countries we are witness of weak economic activity due to the use of illegitimate money.

But what can make money laundering more and more hideous are criminal system and doing banking operations by them that Sometimes as a stream out of the economic system paralyzing the country's fiscal and monetary cycles.

Statistics show that the annual worldwide volume of money laundering is 500 billion dollars meanwhile, compared to other countries, Nigeria and Russia are more suspected of money laundering.

Iran and money laundering

The emergence of gray money in the area which economies are mostly in the hand of government and the government is organizing more economic benefits, increases and since our economy is still in the control of state, the field of gray money appearance is more provided compared to other illegal revenue.

Dr. Sabahi, economics professor of Ferdowsi University, said: Gray money refers to operations such as bribe, tax evasion and because in Iran taxes are still not defined as a key element of the economy, many people refuse to pay it.

Dr. Sabahi pointed out: Money laundering is an operation which occurs in the banking system and consists of the entry of illegitimate money and injecting it into the economic cycle and is considered as the most important economic barriers.

He added: If money laundering continues it causes economical gap and the creation of shared money market and could adversely affect the security of investments and activities in the economy.

Strategies for fighting money laundering

Community awareness of financial irregularities and mobilizing mass media and appropriate national policy and the implementation of specific regulations and authorities collaborative effort in this regard can be one of the strategies for fighting money laundering.

Money laundering, organized crime rescue beach

Before addressing this issue, It should be noted that organized crime is so costly for the countries which to fight with them, government use risky and costly approaches; so that even they recruit the army and other military and security forces and despite incurring many toll and Losses and damages again they keep on this way.

A clear example of this type of campaign is our country which is always in tough confrontation with armed smugglers on the eastern borders; in such a way that according to announced statistics, over the past decade about 1,500 military and police forces in the fight against armed smugglers have been slain. Due to the properties that are listed for these organizations, at least for two reasons, we can say that this approach has not been very effective;

1. One of the strengths, and perhaps the most important driving factor of these organizations, is having a high power, Which in terms of equipment and military force, will allow them to have a very good condition and since they have no intention to withdraw from this criminal profession, they dare to fight government forces and if they incur losses, they can re-organize since their economic power have not been affected.
2. keep group secrets is of extraordinary importance and more importantly in this group someone rarely know higher than his superiors and for this reason, even if the first layers trapped in armed conflict, it is very difficult to detect key elements and their leaders.

Due to the weakness of such solutions and the need to deal decisively with organized criminal organizations, For nearly four decades, policymakers have focused on this issue since the main purpose of these crimes is, gaining material interests and entering income to the national economy cycle, If reaching their goal was prevented, effective debarment and combating their criminal activities will be obtained.

This means that in 1970 for the first time the US with the reform of banking secrecy obliged the whole financial institutions including banks to ask their customers to determine their deposit origin for more than ten thousand dollars by providing credible evidence. This was the first official combat against organized criminal organizations through paying attention to their financial interests. But as organized criminals could not surrender their activities, decided in different ways by concealing the source of ill-gotten revenues to legitimate the revenues, in this way, they should not be subject to the law. The activities that make up the collection process, is called money laundering or purification (cleaning) of money.

Methods of money laundering

Due to the diversity of ways of gaining money from criminal activity, naturally approaches of money laundering will be complicated and diverse. In other words, money laundering methods depend on factors such as the type of offense of, kind of economic system and the rules and regulations of the country where the offense is occurred and type of regulations of the country where the money laundering happened. The most significant and common method of money laundering is that money launderers divided large amounts of cash into smaller amounts to attract little attention of law enforcement to money laundering operations, and directly invested in the bank, or with that other financial instruments such as checks, promissory notes, etc. are purchased and deposited elsewhere.

Other methods of cleaning money include: temporary investment in manufacturing enterprises, Commercial investment in the stock and bonds market, creating fake charities, investment in gold and diamond, take part in auctions of art and archaic items and transfer money to countries like Switzerland with free banking regulations. So when dirty money is entered in legal activities and the investment, it turns over and over and get mixed with clean money so that it is impossible to be detected.

