

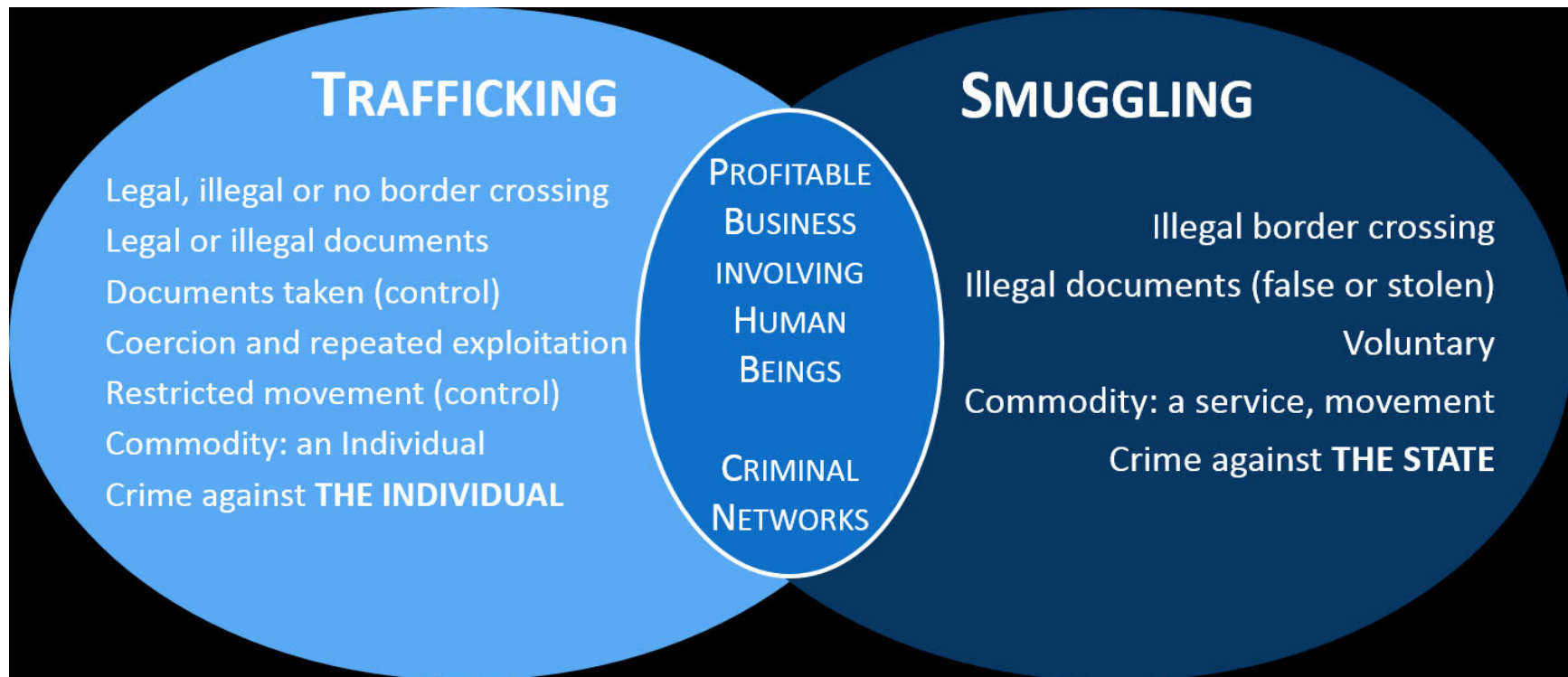


Human Smuggling

Alberto Laureano

CEO – Barri Financial Group

Human Smuggling



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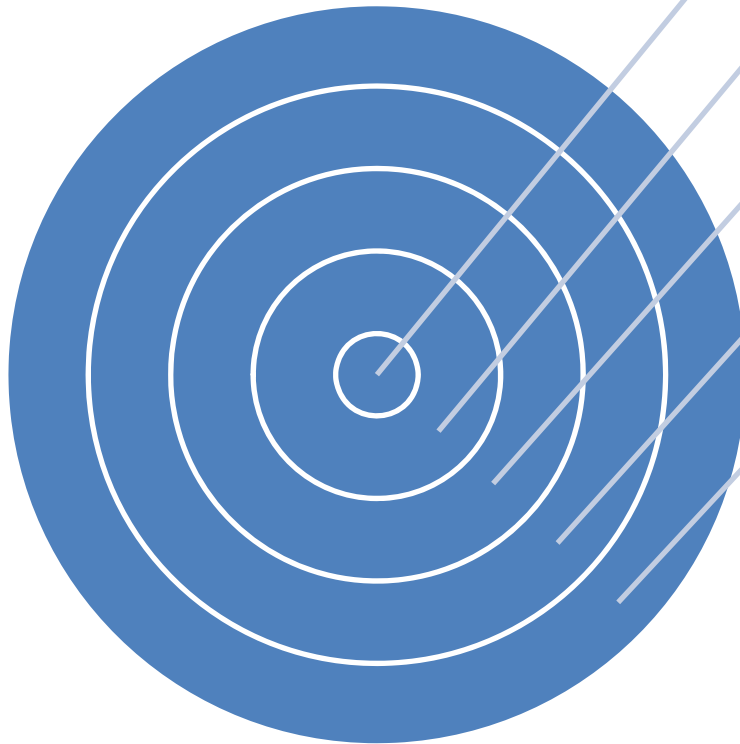
The Immigration and Nationalization Act provides for federal criminal penalties for acts or attempts associated with human smuggling, such as:

Bringing unauthorized aliens to or into the United States

Transporting unauthorized aliens within the United States

Harboring unlawful aliens

Encouraging entry of illegal aliens



Unauthorized Migrants by the numbers

- Approximately 11.3M unauthorized migrants (CA 27%; TX 14%; NY 8%).
- Harris County ranked #2.
- 2/3'rds (67%) of unauthorized migrants coming from Mexico and Central America (Mexico 53%; El Salvador 6%; Guatemala 5%; Honduras 3%).
- 75% if we include South America (5%) and the Caribbean (3%).
- Around 404K border apprehensions in 2018; up 30% vs. 2017, down slightly (-3%) vs. 2016, and significantly down vs. peak in 2000 (~1.6M).
- Average smuggling cost in the \$6-10K range during 2019, up from around \$4-8K in 2017, significantly up from \$1-3K pre-9/11.
- Caravans phenomena.

