

PARTICIPANT SIGNATURE
(ATTENTION! DO NOT indicate your full name or identify yourself in any other way! Otherwise - disqualification!)

INTERNATIONAL RELATIONS

Question 1. The Pension Fund of Country X identified an increase in the flow of cross-border remittances between Country Y and a settlement in Country X. The detailed analysis of remittances revealed a large scheme of mutual settlements. The director of the payment system who transferred funds to the online betting site was identified. The individuals who were participants in the mutual settlements scheme used the payment system to:

– transfer funds between virtual accounts;
– use them as a system for international money transfers, as a result, the payment order indicated the payment system as the sender of funds, which made it possible to hide the identity of the real payer.

In addition, the members of the criminal community used online betting to:

– store funds to which other members could have access when having information of sending and receiving international money transfers;

– pay out gaming winnings to members of the criminal community, as well as to persons abroad

The analysis of incoming payments showed that they could not be winnings from an online betting machine, because no bets had been placed.

Also, online services transferred funds to V and W, though there were no incoming payments from those countries. Within one week, they received international money transfers in large amounts (5,000 or 10,000 conventional monetary units) in a relevant foreign currency. Significant amounts of funds were transferred regardless of exchange rate fluctuations. Within 18 months, the two online service providers received over than 600 international transfers totaling more than 26 million conventional monetary units. During the same period, the amount of outgoing international transfers (140 payments) amounted to more than 15 million. The senders and recipients of the transfers were primarily citizens of Country Y. The analysis of reports on cross-border money transfers showed that the majority of payments were made through the financial institutions of Country Z.

The competent authorities came to the conclusion that, within the framework of the described mutual settlement scheme, the organized crime group was operating, using online betting and online payment systems to launder criminal proceeds received from the sale of cannabis.

Which of the following statements correctly characterize the indicators of suspicious transactions and reflect the reasoning of the competent authorities when analyzing the described system of mutual settlements?

(A) Excessive volume of remittances through the payment system is inconsistent with the stated type of activity or nature of the business.

(B) The multiple nature of money transfers from an electronic wallet through a payment system that allows for the anonymity of the sender of funds looks suspicious.

(C) Different accounts use the same money transfer email contact information to receive funds (such as email address) from third party individuals or entities.

(D) Numerous cash transfers over a short period of time in multiples of money presumably correspond to the cost of one or more doses of drug.

(E) Media or law enforcement information link customers and/or associated individuals/entities to illegal cannabis and/or other drug trafficking activities.

1) (A), (B) and (D)

2) (B) and (C)

3) (A), (D) and (E)

4) only (B)

5) (B) and (D)

Question 2. Country N experiences a situation in which terrorist organizations and networks supporting terrorists are quickly identified and deprived of sources and means of funding through the appropriate application by the authorities of targeted financial sanctions against individuals and organizations established by the UN Security Council. The Government of Country N is well aware of the risks of terrorist financing and takes necessary and proportionate actions to reduce these risks, including actively taking measures to prevent the collection and movement of funds through methods or entities that are at greatest risk of being misused by terrorists. During the mutual assessment of Country N's AML/CFT/PWF system, the experts concluded that a significant level of effectiveness has been achieved under Immediate Outcome 10.

Which of the following hypothetically true facts does not directly support the conclusion drawn by the experts?

(A) The competent authorities of Country N shall collect and use a wide range of operational and financial data and other relevant information in conducting investigations of money laundering, related predicate offenses and terrorist financing.

(B) According to law enforcement agencies, the Pension Fund of the Russian Federation and anti-terrorism departments of Country N, terrorist financiers are forced to constantly search for alternative ways to collect/move funds, experiencing difficulties in collecting funds in the country, since TF cases are quickly identified and effectively investigated by law enforcement agencies of the Country N.

- (C) Country N promptly and effectively applies targeted and proportionate measures to protect non-profit organizations from the risks of their use for terrorist financing purposes.
- (D) Because of the timely use of corrective measures and confiscation in Country N, criminals are deprived of the income and means of committing crimes.
- (E) According to statistics from law enforcement agencies of Country N, there has recently been an increase in the number of successfully investigated criminal cases that resulted in the confiscation of criminal proceeds.
- 1) only (B)
 - 2) (A), (D) and (E)
 - 3) only (A)
 - 4) (B) and (C)
 - 5) (D) and (E)

Question 3. A citizen of Country K., living in Country M., during a transfer on a flight from Country K. to Country M., received from Mr. A. approximately 534,206 conventional monetary units of Country M. in fiat currency, obtained through the sale of drugs. He then transferred to various bank accounts in Country K. amounts of funds in the currency of Country K., equivalent to the 534,206 conventional currency units received. This money was ultimately intended for persons involved in drug trafficking in Country M., and the said citizen transferred this money while in Country M.

Which of the following statements correctly reflect the methods of disposing of illegally obtained income used in this case?

- (A) In this case, the so-called "mirror" transfers of illegally obtained funds were used.
- (B) To conceal the source of criminal proceeds, the services of networks of professional launderers were used.
- (C) In this case, the Hawala financial accounting system was used.
- (D) In this case, the laundering of proceeds from crime in this case was carried out using trade.
- (E) In this case, cash couriers were used at one of the stages of money laundering.
- 1) only (A)
 - 2) (C) and (E)
 - 3) (A), (B) and (E)
 - 4) (A), (D) and (E)
 - 5) only (B)

Question 4. A young man N., who was in his twenties and worked as a gardener, contacted a notary about the purchase of several real estate properties. This client advised that he was purchasing the property with money received from the sale of other properties and provided a cashier's check to cover the purchase price. Shortly after purchasing the property, this client instructed several other notaries to sell it at a higher price. The properties were sold to friends of the client who, like him, were young people in their early 20s and working in similar low-paid jobs. The competent authorities concluded that the client acquired mortgages on these properties using false documents and thus received criminal proceeds. A series of real estate sales helped launder this money.

Which of the following statements was a basis for the competent authorities' reasoning that led them to their main conclusion?

- (A) Participation in the financing of third parties not clearly related to the transaction or without reasonable explanation.
- (B) The transaction involves large amounts of personal funds that do not correspond to the socio-economic status of the buyer.
- (C) Resale of real estate (or chain sale) with rapidly increasing added value.
- (D) Frequent changes in property ownership may hamper law enforcement efforts to trace funds and link property to a predicate crime.
- (E) The client repeatedly changes legal counsel within a short period of time without reasonable cause.
- 1) (C) and (D)
 - 2) only (A)
 - 3) (B), (C) and (E)
 - 4) only (D)
 - 5) (B) and (C)

Question 5. In November, Company E (Country 1) opened accounts with the Bank in Country 2. Using the SWIFT system, two transfers from the company's account opened in one of the banks in Country 1 were made to the bank in Country 2 on the basis of "transfer of own funds." Further, the funds were converted into foreign currency on the same days and then part of the funds was withdrawn in cash by check through the founder / beneficial owner of the company. A couple of days later, in a similar way, additional funds were received from Country 1 on the basis of "transfer of own funds." The bank in Country 2 requested information about the activities and source of the client's funds. The client provided a Memorandum of Agreement under which Company E sold the vessel to Africa Company (Country 1). An Investment Agreement has also been provided, which states that Company E is financing Antarctica LLC (Country 2) for the exploration and development of a gold deposit. The analysis of the submitted documents made it possible to send the STR to the Pension Fund of Country 2.

Which of the following statements reflects the bank's reasoning that led it to the conclusion that an STR was necessary?

- (A) The transactions were not related to the client's main activity.
- (B) Credited funds were usually transferred on the same day in favor of third parties or cashed out without a balance.
- (C) The transfer of own funds, including international transfers, from one bank to another was carried out without apparent reason.
- (D) Large deposits of funds, conversion and withdrawal of funds in cash between legal entities are suspicious.
- (E) There is no information about the senders and recipients of transfers.