In general, the criminal process consists of three steps:

Placement

The first step of money laundering process is supplying sources of illegal financing with the aim of changing the income and resources to financial instruments. This process is done by depositing of cash at formal, informal financial institutions or by buying Luxurious and expensive goods.

Layering

This step relates to the conversion of revenues from crime to other shapes to audit trail, source and ownership of funds and resources become unknown. This step performed by operations such as money transfers, purchasing Estate and transferred resources out of the country.

Integration

The last step of money laundering process is integration or creating or providing legal cover for the proceeds of criminal activity, So that cleaned revenues of using this technique enter into the legitimate economy; (Jazayeri, 2002: 114). As can be seen, prevent the entry of the proceeds of crime of these organizations which was seen as a deterrent fight, was led itself into criminal money laundering process.

But as we shall see below, given the many advantages of preventing illicit income of these organizations, this time, policy makers decided to continue laws and regulations in this area. Thus, the United States in 1986 for the first time passed the law of The Money Laundering Control Act.

It is worth mentioning that one of the reasons why organized crime deemed transnational is that, usually every stage of money laundering implemented in the country which had a more favorable environment for the realization of its objectives. So, the first stage often performed in the country where the income obtained from organized crime is conducted which depending on the circumstances of that country associated with secret and Clandestine actions. And to realize Second stage, the bank may be a so-called remote beach, A major hub of regional trade or international bank that has the proper facilities could be selected.

Basically, at this stage money launderers choose institutions which offer their services without Tracking the origin or destination of exchanges. But the final step, since the instability of the first and second stages has been left behind and stability achieved, certainly funds transferred to the countries that have high economic stability and ensure their deposits. Then we will see how money and electronic banking play an important role in shortening and accelerating it and this process changed to carefree process.

Therefore, the continuation of existence of organized criminal organizations depends on money laundering Thus; fight against it can be most effective. This approach compared to other measures, particularly armed struggle has many advantages. Including:

- 1) The only thing that should be done is to lay down a set of rules for efficient and appropriate monetary and banking system and businesses and supervising their implementation in order to prevent the arrival of illegal material interests to the economic cycle.
- 2) Since this approach prevents the entry of the proceeds of crime on economic cycles, it shall be prevented of causing irreparable economic damage.

- 3) Unlike the armed struggle that mainly deal with foreign elements and outer layers of this organization and elimination of them has no impact in shaping them, since the fight against money laundering is based on their financial accounts there are more chances in identifying key elements.

According to the explanations that were given, it seems that there is no doubt in the fight against organized crime, in particular through anti-money laundering regulations. But the important point is that recently the money and consequently the banking system is fundamentally changed. Money and electronic banking are new approach in economic infrastructure tools that have created a great change in this area. And as they have tremendous utility for the formation of a criminal organization in which their existence is linked to money laundering, they are extremely valuable.

Money and electronic banking; new tools (equipment) of money laundering

From the beginning, human beings have felt the need a factor for a measure of value in his exchanges and barter; Money in its modern sense was born. This tool has taken many forms over time, somehow the salt, leather, gold and silver to coins and today common variety of banknotes, each had taken this task. As you can see, as each of these objects had limitations, they were replaced with a series of other objects that are thought to have more desirability, But again, due to the increase and extent of financial transactions, especially in broad terms and the need to shift larger volumes of cash, efforts to find Low Volume but Confidential tools that can rapidly exchange have continued to replace with conventional funds and, as we are witness right now, electronic money and consequently electronic banking around the world have been known as a replacement for paper money and coins.

Nature of Money and electronic banking

In fact Electronic money is Electronic Pulses or computer data that is eligible for funding and generally divided into two types:

Smart Cards

They also called the offline electronic money and have emerged in the form of Credit Cards, Debit Cards, or even the simplest of them, telephone cards.

These cards are called the offline electronic money since transfer of funds were done by them is done through certain devices such as ATMs and banking network and physical institutions of the country in a first step toward electronic banking and monetary system use them and as we know today these cards and systems have prevailed in our society.

2. Computer Electronics Money

Computer electronics Money or online money even does not exist equal to smart cards, and in general it is designed for the exchange of information space. For access to online funds, it is necessary to deposit money or credit in advance in bank or credit institution which has the technology.

