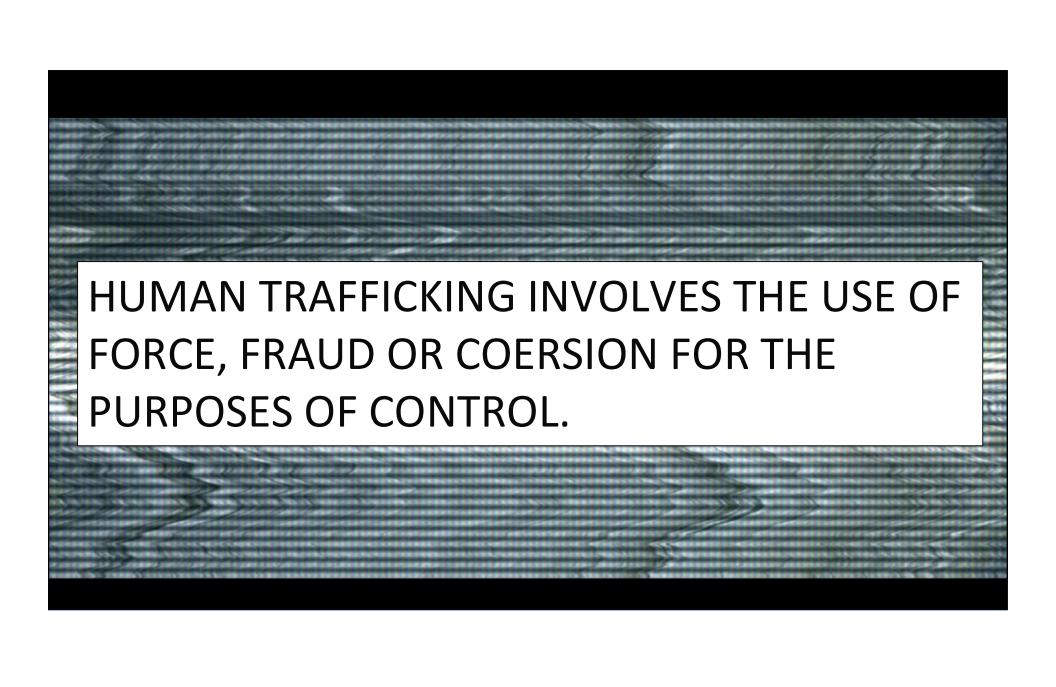


Panel:

Bonnie Goldblatt, Citibank Nishi Gupta, American Express Angel Nguyen Swift, Engima

Moderator:

Howard Spieler, ACAMS New York Chapter Co-Chair



KNOW THE FACTS

Human trafficking enslaves 40.3 million people worldwide.

81% of them are trapped in forced labor.

KNOW THE FACTS

75% are women and girls

25% of them are children.

It is a \$150 billion business.

In the U.S., more than 8,500 cases were reported nationwide in 2017, which is a 13% increase from the year prior.

National Human Trafficking Hotline

... and that's just what we know about.

AGENDA

KNOW. AWARENESS THROUGH CASE STUDIES

DO. TOOLS, TECHNOLOGY AND DATA – USING WHAT'S AVAILABLE

CHANGE. BE A PART OF THE LARGER SOLUTION

KNOW. AWARENESS THROUGH CASE STUDIES

"The way to right wrongs is to turn the light of truth upon them." -Ida

B. Wells

DO. TOOLS, TECHNOLOGY AND DATA – USING WHAT'S AVAILABLE

"Knowing is not enough, we must apply. Willing is not enough, we must do."

Bruce Lee

CHANGE. BE A PART OF THE LARGER SOLUTION

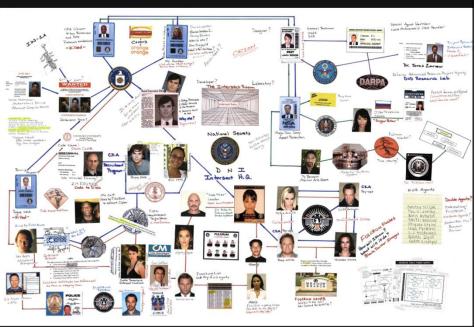
Never doubt that a small group of thoughtful committed citizens can change the world. Indeed, it is the only thing that ever has.