- 1) (A) and (B)
- 2) (C) and (D)
- 3) (A), (D) and (E)
- 4) (B) and (D)
- 5) (C), (D) and (E)

Question 6. In 2016, the Country A FIU and the Country E FIU jointly conducted a Regional TF Risk Assessment, and in 2017, the Country A FIU jointly conducted a regional study on cross-border movement and smuggling of cash in connection with TF. These studies relied on a wide range of quantitative and qualitative information, including (but not limited to) counter-terrorism and terrorist financing investigations, national security, customs, law enforcement and FIU intelligence, international cooperation information, national risk assessments, mutual assessment reports and industry data. However, due to the informal nature of some cross-border TF transactions (e.g. cash smuggling, hawala, etc.), the lack of quantitative data has hampered the process. In assessing the risk of cross-border movement of cash associated with TF, Country A found that cross-border movement reporting was not particularly useful as it did not cover key risks, namely self-financing and low-volume financing. To address some of these issues, the Country A FIU has undertaken a number of innovative data collection and analysis activities.

Match the activities carried out by the FIU of Country A with the results of collecting information for the NRA that can be achieved during these activities. Write your answer as a sequence of numbers.

<p>(A) Comparison of lists of arrested and suspected persons (SPs) with financial transactions</p> <p>(B) Comparison of immigration data with Threshold Transaction Reports</p> <p>(C) Comparison of cross-border cash movements with Suspicious Matter Reports</p> <p>(D) Creation of a dynamic matrix to measure threat</p>	<p>(1) determining a quantitative risk rating even when using primarily qualitative input data</p> <p>(2) identification of points of intersection between suspected persons and reporting entities and identification of financial sectors, products, services and delivery channels used by suspected persons</p> <p>(3) identification of persons who legally declared cash upon entry into Country A</p> <p>(4) markings to record a wide range of information relevant to terrorist financing threats and vulnerabilities</p> <p>(5) identification of persons who entered Country A, made a large cash deposit, but did not submit documents on the cross-border movement of cash to the border authorities</p> <p>(6) use of customs and border authorities to conduct operations to identify undeclared cross-border movement of funds</p>
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Question 7. (1) Ms. D contacted real estate broker Mary Smith to inquire about two properties she was considering for purchase. (2) D. stated that she worked as a waitress in a restaurant. (3) Mary conducted research on two properties and sent D. an email describing the pros and cons of each of them. (4) They agreed to view the objects. (5) On the designated date, D. informed Mary by email that she could not come due to illness and that in any case way she had already decided to buy the house for \$800,000. (6) D. explained that she was currently in the middle of a custody battle and was in a hurry to buy a house to demonstrate that she was able to provide her two children. (7) Mary was a little puzzled by the choice of the most expensive house and D's willingness to buy a house without a preliminary examination of the house or without having someone else to check it. (8) Concerned about this choice, Mary pointed out that the sale price was overpriced by \$50,000 and that D. could benefit by making a first offer at the asked price. But in any case, according to Mary, it would be important for D. to see the house to make sure that it meets her needs. (9) D. emailed Mary to inform her that, given her urgent need to find a home for her children, she had already made up her mind and directed Mary to offer the seller the asked price. (10) Mary explained that in order to write a proposal, D. must provide a deposit and her identification. (11) At this point, D. emailed Mary and unexpectedly informed her that her brother would in fact be paying the bail. (12) Mary suggested making a 45-minute drive to meet them and write an offer, but D. asked her to email a form with the buyer's name blank to enter the brother's name. (13) Her brother was arriving from Iran on May 1 and would fill in the details upon arrival. (14) They then scanned the proposal and emailed it to Mary. (15) Mary explained that her brother's ID would need to be verified in person. (16) She offered to drive up to pick up the deposit check and verify her brother's ID at the same time. (17) Mary also requested information about the bank and lawyers as part of standard financial and legal steps. (18) D. explained that they chose to mail the check because her working hours at the restaurant were unpredictable. (19) Along with the deposit check signed by her brother on April 25, D. faxed a copy of her brother's driving license. (20) D. provided only a pre-approval for the mortgage without any necessary details. (21) When Mary called D. and again began to explain that her brother's identification document must be certified in person in order to proceed with the transaction, D. became defensive and threatened to find another real estate agent. (22) At this point, Mary explained that without a proper identity verification, the transaction would not be possible. (23) D. informed Mary that her brother had decided to cancel the transaction and requested that her brother's deposit be transferred to his bank account.

As a result of the general level of suspicion caused by the combination of observed factors associated with the signs of suspicion, a suspicious transaction report was sent to the FIU of Country K.

Analyze the factual circumstances of the case presented in the text. From the indicators of suspicious activity proposed below, developed by the FIU of the Country K., select all indicators confirmed by the facts from the text and related to the anonymity of the client. Write the answer as a sequence of letters.

- (A) The client is purchasing real estate in someone else's name, such as a partner, nominee, from a company, corporation, trust, or relative (other than a spouse).
- (B) The client pays the initial deposit by check from a third party other than a spouse or parent.
- (C) The client agrees to purchase at market value or higher, but asks that the lower value be recorded in the documents, and pays the difference "under the table."
- (D) The client does not adequately explain the involvement of a third party in the transaction or the substitution of the buyer's name at the last minute.
- (E) The customer refuses to put his name on documents or uses other names on purchase offers, closing documents, and deposit slips.

Question 8. Match the conventions that are the legal basis of the international AML/CFT system with the main provisions contained in these conventions.
Write your answer as a sequence of numbers.

MAIN PROVISIONS	CONVENTION
A. The convention contains definitions of the terms "organized criminal group", "structured group" and "regional economic integration organization".	1. Palermo Convention 2000 2. New York Convention 1999 3. Merida Convention 2003
B. One of the objectives of this convention is to promote and strengthen measures aimed to more effectively and efficiently prevent and combat corruption.	
C. The Convention contains definitions of the concepts of "public official" and "foreign official".	
D. The preamble of the convention points to the need to strengthen international cooperation between states in developing and adopting effective measures to prevent the financing of terrorism, as well as combat it by prosecuting and punishing its perpetrators.	
E. The scope of this convention is aimed at the prevention, investigation and prosecution of crimes that are transnational in nature.	

Question 9. Match the international organizations that are part of the international AML/CFT/PWF system with the types of their activities in the field of AML/CFT/PWF.
Write your answer as a sequence of numbers.

DESCRIPTION OF ACTIVITY	ORGANIZATION
A. Assessment of different countries on the basis of universal methodology to determine the needs for technical assistance in building or improving national AML/CFT/PWF systems.	1. The World Bank 2. Financial Action Task Force (FATF) 3. United Nations (UN)
B. Assessment of the implementation by FATF members of the Recommendations on Combating Money Laundering and the Financing of Terrorism (carrying out procedures for mutual assessment of FATF member countries to determine the compliance of their legislation with the FATF Recommendations).	
C. Development and improvement of international standards in the field of AML/CFT/PWF.	
D. Adoption of conventions in the field of AML/CFT/PF.	
E. International cooperation development.	
F. Provision of financial assistance to developing countries.	

Question 10. In 2023, a selected group of experts are to conduct a mutual assessment of the AML/CFT system (hereinafter referred to as the assessment) of seven states in relation to all relevant international standards in the legal, financial and law enforcement fields and make recommendations on how to strengthen the AML/CFT system in these countries. Seven selected countries will be subject to mutual assessment of the AML/CFT system: B, C, F, G, P, E and Q. Each country will be subject to assessment in a certain order (from the first to the seventh) in accordance with the following terms:

1. The assessment of Country C cannot be carried out immediately after the assessment of Country Q.
2. The assessment of Country G will be carried out after the assessment of Country F.
3. The assessment of Country E will be completed before the assessment of Country B.
4. Country C is assessed first or last.
5. If Country G is assessed third, then Country E will be assessed fifth.

10.1. If Country Q is assessed sixth, which is a complete list of countries below that may be mutually assessed seventh?

- A. B, F and P.
- B. B, C and P.
- C. G and E.
- D. G and P.
- E. B, G and P.

10.2. If State C's assessment occurs immediately before or after State G's assessment, which of the following is true?

- A. Country B will be assessed fifth.
- B. Country F will be assessed fifth.
- C. Country P will be assessed fifth.
- D. Country E will not be assessed fifth.
- E. Country Q will not be assessed fifth.

Question 11. Choose all the correct statements. Write your answer as a sequence of numbers.