Then a credit number is placed on the customer by which he can provide required items through his personal computer from home or office or any other place by connecting to a computer network service provider information and the subsequent World Wide Web and to pay he must only put the number at the disposal of the site and It also automatically connects to the site of bank or related institution and transferred money to its account.

It should be noted that here the client is the same Internet users that by having Electronic purse in the exchange of information space he can buy and sell and as you can see, bank personnel here are a series of computer programs which have been designed for this purpose.

According to the explanations that were given, also the concept of electronic banking is getting clear which generally can be regarded as doing banking affair in electronic format that here instead of building, staffing and documentation and printed notes; we deal with the exchange of information space and a series of applications and digital documents.

Of course, as we know human factors in a more limited form involved in credit card and the customer is forced for using the services referred to special centers and use of certain devices. After a brief discussion of the nature of money and electronic banking, to clarify the matter, some advantages of them compared to physical money and banking are mentioned.

The advantages of electronic banking and Money to physical Banking and Money

1. One important advantage of electronic money is its very low volume. Imagine, if you want to transfer funding allocated a smart card in cash, how many bunch of ten or twenty thousand Rupees you will need Of course, this

issue is beyond their security concerns. While in online electronic money you don't even require the credit card. In fact with the same computer that you do your variety of activities you can do your banking and financial affairs too.

2. Another important advantage of electronic currency is that it isn't depreciation. Annually high costs have been spent on publishing of new notes and coins and this spending is apart from the higher costs spending on the establishment of new banks and institutions and facilities and staff. While it is evident particularly in the form of money and online electronic banking, it just needs a range of programs and systems which work with low depreciation coefficient and error. Now Agricultural Bank in Iran are announced in the extensive propaganda on Mehr card- It appears that the introduction of new electronic banking- The government spent 120 billion rials annually to print and keep the common currency, And then raises the question of how many jobs and occupation can be created by these amount of money?

3. The safety factor of electronic funds is also an advantage, which cannot be ignored. If the cash are lost or stolen, practically it removed from the ownership of a person. However, if a credit card is lost or stolen, first and foremost there isn't the possibility of using it, because in addition to user name, password is required. Even in this case also it can be contacted with institution or bank and to rule it out of the void. In the case of online electronic money there is the possibility of backup (copy) the electronic funds, it should be said that because of having advanced encryption technology and digital signatures the safety factor is very high.

4. The last advantage that can be regarded goes back to the essential nature of electronic money. As previously mentioned, it is more than a decade that e-commerce revenue in the context of the World Wide Web has become a lucrative profession, so that according to released figures, active countries in this area earn billions of dollars in this way. But like any other profession, this modern manifestation of the trade needs a series of tools and equipment for actuality and optimal efficacy which the most important is money and electronic banking and it is clear that you can't be expected from traditional systems to provide the blossoming factor of this area.

A detailed and comprehensive search about features and benefits of money and electronic banking will require another chance and what was presented here, was the most obvious options. But to complete the discussion, the most important benefits of electronic banking (in particular the concept that runs on the web) are mentioned;

1. At any hour of the day, no holidays, linger and even incur more costs than traditional banking, can use from its services.
2. From anywhere in the world and with any device that can connect to the Internet, you can access your account and personally conducted the related banking affairs.
3. Information on past and current customer transactions is readily available.
4. Personally, the customer can have direct supervision on transfer funds even in the international level, without the intervention of relevant bank or credit institution.

Misuse of money and electronic banking in money laundering

As previously stated, this new technology was so amazing and surprising for money launderers that they called it paradise or rescue beach; however, due to the explanations that were given at least it is expected that they will be happy of the advent of this phenomenon as a citizen. But what here is concerned, is the features that make it on a large scale, such as money laundering to be exploited. Before addressing the main argument, the first should be noted that according to explanations about organized criminal organizations and the nature of money and electronic banking were given, If we consider the field of organized crime and money and electronic banking in broad terms, i.e. The national and transnational organized crime and money and electronic banking online and offline, requires one attitude and if you consider other aspects and dimensions of these two fields, namely, transnational organized crime and online money and electronic banking which international is their main character and element, different approach is required.