Scenarios created to detect human smuggling

Same Sender
multiple
countries

Multiple
senders
same
beneficiary

Multiple
beneficiaries
same sender

Frequent
transactions
under ID
thresholds

Payments made by a family



multiple countries/beneficiaries

| Sender Fist Name | Wire Id | Date | Dest Country | Dest State | Dest City | Amount Oring | Via | Bank | Beneficiary | B. State | B. Country |
|-------------------|----------|------------|--------------|------------|----------------|-------------------|------------|------------------|--------------------------------|-------------------|------------|
| Yency Funez Ponce | 64592308 | 04/07/2019 | HONDURAS | CORTES | SAN PEDRO SULA | \$150.00 | BANCOMER | B.ELEKTRA HND | Virgilio Funez Martinez | CORTES | HONDURAS |
| Yency Funez Ponce | 64661785 | 04/08/2019 | USA | TEXAS | GALVESTON | \$95.00 | BARRI | BARRI | Jonny Marquez | TEXAS | USA |
| Yency Funez Ponce | 64662311 | 04/08/2019 | HONDURAS | CORTES | SAN PEDRO SULA | \$20.00 | BANCOMER | B.ELEKTRA HND | Enson Alvarez Nunez | FRANCISCO MORAZAN | HONDURAS |
| Yency Funez Ponce | 65322239 | 04/23/2019 | HONDURAS | CORTES | SAN PEDRO SULA | \$80.00 | BANCOMER | B.ELEKTRA HND | Claudia Patricia Rivera Garcia | CORTES | HONDURAS |
| Yency Funez Ponce | 65524315 | 04/28/2019 | HONDURAS | CORTES | SAN PEDRO SULA | \$200.00 | BANCOMER | B.ELEKTRA HND | Virgilio Funez Martinez | CORTES | HONDURAS |
| Yency Funez Ponce | 65637155 | 04/30/2019 | HONDURAS | | | \$2,000.00 | BANCOMER | B.ATLANTIDA | Yency Anahel Funez Ponce | CORTES | HONDURAS |
| Yency Funez Ponce | 65637275 | 04/30/2019 | HONDURAS | CORTES | SAN PEDRO SULA | \$100.00 | BANCOMER | B.ELEKTRA HND | Virgilio Funez Martinez | CORTES | HONDURAS |
| Yency Funez Ponce | 65717803 | 05/03/2019 | GUATEMALA | SOLOLA | SOLOLA | \$1,980.20 | REDCHAPINA | BANCO INDUSTRIAL | Vilma Manueba Xum Quiche | SOLOLA | GUATEMALA |
| Yency Funez Ponce | 65930794 | 05/06/2019 | GUATEMALA | SOLOLA | SOLOLA | \$1,980.00 | REDCHAPINA | BANCO INDUSTRIAL | Vilma Manueba Xum Quiche | SOLOLA | GUATEMALA |
| | | | | | | \$6,605.20 | | | | | |

eyes & ears in the frontline

- Unusual Activity Report: Agents / Stores

Reporte

| | | |
|-------------------------|-------------------------|-------------------------|
| Numero de transaccion 1 | Numero de transaccion 2 | Numero de transaccion 3 |
| 66698233 | 66698099 | |
| Numero de transaccion 4 | Numero de transaccion 5 | Numero de transaccion 6 |
| | | |

Reporte

Hola buenos días dejo el reporte del Sr. Aurelio Guardiola, con numero telefonico # 405- 493 - 1781 quien esta maña se presento ala sucursal #910037 a realizar 2 envios con los sigientes numeros de transacciones #66698233, #66698099. Al finalizar las transacciones y cuando el cliente ya se retiraba me dijo, que iba a su ciudad de origen, ya por finalizar la platica y retirarse, me dijo que el pasaba gente que si yo le consegia la gente el me daría \$500.00 dolar por cada persona, al cual solo me quede obserbandolo y ensegida se retiro. Inmediatamente que el cliente se retiro llame a cumplimiento legal y se realizo el reporte con la Srita Monserrat cualquier duda estoy a la orden.

Feliz Jueves!

UAR CREADO POR KARINA PALOMARES, SE HIZO MODIFICACIÓN, SE AGREGA CALLER ID unique: 1558984582.53479941
agent: 423 Y CORREO RECIBIDO EN COMPLIANCE

Buen día,
Agente llama para levantar un reporte del cliente AURELIO GUARDIOLA (4054931781) se presenta a realizar dos envios, y después de los envios ser realizados en sistema y los recibos firmados, el cliente le ofrece la cantidad de 500 dls a la agente por cada persona que le "consegiera" indocumentada para trasladar a México.
Tambien reporta que el cliente JUAN ESCAMILLA (4054385276) esta utilizado otro nombre para realizar envios con regularidad.
unique: 1558620646.52499351
agent: 514

Sin mas por el momento,
Saludos..

In conclusion...

- Front and back end controls
- ID thresholds (per transaction and aggregates)
- What we see and hear (unusual activity reported by front line employees)
- Back-end scenarios (transaction monitoring system)
- Reporting of suspicious activity (SAR's filed with FINCEN)
- The key issue needs to be cooperation between financial investigation units.