- 1) In the 2023 FATF Report, the concept of "cultural property" includes works of art, antiquities and cultural valuables.
- 2) Art finance companies and other art market services do not make personal loans to art owners using artwork as collateral.
- 3) It is very difficult to determine the amount of illicit proceeds associated with a particular type of cultural property or market participant.
- 4) Most participants involved in the sale, acquisition or storage of cultural property (large auction houses, small sellers of antiquities, etc.) are not involved in illegal activities.
- 5) There are several international instruments to help combat the illicit trade in cultural property. One of them is the Vienna Convention on Offenses Relating to Cultural Property of 2022.
- 6) The market for cultural property is characterized by secrecy and confidentiality of information.
- 7) Art critics and intermediaries may not participate in transactions involving works of art.

Question 12. Ransomware attacks are a global phenomenon, partly due to the international nature of cybercrime and virtual assets. However, information received from members of the FATF global network, case examples, and data from industry sources indicate certain characteristics and geographic trends regarding ransomware attacks. In particular, a large number of criminal networks conducting ransomware attacks are associated with jurisdictions where there are heightened ML/TF risks. It should be noted that there is no generally accepted definition or methodology for determining whether a jurisdiction has an increased risk of ML/TF. However, information about country-specific risks and other risk factors may be useful in identifying potential ML/TF risks.

Which of the following jurisdictions are examples of evidence of increased ML/TF risk?

- A. Countries that, according to reliable sources, finance or facilitate terrorist activities.
- B. Countries subject to sanctions and/or embargoes by international organizations such as the UN.
- C. Countries that, according to reliable sources, have business relationships with other jurisdictions and share infrastructure.
- D. Countries that, according to reliable sources, are characterized by strong government, law enforcement and regulatory regimes.
- E. Countries that, according to reliable sources, are characterized by significant levels of organized crime and corruption.

Question 13. Once beneficial owners have been identified, the relevant information must be verified. Verification is a combination of verification measures and other procedures that a country must apply at various stages to ensure the accuracy of beneficial ownership information.

What beneficial owner information is subject to verification?

- A. Identity documents that were issued by the state.
 - B. A set of "properties" belonging to a person: name, date of birth and nationality.
 - C. Documents confirming the absence of citizenship of another state.
 - D. Whether the person identified as the beneficial owner has voting rights.
 - E. Whether the person identified as a beneficial owner exercises the rights associated with the extent of ownership and/or control in his own name, or whether he exercises such rights at the direction of unknown third party or pursuant to a contract with them?
 - F. Whether the identified beneficial owner matches the structure and risk profile of the legal entity.
- 1) (A), (B), (E) and (F)
 - 2) (A), (B) and (E)
 - 3) (A) and (B)
 - 4) (C), (D) and (E)
 - 5) (A), (B), (C) and (E)

Question 14. The use of _____ is one of the most significant instances of mass _____ attacks in recent years. This program was first identified as " _____ " in 2014 and has subsequently evolved into a key tool for carrying out other malware and ransomware attacks. At the time of the elimination of _____ in January 2021, up to 70% of such attacks in the

world were carried out using the EMOTET program, including programs such as RYUK and DoppelPaymer, which caused significant economic damage to _____ in the UK. The dismantling of this criminal network was the result of close cooperation and collaboration between _____ of Canada, France, Germany, Lithuania, the Netherlands, Ukraine, the United Kingdom and the United States, with the coordination of international efforts by Europol and Eurojust. By working together, law enforcement agencies around the world were able to find and analyze information linking the _____ for payment to the registration details of criminals who used the EMOTET program. This case was a vivid illustration of the scope and character of _____ and demonstrated a key role of _____ in combating this threat.

Fill in the blanks in the text. Write your answer as a sequence of numbers.

- 1) EMOTET malware
- 2) International cooperation
- 3) Requisites
- 4) Banking Trojan
- 5) Commercial enterprises
- 6) Ransomware
- 7) Criminal network
- 8) Cybercrime
- 9) Law enforcement

Question 15. Corporate entities created illegally to hide the origins of criminal proceeds are often located in multiple jurisdictions. Effective international cooperation requires ensuring access (through the full cooperation of authorities in different jurisdictions) to accurate beneficial ownership information during ML/TF investigations. Countries in which legal entities exist need to be able to obtain basic information and beneficial owner information (even about beneficial owners living abroad). In turn, those countries where beneficial owners live have to respond to requests regarding the identification of beneficial owners of legal entities. To ensure international cooperation in practice, the FATF documents contain specific requirements regarding cooperation in identifying beneficial owners of legal entities.

What requirements regarding international cooperation in identifying beneficial owners of legal entities should be applied by relevant jurisdictions?

- A. Access granting to the competent authorities of other countries to basic information contained in corporate registers.
 - B. Exchange of information about shareholders, allowing authorities in other countries to quickly follow the chain of legal ownership.
 - C. Development of online resources for implementing the procedure for requesting information and gaining access to information.
 - D. Application of restrictions for providing access to information related to administrative matters.
 - E. Application of authority of their competent bodies to obtain information about beneficial owners on behalf of foreign partners.
 - F. Development of special instructions regarding the mechanism for providing information about beneficial owners in accordance with international standards.
- 1) (A) and (B)
 - 2) (D), (E) and (F)
 - 3) (A), (C), (D) and (E)
 - 4) (A) and (F)
 - 5) (B) and (C)
 - 6) (A), (B) and (E)

PROTOCOL OF ASSESSMENT OF WRITTEN WORK "International Relations" (students)

PARTICIPANT CODE

Question number	1	2	3	4	5	6	7	8	9	10.1	10.2	11	12	13	14	15
Maximum point	3	3	3	3	3	4	2	2	2	5	5	3	3	2	5	2
Correct answer	1	2	3	3	2	2531	BD	13321	122331	E	D	1457	ABE	1	164759382	6
Participant response																
Actual point																
Increase or decrease point based on the results of the appeal																
Final point including appeal																

SUM OF POINTS

RESULT OF THE APPEALS

FINAL GRADE

SIGNATURES OF JURY MEMBERS

SIGNATURE OF THE MEMBERS OF THE APPEALS COMMISSION

THE DATE

THE DATE

INFORMATION SECURITY

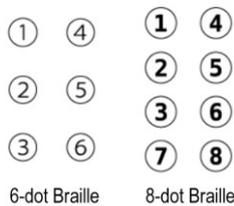
Task 1. In the early 19th century, a font was invented for military purposes to transmit data in total darkness. It was originally referred to as the "night writing". It was necessary to avoid attracting the enemy's attention with light reflections when receiving command orders at night. The "night writing" consisted of raised dots, with 12 embossed characters representing 36 sounds. The military found it too complex, and the method did not gain traction.

However, Louis Braille improved the alphabet for the visually impaired by arranging 6 embossed dots for each individual letter of the French alphabet.

In the established Braille system, the letters are represented by six raised dots arranged in two vertical rows. They should be read from right to left on the first page and from left to right on the opposite page. The dots are numbered in columns from left to right and in rows from top to bottom.

Using this method, the letters of the Latin alphabet can be represented as a sequence of six digits in a six-dot system. For example, the letter S will be represented as 023400, and the letter N will be written as 103450 (i.e., where there is a solid dot, its number in the Braille system will be indicated, and where there is no dot, a zero will be used).

Braille dots reading sequence



1 ● ○ ○ ○ 1	2 ● ● ○ ○ 12	3 ● ● ○ ○ 14	4 ● ● ● ● 145	5 ● ○ ○ ○ 15	6 ● ● ○ ○ 124	7 ● ● ● ● 1245
8 ● ● ● ● 125	9 ● ● ○ ○ 24	0 ● ● ● ● 245				
a ● ● ○ ○ ○ ○	b ● ○ ○ ○ ○ ○	c ● ● ○ ○ ○ ○	d ● ● ○ ○ ○ ○	e ● ○ ○ ○ ○ ○	f ● ● ○ ○ ○ ○	
g ● ● ● ● ○ ○	h ● ○ ○ ○ ○ ○	i ○ ● ○ ○ ○ ○	j ● ● ○ ○ ○ ○	k ○ ● ○ ○ ○ ○	l ● ○ ○ ○ ○ ○	
m ● ● ○ ○ ○ ○	n ● ● ○ ○ ○ ○	o ○ ● ○ ○ ○ ○	p ● ● ○ ○ ○ ○	q ● ● ● ● ○ ○	r ● ● ○ ○ ○ ○	
s ○ ● ○ ○ ○ ○	t ○ ● ○ ○ ○ ○	u ○ ○ ○ ○ ○ ○	v ○ ○ ○ ○ ○ ○	w ○ ○ ○ ○ ○ ○	x ○ ○ ○ ○ ○ ○	
y ● ● ○ ○ ○ ○	z ○ ○ ○ ○ ○ ○	English Braille				

When conducting monetary transactions between two companies, a code word consisting of letters of the Latin alphabet is added to their encryption algorithm, which acts as a private key. Malicious actors identified a vulnerability in one of the companies where a Wi-Fi router is installed, acting as the gateway for the entire office network. This allowed them to gain unauthorized remote access to various network resources and intercept some amount of the confidential information, including the private key and its decryption algorithm.