It is obvious that, according to commentary on money laundering and how it was committed, second option should be considered and issues related to it should be analysis, however, adopting a comprehensive approach that can be an effective in anti-money laundering measures along with physical actions, entails regard to electronic off-line money and its policy makers. Then try to investigate these two integration areas which extraordinary overlap, the main issue which is the prevention of money laundering by money and electronic banking will be explained.

One of the most important tools which are used in money and electronic banking for the proper conduct of affairs and raising the confidence level functions, are encryption and digital signature technologies. In summary,

the function of encryption technology is that converts content to inaudible and incomprehensible form, and to return to the initial state, it is necessary to run decryption process and it's obvious that only manufacturer and Assignor of technology and content sender and the receiver have the ability to do it.

According to the description, it is clear that if the electronic money encrypted, its contents will be inaudible and only recipient that it is not clear which of the world is, by running the program of decoder can be aware of them. In this way, a level of confidentiality and anonymity is provided for these exchanges, that everyone and anywhere can transfer any amount to another without anyone being aware of its content.

Now remained question is that whether better situation will be provided for money launderers? Obviously they do not require to pass three mentioned stages have to clean their illegal property or because they committed money laundering they do crimes such as forgery, bribe or threaten employees of financial institutions and banks to the extent that even without any trouble and hassle they can achieve their goals in the shortest possible time.

You may argue that the solution of this problem is easy and it is required to ignore the confidentiality of electronic exchanges, or that the key decoder be in the available of law enforcement authorities.

Even if we accept this hypothesis the answer based on the ease of the ease of electronic transactions check is still controversial. As mentioned before, every moment on the worldwide electronic financial transactions will increase that it is evident regardless of legal restrictions, we face technical barriers.

Secondly, keep financial documents even before the advent of anti-money laundering regulations electronic banking and money was also considered. Somehow the United States in 1982 passed a special law to protect the privacy of financial transactions and in accordance with this law the prescribed documents relating to the financial situation of people only for legitimate law enforcement are available here the customer is required to be informed of this disclosure. On the other hand, this country in 1986 passed the Electronic Communications Privacy Act and thereby eavesdropping electronic communications by law enforcement was under very difficult conditions.

So, as you can see, utilization of encryption technology not only enhance the safety factor of the transaction, which is justified in terms of ensuring human rights and policy makers in the field by considering the possible misuse, again they didn't allow to national and international law enforcement officials to violate these certain rights.

Now the question remained is what should be done? Should be allowed to money launderers to use this very useful technology to achieve their sinister intentions That is, strengthening and greater readiness to commit organized crime or with proper planning and appropriate rules and regulations, the possibility of abuse, especially at the macro level will be eliminated?

What can be said in answer is that there is no doubt that this issue does not remained unresolved as on other matters, But certainly in solving it we will face many challenges; Particularly if organized crime committed in the field of transnational and online money and banking and this approach obviously requires international solutions and for some of the above mentioned considerations these solutions should offer unified answer.

Undoubtedly, all countries in the use of encryption technology don't have uniform procedures. For example, in the United States for using advanced encryption technology, PGP key of decoding it must be offer to the police, FBI, while the European law enforcement officials face more restrictions. Also, attitude towards the issue of user privacy network, or the network banking customers is not the same and most importantly, that all countries in dealing with organized crime don't use equal effort, Let alone the people to lay down a set of rules that threaten and endanger e-commerce profit. So, as you can see, solving the entire problem requires an international consensus.

In the end, despite all the shortcomings enumerated in the fight against electronics money laundering, because in regard to nature it is like the other abuses of the exchange of information space, at least solutions that can be in line with situational prevention can be applied here (Jalali Farahani, 2003: 109).

However, information networks as a computer Intermediate with the space have a very important role in the process of information exchange. For example, if the service provider data center provide electronic banking, Should it be required to implement in addition to national regulations, Specific provisions related to electronic banking, which is certainly provided by political, economic and ICT competent authorities of and perhaps to be passed in the form of a special law.