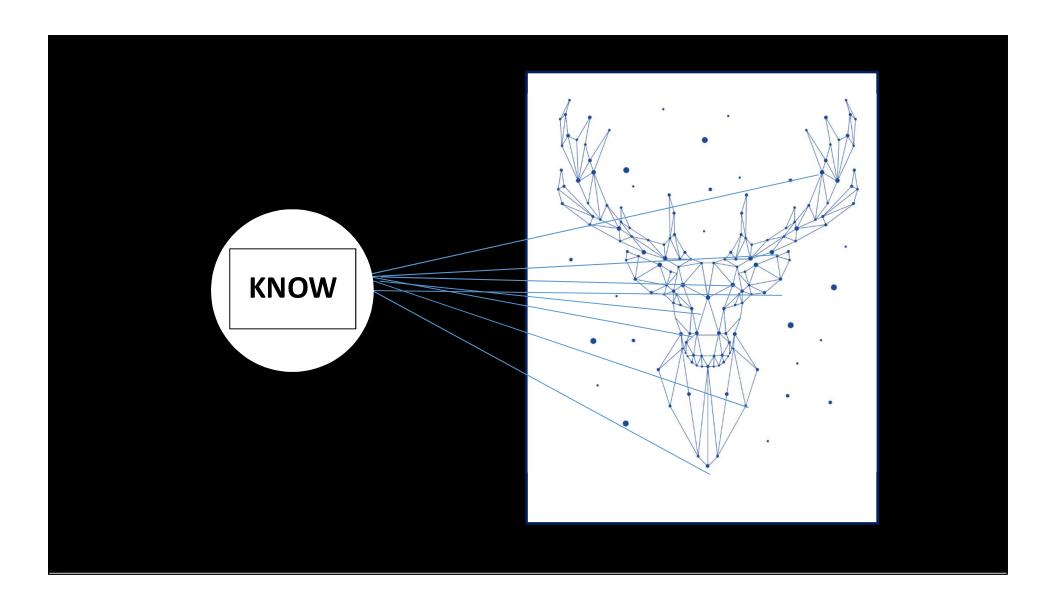




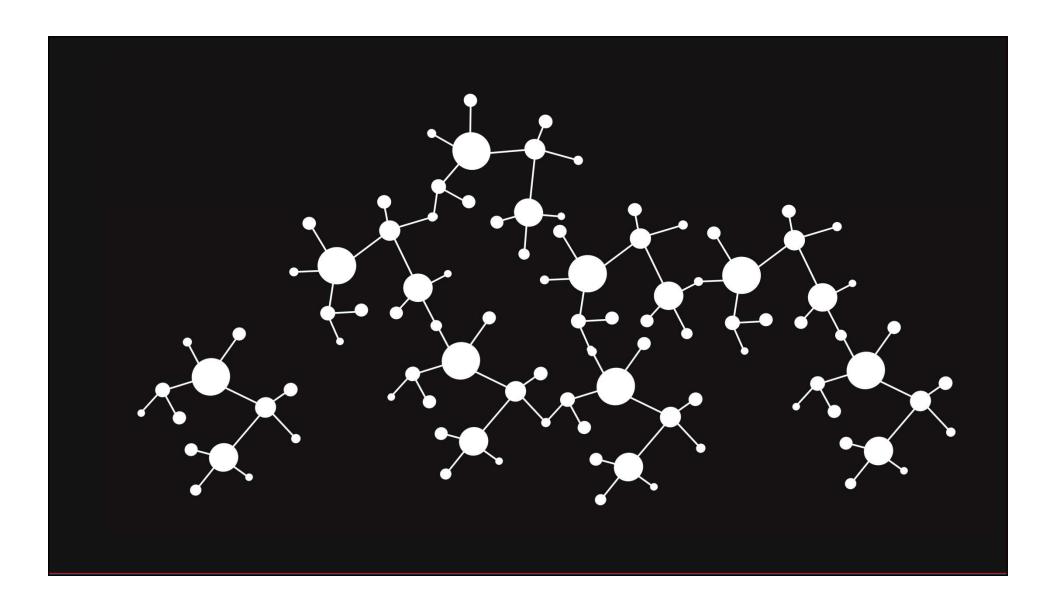
Evidence Noun The available body of facts or information indicating whether a belief or proposition is true or valid.