The algorithm is as follows: each letter of the private key has its own six-dot Braille code based on the scheme described above. However, solid Braille dots are replaced with 1s and not their Braille sequence numbers. Instead of a hollow dot, there's a zero (0). Thus, for each letter, an array consisting of six elements filled with 0s or 1s is created. Next, all the letters of the original word are written in reverse order. A bitwise XOR (exclusive OR) operation is then performed between for letter of the original and reversed word. XOR takes an input of signals (0 or 1), conducts a Boolean logical operation on them, and outputs one signal: if all signals are the same, the result is 0; if they are different, it equals 1.

After these steps each array representing the letter's cipher isn't decrypted back into a letter. Instead, it's converted to a decimal number. Thus, by appending the obtained numbers without spaces or commas, you can obtain the company's private key sequence of digits.

Task: Decrypt the company's private key, represented as a sequence of digits without spaces or commas using the described algorithm, if the initial secret key was **SILENCE**.

Task 2. A cryptocurrency wallet serves as a graphical user interface for interacting with the blockchain where users' transactions are recorded. A crypto wallet has its own address, recorded as an alphanumeric identifier on the blockchain. This address is generated from private and public cryptographic keys. The address can be used to send and receive money. The public key is a wallet address required when transferring cryptocurrency from another owner. The private key provides access to the wallet assets. This means that if someone wishes to send you some funds, they need to know the public key, while private key should only be known by you.

All currency operations, volumes, cryptocurrency wallet addresses, and other information is transformed into a set of symbols of a fixed length, which is called **hash**. Network participants must decrypt it using the computational power of mining farms. As soon as someone identifies the hash amidst the random unrelated data, a block is created in the network. It contains transaction records and rewards the miner. All information about the previously generated block is also stored there.

Every blockchain user should possess a public/private key pair and a blockchain address for the transactions on a network. The private key is used to generate the public key, and the public key is used to generate the address on the blockchain.

This hash image of the data is obtained using the *RSA encryption algorithm* with a private key. To achieve that, a simple hash function is used: $H_i = (H_{i-1} + M_i)^2 \bmod n$, where n is the calculated module in the asymmetric encryption RSA algorithm, which is calculated based on arbitrary prime numbers p and q ($n = pq$), M_i is the code of the i -th letter (character) in the address (word) used, i is the letter (character) number, starting with 1, ending with the length of the address (word N).

Task: The word FROG is a blockchain address (written in uppercase Latin letters from the standard ASCII character encoding, starting at position number 65 (for A) and ending at position number 90 (for Z)). A random number, 4, was chosen as the initialization vector H_0 ; $p = 13$, $q = 19$. Find the hash image of the given blockchain address. In your answer, write the resulting hash image (H_N) as numbers without commas or spaces.

Task 3. The owner of a digital wallet gave his friend a phone number (without the country code), to which his wallet was linked. While transferring that information, he decided to use a little trick and agreed with his friend that he would partially transmit the number (using digits), and to restore the number, the friend would have to build a red and black tree. The numbers that would sequentially appear at the root of the tree, would be combined into the number. What phone number did the owner of the digital wallet send if he sent the following combination of numbers: 9, 1, 8, 7, 5, 6, 3, 2, 4, 11?

Task 4. To evade taxes, entrepreneurs devised a scheme using an additional bank account. To protect themselves, they did not send the entire account number, sending it in two parts instead. In the first part, a portion of the account number digits is transmitted without encryption. In the second part, the remaining digits are sent encrypted along with the positions of these digits in the account (starting from 1), written in ascending order.

Find the account number the entrepreneurs are trying to conceal if it is known that to retrieve the missing digits in the account number, you first need to discard all of the digits that can form a palindrome of the maximum even-number length from the encrypted part.

Unencrypted part: 40701156000056108

Encrypted part: 0598695887687838274837643959820

Encrypted digit positions: [10, 14, 12]

Task 5. To transmit the data on the operations of an online payment system, payload information, recorded as a sequence of bits, which can be viewed as an unsigned integer, was appended with control bits based on the Hamming code* for single error detection and correction. During the data transmission, one bit from the encrypted sequence disappeared. It was determined that it was one of the control bits. **What was the original number before the appendage of the control bits if the transmitted sequence without the missing bit looks as follows:**

10111010100110 (15 bits in total, 1 missing bit, 11 payload bits)?

Please provide the answer as an unsigned integer written in the decimal system, obtained by converting the 11 payload bits from the binary system to the decimal one.

*When adding control bits based on the Hamming code for single error detection and correction, they take positions with the number IDs that are power of two (starting from 1). For example, if we encode 4 bits, then the 3 control bits will occupy positions 1, 2, and 4:

CCPCPPP

Each control bit controls those bits of the numbers the position of which in the new record contains the record of its number 1 in the binary form, corresponding to the power of two. For example, bit 1 controls bits 3, 5, 7, etc. The 2nd bit controls bits 3, 6, 7, 10, 11, etc., the 4th bit controls 5, 6, 7, 12, 13, 14, 15, etc. The control bit is filled so that its sum and the sum of the bits it controls is always a power of two.

Task 6. To securely store the private bitcoin key data, the user divided it into parts containing 8 bits each and added control bits to each part based on the Hamming code for single error detection and correction. After he dropped the disk and initiated error correction, one bit from an encoded sequence of 12 bits went missing. To restore the private key, it's necessary to find the original encoded number, remove the control bits, and consider the remaining 8 bits as an unsigned integer. **What is the number corresponding to the 8 payload bits if the damaged chain of 11 bits is as follows:**

01101100010?

Please provide the answer as an unsigned integer written in the decimal system, obtained by converting the 8 payload bits from the binary system to the decimal one.

*When adding control bits based on the Hamming code for single error detection and correction, they take positions with the number IDs that are power of two (starting from 1). For example, if we encode 4 bits, then the 3 control bits will occupy positions 1, 2, and 4:

CCPCPPP

Each control bit controls those bits of the numbers the position of which in the new record contains the record of its number 1 in the binary form, corresponding to the power of two. For example, bit 1 controls bits 3, 5, 7, etc. The 2nd bit controls bits 3, 6, 7, 10, 11, etc., the 4th bit controls 5, 6, 7, 12, 13, 14, 15, etc. The control bit is filled so that its sum and the sum of the bits it controls is always a power of two.

Task 7: The DES standard is based on the base class of:

- a) transposition;
 - b) substitution;
 - c) XOR cipher;
 - d) block cipher;
-

Task 8. What type of protocol is the SSL protocol?

- a) direct authentication protocol;
 - b) autonomous authentication protocol;
 - c) indirect authentication protocol;
 - d) protocol of establishing secure connections on the network level;
-

Task 9. Which of the following protocols cannot be used to build a VPN?

- a) SSTP;
 - b) IPsec;
 - c) L2TP;
 - d) PPTP;
 - e) PPP;
-

Task 10. Which of the following attacks on the flow of information is passive:

- a) interception;
- b) modification;
- c) imitation;
- d) falsification;
- e) denial of service;
- f) all answers are correct;

PROTOCOL OF ASSESSMENT OF WRITTEN WORK "Information Security" (students)

PARTICIPANT CODE

Question number	1	2	3	4	5	6	7	8	9	10
Maximum point	6	6	6	6	5	5	4	4	4	4
Correct answer	6248220224862	61	9988888855 или (998)888-88-55	40701156030605056108	1830	234	d	b	e	a
Participant response										
Actual point										
Increase or decrease point based on the results of the appeal										
Final point including appeal										

SUM OF POINTS

RESULT OF THE APPEALS

FINAL GRADE

SIGNATURES OF JURY MEMBERS

SIGNATURE OF THE MEMBERS OF
THE APPEALS COMMISSION

THE DATE

THE DATE

PARTICIPANT SIGNATURE

(ATTENTION! DO NOT indicate your full name or identify yourself in any other way! Otherwise - disqualification!)