If the issues described above implement properly, it can be argued that the fight against electronics money laundering, will be easier even from traditional money laundering. Because here you do not have to recruit the

various staff and agencies of several countries to disrupt the three stages of traditional money laundering. But with an international coordination and development of a series of computer programs that have been designed based on the basic policy, the prevention of electronic money laundering can be managed.

3. Result

What were presented were concise explanations about the importance of organized crime and the threat posed by them and the best method or methods of combating them. As mentioned, one of the best ways to fight these organizations was preventing the various investment fields of the proceeds of crime which causes what they are gained through crimes remain abortive and thus can be hoped that effective prevention and decisive combating of crime to have been done. It is clear that the huge income resulting from these crimes, which is equal to the GDP of the world's economic powers, it isn't a problem that could be passed easily and for this reason these organization decided to enter their illegitimate property to legitimate economic cycle by variety of ways that this criminal process emerged another crimes in the name of and again obliged policy makers to ratify anti-money laundering regulations as well.

Now imagine organized criminal formations which their existence depends on money laundering and they didn't withhold any crimes that have achieved them to their purpose, to be told they no longer need to bribe, threaten or collusion, or even plan to eliminate public or private employees or commit forgery or other serious crimes or to bear with the inconvenience and anxiety and worries to pass each of the three stages of money laundering, But in the beautiful beach of the Navarro island (located in the South Pacific) and just by using of portable computer (Laptop) you can circulate billions of dollars of illicit funds around the world.

Yes, money and electronic banking for money launderers that really are the same organized criminal organizations are very valuable tools. Since with the minimum cost, they obtain greatest benefit of their sinister goals. However, these new technologies can't be removed or ignored because of the countless legitimate benefits they bring for the communities, and the only way left is to be pursued systematic policy to prevent of massive abuses such as money laundering and at the same time avoid damages to the legitimate activities that stimulate the development and building of societies. As you can see, what here is fundamentally important is creating a conventional, fair and legal balance between these two contradiction factors, which each one in his place has considerable importance.

But we have to realize to some extent this issue is important for our country. We know that Iran is one of the world's money laundering center and according to reports released by the United Nations and the World Bank, Iran is the world's second-largest center for money laundering and since its strategic position that is bridging East and West, For a long time the international community put pressure to take basic steps about anti-money laundering legislation and organizing regulation of the monetary and banking system. Unfortunately, despite the importance of this issue still considerable work hasn't been done. Although in 1382 following of international money laundering conference an emergency bill was passed on combating money laundering, however, over nearly two years, yet there is no news about the final approval. Now fighting economic corruption, especially smuggling of currency and goods is such importance that it is argued by high rank officials and certainly one of the most effective ways of combating such crimes is organizing monetary and banking system through anti-money laundering regulations.

On the other hand, still the problem of our society with traditional money laundering isn't solved that we are confronting are with the advent of widespread and growing use of technology and electronic banking and money and as mentioned previously, now our state follow electronic government affairs, and government pursue monetary and banking system so seriously, that for example in the past year several national and international conferences have been held in different aspects of it. However, at least what can be seen on the surface is that regards the proportion of micro and macro possible misuse of these areas significant action hasn't been taken.

However, it seems that our society as a whole is at the beginning of the operation of ICT and it is better to act more quickly about regulations. On the other hand, these issues in this area are so intertwined that all conditions and circumstances must be considered to make a decision. It is clear that ratifying regulations on the activities and operation of computer information networks, the protection of privacy and personal data of individuals in these networks, regulations governing e-commerce and online financial transactions and such issues associated with electronic anti-money laundering regulations and as we have seen, initially it is necessary to provide a basic infrastructure.

Of course, comprehensive and actual fulfillments of all these issues require a perfect harmony and co operations in the international level. Because one of the characteristics of the information exchange space which creates problems for addressing other online criminal activities, is its cosmopolitanism which raises matters in

determining the legal authority to address them that need for international coordination

The last words, considering these underlying issues apart from providing a legitimate operation and areas of growth and progress for society it also prevent possible misuses that could cause detrimental political, social, cultural and economic consequences and improve prestige and credibility and reputation of country in the international community and it is clear to everyone that how much having this feature in today's world is important.

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