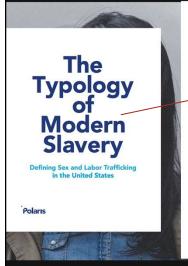


Facts and statistics collected together for reference or Data Noun analysis.





Data that is freely available, often provided by a government agency or nongovernmental organization (NGO).



Agriculture & Animal Husbandry

Description and Business Model

Traffickers exploit workers in the agriculture and animal husbandry industry, from corn fields to grange prchards to dairy farms. Some crops such as tobacco require much more intensive labor to harvest, making them mo a suscepti-ble to forced labor or exploitation. Tobacco is the crop cited most often on Polaria-operated hotlines, accounting for 10 percent of all agriculmentioned are cattle/dairy, oranges, tomatoes, and strawberries. Often an agricultural contract will promise an hourly rate but then pay on a piece-rate basis, which severely limits earning potential and further entraps the victims. Abuse and exploitation of agricultural workers can happen at multiple levels due to the complex labor supply chain of recruiters, managers, contrac-tors, subcontractors, growers, and buyers.





Agricultur Labor

H2-A Visa

Recruiters, Contractors Subcontractors **Growers Buyers**

Crops: **Strawberries** Tobacco **Oranges Tomatoes** Cattle/Dairy

Gender Age Citizenship

Customer Type Name Address Phone Business **Associated Parties** Payer/Payee **Originator Information Beneficiary** Information **Credit Card Loan Information** Address Phone **Parties** Checking/Debit Payee Name **Transaction Types Transaction Amt** Relationships/Manager Other Accounts **Industry Code** Locations Registrations **Business Needs Statements Tax Documents**

Other institutions

IN THE DATA: Illicit

Public Data:

Nail Salons, Spa, Massage Hours of Operation Phone Numbers Advertisements "Service" Reviews Negative News

Sources:

- Business websites (below market rates)
- · Advertising & Customer review websites
- State Corporate Registration Linked Entities
- News articles about related persons
- Google Maps images

Account, Transactional, Interaction Data

- "Massage," "Nail," "Spa," "Bodywork"
- Businesses closed and then re-opened in a different name (linked data points)
- 2x transaction pattern (Ex, \$88 + \$140/\$160)
- Large number of off-peak transactions
- Transactions with mostly male clientele
- High volume transfers
- Consistent transfers to source countries
- Seemingly unrelated accounts transferring to same account

Internal Data:

Type of account
Type of business
Real World Expected/Unexpected Activity
Linked Relationships
Account Demographics
Statements of Purpose/Intent
Interactions with customer(s)

IN THE DATA: Agriculture

Public Data:

Who applies to H2-A visas?
How many H2-A visas does each farm apply for?
Are there renewals?
Who is debarred?
Locations relevant per crop
Corporate registrations
License Registration