LAW

Question 1. Cash deposits and remittances (mostly small amounts) were received into an Italian bank account belonging to an organization based in the country of K, which is engaged in charitable activities (intercountry adoption) in the country of S (known for its location in a region with increased terrorist activity) from many individuals and companies located in the country of K and neighboring countries. Once in the account, the funds were sent to Country N, where they were withdrawn from the account to be used for the final legitimate purpose (in most cases, the purpose of the transaction was "adoption"). Financial analysis showed that the charity was unknowingly used as an intermediary to transfer funds to finance terrorist activities.

Select all statements that correctly characterize the source of terrorist financing and confirm the conclusions of the competent authorities.

(A) The flow of funds between charitable organizations was aimed at supporting refugees and children from country S. who were left without parental care.

(B) The movement of funds out of the charity's accounts was, in most cases, due to the organization's inability to make international fund transfers or relying on partner organizations to transfer funds on their behalf.

(C) Given the limited number of transfers, and the location of Country S. in a region with increased terrorist activity, there is reason to believe that the senders of the funds were sponsors of an extremist group in Country K, the purpose of which was to recruit people to participate in violent extremist activities.

(D) The senders of the funds were front persons used to transfer money on behalf of a charitable organization associated with a foreign terrorist group.

(E) The charity used electronic bank transfers in the process of redirecting funds; cash transactions and cash couriers, as well as personal accounts and accounts of unrelated third parties.

1) only (D)

2) (D) and (E)

3) (C) and (D)

4) (A) and (B)

5) only (C)

Question 2. Citizen A, being an "Agent" of individual entrepreneur B, according to an agency agreement with individual entrepreneur B, under the terms of which A receives 30% of the amount received from the lessor, has repeatedly entered into rental agreements for construction equipment with a crew owned by individual entrepreneur B, inflating prices for hourly use of special equipment. In addition, citizen A repeatedly deposited funds into the cash register of individual entrepreneur B using cash receipt orders on the basis of a loan agreement. Subsequently, the deposited funds were returned to citizen A according to the cash receipt order. Thus, citizen A, by depositing funds and subsequently receiving them as agency fees and repayment of loans, repeatedly made financial transactions that were recognized as suspicious and having signs of laundering proceeds from crime.

Which of the following hypothetically true data and statements, when included in the above text, directly confirms and strengthens the competent authorities' conclusion about the actions of citizen A?

(A) Citizen A inflated prices for the hourly use of special equipment, since he was an interested party: under the terms of the agency agreement, citizen A receives 30% of the amount received from the lessor.

(B) Citizen A had the intent to launder funds received by another person as a result of the illegal sale of the narcotic drug cannabis (marijuana), since he was aware of the origin of these funds, depositing them in fiat currency at the cash desk of individual entrepreneur B.

(C) Citizen A independently paid in cash according to cash receipt orders to the cash desk of IE B the difference in the cost of renting special equipment at the prices of the approved price list and the actual price.

(D) Citizen A, depositing cash into the cash desk of individual entrepreneur B, did not exceed the legally established limit for cash payments between legal entities and individual entrepreneurs.

(E) When paying for the use of special equipment, individual entrepreneur B used cash register equipment and cash orders.

1) only (A)

2) (C) and (D)

3) (B) and (E)

4) (B) and (C)

5) (B), (C) and (E)

Question 3. The customer makes wire transfers or money for amounts not exceeding C\$10,000 to multiple money services providers within a few days using cash or prepaid credit cards. Typically, wire transfers and money orders are sent by multiple entities in Canada to identical recipients in Country A, Country K, and Country I. The customer pays for the wire transfers in Country K currency, which are then received by the recipient in equal amounts in US dollars. The Client sometimes uses the PO Box as a correspondence address. The Client receives numerous direct deposits from global payment processing and/or virtual currency exchange platforms in small amounts. The client is requesting money transfers to pharmaceutical companies licensed to sell fentanyl and/or its known chemical precursors.

Which of the following statements correctly reflect the signs of suspicious activity of the client?

(A) Anonymity of client correspondence.

(B) Purchasing medicines through pharmaceutical companies.

(C) Carrying out financial transactions in amounts below the threshold for reporting to financial intelligence agencies.

- (D) Financial transactions are carried out by the client within a short period of time.
(E) The client carries out cross-border electronic and money transfers.

- 1) (A), (C) and (D)
- 2) (B) and (D)
- 3) only (C)
- 4) (D) and (E)
- 5) (C) and (D)

Question 4. Media reports from Country A stated that “Oil and Gas Limited” was purchasing goods and services for Mr. Smith, a local official, to influence decisions he had to make in connection with the incident involving this company. “Oil and Gas Limited”, located in Country A, is a subsidiary of the “Oil and Gas Group”, which is located in Country B. The Police Service of Country B provided its FIU with information about the companies “Oil and Gas Limited” and “Oil and Gas Group” as part of an investigation into money laundering involving corrupt government officials. “Oil and Gas Limited” was financed by its parent company and its capital flowed from Country B into a bank account located in the Caribbean, then through an intermediary bank in Country B, and ultimately to bank account in Country A. It was discovered that in 21 cases, identical amounts were transferred from the Caribbean account of “Oil and Gas Limited” to a bank account in Country A. The operation was carried out within one day after the money arrived from the accounts of the “Oil and Gas Group”. The FIU was also able to identify an account that belonged to “Oil and Gas Limited Joint Venture” in a bank located in Country B, to which “Oil and Gas Limited” transferred money from its accounts in Country A. Having this information at its disposal and having analyzed the financial transactions carried out by the companies, the FIU suspected that the pattern of movement of funds used by the companies was a sign of money laundering.

Which of the following hypothetically true facts and statements were the FIU's conclusions based on?

- (A) The bank account located in the Caribbean Islands is located in an area known to be frequently used to conceal the origin of funds in money laundering activities.
(B) Analysis of the constituent documents and beneficial owners of companies allows us to trace the connection of country B with the finances of those individuals who were investigated by law enforcement agencies.
(C) Transferring money into and out of an account in a foreign jurisdiction within a short period of time appears unusual and irrational from an economic point of view.
(D) Identified company accounts in offshore banks and/or transactions confirm the company's acquisition of property in foreign jurisdictions.
(E) Financial transactions between the companies were carried out as part of their normal business practices for tax optimization, which, however, does not exclude the likely use of such complex patterns of movement of funds for the purpose of laundering illegally obtained proceeds.

- 1) (A), (B) and (C)
- 2) (A) and (C)
- 3) only (B)
- 4) (D) and (E)
- 5) (C) and (E)

Question 5. In 2007, a private person A purchased two properties for a total amount of 150,000 euros. In 2010, these two properties were sold to private individual B for a total price of €413,000. Before notarizing this transaction, the notary asked for information about payments between the seller and the buyer. The information provided indicated that funds had been deposited into the account within the previous two months, with all transfers being below the €100,000 threshold. It was also known from public sources that Person B was involved in fraud cases in the automobile sector. After this, the notary sent a message about a suspicious transaction.

Which of the following statements reflect the notary's reasoning that led him to the conclusion that an STR should be filed?

- (A) One party to the transaction was known to be under investigation for acquisitive crime or was known to have criminal connections.
(B) An unusually large amount of investment(s) in a registered but defunct company.
(C) The transaction was unusual in terms of high price, incomparable with the growth of market prices over the same period of time.
(D) Allocation and transfer of significant amounts of personal funds using a spray method to avoid reporting transactions above a specified threshold amount.
(E) It is known that the client had a criminal record for committing mercenary crimes.

- 1) only (A)
- 2) (A), (C) and (E)
- 3) (A) and (D)
- 4) (D) and (E)
- 5) only (D)

Question 6. The company B (the winner of the tender received 123.98 million conventional monetary units (15.50 million US dollars) from a group of state-owned enterprises. Subsequently, these funds were transferred to a group of legal entities as payment for goods, works, services in the amount of 50.41 million conventional monetary units (6.31 million US dollars) and for the provision of financial assistance in the amount of 43.08 million conventional monetary units. (5.39 million US dollars), as well as 16.57 million conventional monetary units. (2.07 million US dollars) to repay the loan. Also, 17.44 million conventional monetary units (2.08 million US dollars) of which 13.22 million conventional monetary units (1.65 million US dollars) were received from state enterprises and transferred to Citizen D (a subject of entrepreneurial activity), who is the head of Enterprise B, as financial assistance. Citizen D withdrew the funds received in cash and then deposited them into his own account.

Which of the following statements can serve as a conclusion for the information provided and characterize correctly the money laundering scheme implemented in this case?

(A) The case implements a three-phase model of the legalization of proceeds from crime: the first stage is the placement of criminal proceeds through institutions in the non-financial sector; the second stage is the stratification carried out by him through the implementation of money transfers in execution of sham transactions; the third stage is integration, aimed at giving visible legitimacy to the proceeds of crime by introducing them into legal economic circulation by withdrawing fiat currency and then depositing it into a bank account.

(B) The case implements a four-sector model of money laundering: Sector 1– preliminary laundering by sending funds to the bank account of a group of legal entities, Sector 2– transfer of funds as financial assistance, Sector 3 – money transfers to repay the loan, s Sector 4 - preparation for entry into the financial system by transferring funds to the account of citizen D. with subsequent withdrawal of cash.

(C) The case implements a four-phase model of legalization of proceeds from crime: the first stage is the transfer of money to the accounts of enterprise B, the second stage is the placement of criminal proceeds through institutions of the non-financial sector; the third stage – stratification, carried out through bank transfers for payment for goods, works, services and financial assistance; the fourth stage is integration, aimed at giving visible legitimacy to the criminally acquired wealth through the acquisition of various assets.

(D) The instruments for legalizing income were cash and non-cash funds. The laundering mechanism is enterprise B and citizen D as a business entity.

(E) The instruments for laundering proceeds from crime were organizations carrying out transactions with funds or other property: enterprise B and state-owned enterprises. Legalization mechanisms - specific actions, techniques and methods by which income is legalized - cash and non-cash money transfers.

- 1) (A) and (D)
- 2) only (C)
- 3) (A) and (E)
- 4) (B) and (D)
- 5) (C) and (E)

Question 7. (1) Company X represented a developer interested in selling an office tower called Generic Park, located in Country K. (2) A two-stage process was used to select a subset of the highest bidders, who then would be given the opportunity to submit revised proposals at the second stage. (3) Investment Group Y proposal. \$200 million was rejected as too low, despite being well above market value. (4) The Bidder has never requested any due diligence related to the property. (5) Despite being excluded from the second stage of the process, the real estate buyer's representative insisted on holding a meeting to position Investment Group Y. as a desired buyer, increasing the value of its original bid by approximately \$40 million. (6) This increase was very unusual by industry standards. (7) In addition, when asked whether the approval of their board of governors was required, Investment Group Y replied that approval was not necessary. (8) Company Y was owned by a first-year university student who described it as specializing in the purchase of property by investors in country K. (9) This was the company's first property purchase. (10) Details of the nature and corporate structure of the bidder company were vague and were written directly by its owner without confirmation through official documentation. (11) The law firm that processed the buyer's application was a small, multi-specialty firm with no specialization or experience in corporate real estate. (12) The attorney's name was not listed as a member on the firm's website or relevant attorney directory. (13) Several businesses had the same address.

As a result of the general level of suspicion caused by the combination of observed factors associated with the signs of suspicion, a suspicious transaction report was sent to the FIU of Country K.

Analyze sentences 8-13 of the given text and establish a correspondence between the factual circumstances listed in the passage and indicators of suspicious activity. Please note that one sentence may correspond to several indicators of suspicion, or none. Write the answer as a sequence of letters.

Indicators of suspicious activity:	Factual circumstances:
(1) Legal entities whose activities at first glance do not have a direct connection with the nature of the transaction are invited to participate in the transaction or support it.	(A) Company Y was owned by a first-year university student who described it as specializing in the purchase of real estate by investors in country K.
(2) The customer or his representative uses other names on offers to purchase, closing documents, and deposit receipts	(B) This was the company's first real estate purchase.
(3) The company purchasing the property hides the ownership structure.	(C) Details of the nature and corporate structure of the bidder company were vague and were written directly by its owner without confirmation through official documentation.
(4) The profile of the buyer's beneficial owner does not correspond to the nature of the buyer's economic activity.	(D) The law firm that processed the buyer's application was a small, multi-specialty firm with no specialization or experience in corporate real estate.
(5) The company or individual does not have an email address, a physical address, a home or work telephone (disabled or spoofed), a company logo, a contact person, or the address provided does not reliably identify the company's location.	(E) The attorney's name was not listed as a member on the firm's website or relevant attorney directory.
	(F) Several businesses had the same address.

Question 8. To provide services for the illegal movement of migrants, people providing these services develop various models of illegal movement of migrants, taking into account the characteristics of the security of certain borders, geographical conditions, time of year, the degree of border control and conditions in the country to which the migrants are sent.

Establish a correspondence between models of illegal movement of migrants and their examples.

Write your answer as a sequence of numbers.

DESCRIPTION	AN APPROACH
A. Migrants can receive assistance in places where several traffickers or trafficker networks have their representatives. Such places are usually located near departure or transit points; they may also be located in some refugee camps - these are set up to meet the needs of people who want to	<ol style="list-style-type: none"> 1) Tourist agency 2) Comprehensive package 3) Center where you can get services on illegal movement 4) Exclusive right to the area 5) Illegal movement of a random nature

<p>travel further. These sites are often located in capital cities or major cities, although they may be located in remote small towns where much of the economic activity is related to the illegal movement of migrants.</p>	
<p>B. A loosely organized network of persons involved in trafficking may offer transportation and related services to migrants; moving migrants from the starting point to the final point of the route is carried out by persons of various professions (taxi, bus and truck drivers) who are responsible for their part of the trafficking ; This whole process is led by the person at the head of this network.</p>	
<p>C. A model that is based on temporary or special activities carried out by persons involved in the smuggling of migrants, for whom such activities are an additional source of income and who carry them out when the opportunity arises. Various people and groups form chains whose members quickly adapt to changes in the situation and can be easily replaced with no or little negative impact on the network's activities.</p>	
<p>D. Persons carrying out the illegal movement of migrants control a certain territory; they use knowledge of this territory to organize safe activities for the illegal movement of migrants. They may permit or restrict movement in the area under their control by occupying the area along the illegal migration route or areas of departure, arrival or other border areas.</p>	
<p>E. A model that is used to transport migrants to distant areas in a short time. Persons carrying out the illegal movement of migrants organize the entire transportation from the initial to the final point of its route, including all transport and border crossing services. To organize the crossing of various borders, bribe officials and ensure delivery to the desired destination, people carrying out the illegal movement of migrants need to have the appropriate organizational skills and create effective networks; they must have all the skills that organized crime groups have.</p>	

Question 9. Criminals who carry out ransomware attacks often use different methods to cover their tracks. The 2023 FATF report contains examples of such methods.

Establish a correspondence between the method of confusing traces and its example.

Write your answer as a sequence of numbers.