Account, Transactional, Interaction Data

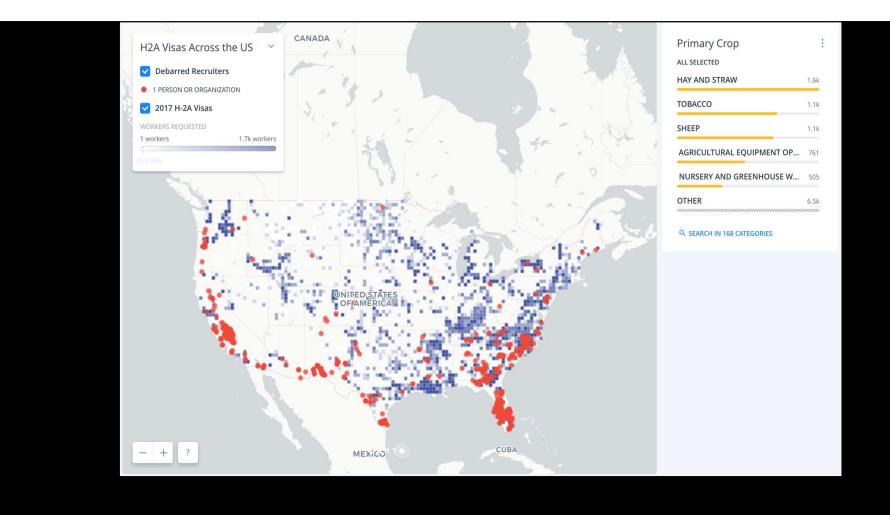
- Cost of H2-A Visa Application = \$460.00
- Renewal after season (3-6 months)
- · Fines: OSHA, Dept. of Labor, State Labor Agencies
- · Locations: FL, NC, GA, WA, CA
- · Type of business listed
- Expected activity: bus, car/gas, housing, labor contractor fees, medical [look for lack of activity]
- Relationships commonalities amongst accounts (signers, same address, phone numbers)
- Labor contractors properly licensed

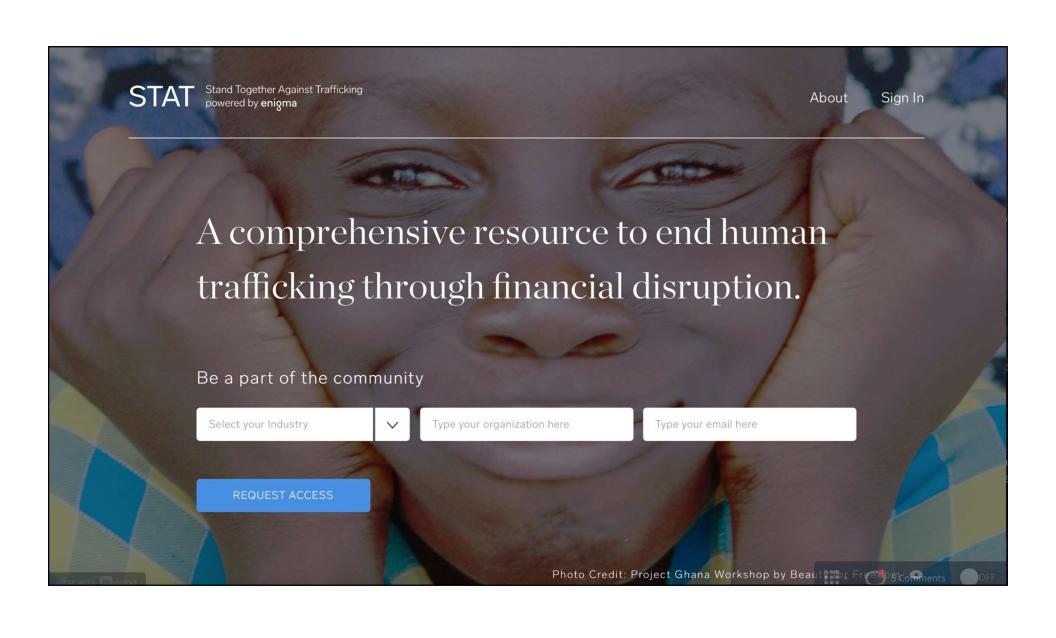
Sources:

- Dept. of Labor H2-A visa applications
- Dept. of Labor List of debarred contractors
- State Corp Registrations Names and Officers
- Dept. of Agriculture Crop Data
- OSHA/State Labor Agencies Violations

Internal Data:

Who applies to H2-A visas?
Are there renewals?
Seasonal? Violations?
Payment for fines?
Who is debarred?
How many H2-A visas does each farm apply for?
Expected business expenses?
Transportation? Housing? Lack thereof?
Properly licensed?





KNOW. DO. CHANGE.

"The question isn't who's going to let me; it's who is going to stop me."

- Ayn Rand