EXAMPLE	METHOD
<p>A. Criminals who carry out ransomware attacks also use AEC. Jurisdictional experience and industry reports indicate that AEC are used to pay ransoms to criminals because they can provide privacy to senders' and recipients' wallets. For example, when using AEC, a combination of technologies can be used, such as ring signatures , hidden addresses and ring confidential transactions . Such technologies can provide masking senders and recipients wallets. An increasing number of ransomware criminals are demanding ransom payments exclusively in the cryptocurrency Monero, although the most commonly used virtual asset to pay ransom payments in ransomware attacks is Bitcoin.</p>	<ol style="list-style-type: none"> 1) Peeling chain 2) Mixers or tumblers 3) Anonymous coins 4) Jumping between networks
<p>B. After receiving the ransom, criminals can use multiple intermediate addresses to sequentially transfer virtual assets from one wallet address to other addresses through a series of transactions of small amounts. In this case, funds are often transferred to the address of wallets opened on the websites of several different VASPs. Such schemes can also be used by criminals to launder large amounts of virtual assets through a series of small transactions with the aim of reducing the ability to trace their movement. In particular, the trail of virtual assets can be obfuscated and hidden if such transactions are carried out with great speed and frequency.</p>	
<p>C. Criminals who carry out ransomware attacks also often launder virtual assets using technologies that involve various methods of hiding the connection between the wallet address of the sender of the virtual assets and the wallet address of the recipient of the virtual assets. Criminals use this method as an alternative or in addition to a scheme to move virtual assets. In some cases, cybercriminals use CoinJoin technology to carry out transactions in which multiple senders and</p>	

<p>recipients of funds combine their payments into a single common transaction. This often requires a special service, such as JoinMarket, which brings together interested users and helps form such transactions.</p>	
<p>D. Cybercriminals often transfer the received ransom from Bitcoins to other types of virtual assets through VASP or DeFi protocols. This method means moving from one type of virtual asset to another blockchain, usually in quick succession in order to avoid attempts to track such movements.</p> <p>One jurisdiction reported that criminals are increasingly using DeFi protocols to transfer virtual assets into so-called stablecoins before ultimately exchanging the funds for fiat currency. These DeFi platforms are attractive to criminals because many of these platforms do not have AML/CFT controls in place, even though they may be subject to AML/CFT obligations depending on the specific circumstances and characteristics of their business models.</p>	

Question 10. In 2023, a selected group of experts will conduct a mutual assessment of the AML/CFT system (hereinafter referred to as the assessment) of seven states in relation to all relevant international standards in the legal, financial and law enforcement fields and will make recommendations on ways and means to strengthen the AML/CFT system in these states. Seven selected states will be subject to mutual assessment of the AML/CFT system: B , C , F , G , P , E and Q. Each state is subject to assessment in a certain order (from the first to the seventh) in accordance with the following conditions:

1. The assessment of State C cannot be carried out immediately after the assessment of State Q.
2. The assessment of State G will be carried out after the assessment of State F.
3. The assessment of State E will be completed before the assessment of State B.
4. State C is assessed first or last.
5. If State G is assessed third, then State E will be assessed fifth.

10.1. Which state cannot be subject to the seventh mutual assessment of the AML/CFT system?

- A. State B.
- B. State C.
- C. State F.
- D. State G.
- E. State P.

10.2. If the mutual assessment of the AML/CFT system of State C is carried out before the assessment of State E , and State G is assessed third, then which of the following could be true?

- A. State P will be ranked sixth.
- B. State B will be ranked fourth.
- C. State Q will be ranked second.
- D. State F will be ranked fourth.
- E. State E will be ranked sixth.

Question 11. Select all correct statements. Write your answer as a sequence of numbers.

- 1) Most of the revenue generated from the illicit trafficking of synthetic opioids remains in the places where such substances are used; OCGs make profits from the sale of opioids such as fentanyl or tramadol.
- 2) There are increasing cases of payments for opioids also in Darknet stores, which usually require the use of virtual assets (in particular, cryptocurrencies).
- 3) Criminal syndicates use healthcare facilities to import pharmaceuticals and precursor chemicals, as well as to obtain supplies of manufacturing equipment and related payments.
- 4) All jurisdictions use international standards to detect, investigate and prosecute money laundering related to various types of drug trafficking.
- 5) In most cases, organized crime groups acquire raw materials and production equipment from legitimate commercial sources.
- 6) There are no established multi-agency drug trafficking investigation techniques that could potentially be applied to synthetic opioids.

Question 12. Select all correct statements. Write your answer as a sequence of numbers.

- 1) Legal entities must provide information about beneficial owners after registration.
- 2) Legal entities may provide information about beneficial owners only on the basis of a corresponding request from the competent authorities.
- 3) For providing inaccurate information, a legal entity should be subject to appropriate proportionate and dissuasive sanctions.
- 4) The government agency or agency that maintains beneficial owner information must, using a risk-based approach, verify the identity of beneficial owners and whether they actually meet the criteria to qualify as beneficial owners.
- 5) The government body or institution that maintains information about beneficial owners cannot receive and store information about shareholders of legal entities.

Question 13. The sources of evidence for financial investigations obtained during the investigation of predicate offenses associated with ransomware attacks are:

- A. Attack vectors.
- B. Telephone conversations. Correspondence in the Internet resources.
- C. Electronic devices.
- D. Information about the type/variety of ransomware used.
- E. IP addresses. Names or pseudonyms (nicknames) used by the criminals.
- F. Information about money transfers.

- 1) (B), (E) and (F)
 - 2) (A), (D)
 - 3) (E) and (F)
 - 4) (A), (D), (E)
 - 5) (D) and (E)
-

Question 14. Upon receiving a ransom demand, the victim or a third party acting on the victim's behalf will typically transfer _____ (via bank transfer, automatic clearing system, or bank card) _____ in the virtual asset industry to acquire and transfer virtual assets of a specific type and to a specific location. the amount specified by the criminals who carried out the attack. The victim or _____ then pays the ransom, often from a wallet opened on the VASP website, to the address of the criminal _____. Typically this is an offline wallet (software and hardware that allows users to place, store and transfer virtual assets without the participation of third parties such as _____; also called _____) controlled by the attacker or _____, or a wallet opened on the VASP website, located outside the jurisdiction in which the attack took place and generally not cooperating with law enforcement or _____. Criminals who carry out _____ attacks then often use different methods to cover their tracks.

Fill in the blanks in the text. Write your answer as a sequence of numbers.

- 1) Non-custodial wallet
 - 2) Cash
 - 3) VASP
 - 4) Service Provider
 - 5) The third side
 - 6) Virtual Asset Wallet
 - 7) Money mule
 - 8) Ransomware
 - 9) Pension Fund
-

Question 15. Countries should take measures to identify individuals or entities engaged in activities or transactions in virtual assets without the required license or registration and apply appropriate sanctions against them. To identify such individuals, countries should consider having a range of tools and resources at their disposal to identify the possible presence of unlicensed or unregistered virtual asset service providers.

Which of the following tools and resources can countries use to identify providers without the required license or registration?

- A. Tools for analyzing the transfer of virtual assets into fiat currency.
- B. Web scraping and open source information to identify any advertisements posted by an unregistered or unlicensed entity.
- C. Information from the Pension Fund of Russia (including channels for receiving feedback) about the presence of certain business entities that can carry out activities without a license or without registration.
- D. "Tips" that may identify unlicensed or unregistered individuals or entities acting as VASPs.
- E. Private information about whether the entity has previously applied for a license or registration, or whether its license or registration has been revoked.
- F. Messages from businesses received as part of cooperation with partners from other countries.

- 1) (B) and (E)
- 2) (A), (D), (E) and (F)
- 3) (B) and (C)
- 4) (A), (B) and (F)
- 5) (A) and (C)
- 6) (B), (C), (D) and (E)

PROTOCOL OF ASSESSMENT OF WRITTEN WORK "Jurisprudence" (students)

PARTICIPANT CODE

Question number	1	2	3	4	5	6	7	8	9	10.1	10.2	11	12	13	14	15
Maximum point	3	3	3	3	3	3	4	3	3	5	5	2	2	2	4	2
Correct answer	5	4	1	1	3	1	DECAF	31542	3124	C	A	125	34	4	245631798	6
Participant response																
Actual point																
Increase or decrease point based on the results of the appeal																
Final point including appeal																

SUM OF POINTS

RESULT OF THE APPEALS

FINAL GRADE

SIGNATURES OF JURY MEMBERS

SIGNATURE OF THE MEMBERS OF THE APPEALS COMMISSION

THE DATE

THE DATE

PARTICIPANT SIGNATURE

(ATTENTION! DO NOT indicate your full name or identify yourself in any other way! Otherwise - disqualification!)

ECONOMICS

Question 1. Acquiring Bank “A” accepts payments from individuals for depersonalized digital certificates sold on the website by the Bank Client (a foreign legal entity that is not the issuer of these certificates) and transfers the received funds to the account of the Bank Client (foreign legal entity). According to the documents, it is established that transactions through payment cards on the site are carried out around the clock, the daily number varies from 4 to 5 thousand. Funds come from many individuals in small amounts (from 0.026 to 105 conventional monetary units). Then, usually after major sporting events, individuals receive loans from a microfinance company (which is not a client of Bank A), presenting as collateral an impersonal digital certificate purchased on the website; the requirement to repay it is forwarded to Bank A. In turn, the Client pays for the received certificates by transferring funds to the details specified by this individual, that is, to MCC, to repay the individuals’ loan. The analysis shows that certificates are redeemed from a significantly smaller number of individuals than the number of certificates purchased on the website. The competent authorities concluded that the Client’s actions contained signs of laundering proceeds from crime.

Which of the following statements was based on the reasoning of the competent authorities?

- (A) The redemption of digital certificates is carried out without any apparent economic sense for the Client itself, which indicates that the financial transactions are suspicious.
 - (B) The above information allows to conclude that the Internet site for the purchase and sale of digital content is used as a kind of “screen” to carry out bookmaker activities that are illegal in the country of registration of the Client.
 - (C) The above information allows to conclude that redemption of digital certificates by repaying an individual’s loan is a more efficient way for the Client to pay for certificates purchased on its website, since the transfer of funds directly to an individual’s bank account would immediately attract the attention of compliance services.
 - (D) The above information allows to conclude that the Client transfers funds to a third party - an agent. Under the agreement the agent purchases certificates from individuals on behalf and at the expense of the Client, while making payments to individuals at the expense of an advance payment from the Client.
 - (E) The above information allows to conclude that the Client launders illegally obtained proceeds in the form of funds withdrawn from the platform of an illegal bookmaker, received in the form of bets from individuals who did not win.
- 1) only (C)
 - 2) (B) and (E)
 - 3) (A), (B) and (E)
 - 4) (A) and (D)
 - 5) (A) and (C)

Question 2. As part of the Bank’s online monitoring of customer payments for approval, the compliance service received a request to process a payment in the amount of 380 million conventional monetary units from LLC “X” (hereinafter referred to as the Client), to the non-resident Company “Y”, registered in country K. In accordance with the rules established by the Bank, the payment was stopped and a request for documents (agreement and related documents that served as the basis for transfer of funds to Company “Y”, as well as documents on the source of origin of the transferred funds) was sent to the Client. Analysis of the submitted documents revealed that there was no economic sense in transferring funds in favor of the non-resident Company “Y”. Taking into account the submitted documents and information about the beneficial owner of the non-resident Company “Y”, the Bank decided that there were signs of suspicious transaction and that the payment could not be made.

Which of the following hypothetically true data that could be in the submitted by the client documents confirms and justifies the Bank's decision?

- (A) The client’s sources of funds are receipts from a subsidiary (Company “Z”) as revenue from the organization of current activities - provision of transport services. The Client and Company Z are part of the same group of companies, which in turn is one of the world's largest transport engineering companies.
 - (B) When verifying the provided information, the Bank found that the client did not take exhaustive measures to identify the beneficiaries and does not have information about its beneficial owners.
 - (C) Upon verification, the Bank found that the beneficial owner of Company “Y”, through his brother, has a dominant interest of 47 percent in the capital of Company “X”.
 - (D) Upon receipt of information and supporting documentation, it was found that the Client is transferring funds to Company “Y”, under a target loan agreement, for the purchase by Company “Y” of locomotives from a European railroad operator with the subsequent use of locomotives on the territory of a number of EU countries.
 - (E) The beneficiary of the Client and Company “Z” is a citizen of country R, the beneficiary of Company “Y” is a citizen of country N. Information about companies and beneficial owners is available in open information sources.
- 1) (A) and (D)
 - 2) (B) and (C)
 - 3) only (C)
 - 4) (B), (C) and (E)
 - 5) (B) and (E)

Question 3. A lawyer practicing in Country K received approximately 3 million in US currency from a businessman in City M, Country K, which he deposited into his law office account. He then sent those funds by bank transfer to accounts in Country T, C and P. In Country T, another lawyer

engaged in the money laundering scheme transferred US\$1,760,000 in a single transfer to an account in Country P on the same day when he received those funds from a lawyer from Country K. When depositing funds into an account in K., a lawyer from Country K, at the request of the bank, reported about large transactions, but falsely stated that the funds were received from the sale of real estate. During the police investigation into this lawyer, it was determined that the funds in question had been transferred to a known drug trafficker. In an attempt to obtain additional information about suspicious transactions, bank officials contacted a lawyer and asked him questions about the funds. However, the lawyer refused to provide any further information, citing lawyer-client confidentiality. The bank then notified the lawyer that it would no longer serve him.

Which of the following statements correctly describes the signs of suspicious activity among the lawyer's clients regarding the nature of financial transactions?

- (A) The financial transaction was accomplished in a very short time for no apparent reason.
 - (B) The Client avoids personal contact without good reason.
 - (C) The Client avoids disclosing the origin of the funds.
 - (D) The Client's connections with criminals became known.
 - (E) A disproportionate amount of cash was used.
- 1) (C) and (D)
 - 2) (A) and (E)
 - 3) only (C)
 - 4) only (E)
 - 5) (A), (D) and (E)

Question 4. A specific geographic area of Country R. experienced an increase in debit and credit transactions of approximately \$6,000 or more within 6 months of individual account opened between July 2021 and February 2022. Numerous individual savings accounts were opened in 10% of the geographic area branches. The accounts are opened at the branch level (through Tab Banking) in bulk as the numbers run in series/sequentially. The branches were informed that those accounts were opened for visa purposes for students who wish to pursue their studies abroad. All accounts share common features such as recently opened individual savings bank accounts in the 18-35 age group. The profile of suspected accounts mainly includes students, housewives, service workers, self-employed and professionals. Several mobile numbers were found associated with nearly 1,200 such accounts. Over a period of time, those accounts were used for transactions involving crediting and transfer of funds. A balance certificate was prepared for some accounts. Subsequently, most of those accounts were terminated. The country's FIU concluded that the accounts in question were used to launder proceeds of crime.

Which of the following hypothetically true facts and statements support and justify the FIU's conclusions?

- (A) After several costly credit and debit transactions, all of these accounts ceased further activity and were left with negligible balances.
 - (B) Transactions were carried out using debit vouchers and bearer checks, making them difficult to trace by competent authorities.
 - (C) The nature of transactions in those newly opened accounts was consistent with the above reason - obtaining visas for students wishing to pursue their studies abroad through employment agents.
 - (D) All accounts were opened with nominal cash deposits and within a few days those individual savings bank accounts were credited with non-cash funds of large value followed by immediate transfer of funds to unrelated persons within the country.
 - (E) Funds were deposited into accounts with subsequent transfers within the bank, as well as into other accounts at several banks.
- 1) (A) and (D)
 - 2) only (C)
 - 3) only (D)
 - 4) (B), (D) and (E)
 - 5) (A) and (E)

Question 5. An employee of a small law firm in Country A received an e-mail message, sent from an Internet address, reminding him of an earlier telephone conversation in which it was confirmed that the law firm would act on behalf of a certain person. The "Client" asked the named employee to accept a deposit of \$260,000 for the purchase of machinery in London. The "Client" asked for the firm's account details, provided the names of two bank clients in London, and confirmed that money to cover expenses would be deducted from the deposited funds. The "Client" was informed of the company's account details, the funds were transferred, and the "Client" then asked that the money be transferred to a London bank account as soon as possible (account details were provided) after deducting expenses and transfer fees. The money was transferred, but no legal services were provided in connection with the purchase of machines. The money transferred to the law firm's account turned out to be funds withdrawn from a third party's account without its authorization.

Which of the following statements correctly reflects the errors committed by the law firm as a DNFBP?

- (A) The law firm failed to properly identify the person and contact information of the "Client," who was an individual who had not previously sought the firm's services.
 - (B) The law firm agreed to act on behalf of the individual using the client account.
 - (C) An employee of the firm complied with the instructions received only by email and telephone, without further verification of the identity of the person giving such instructions.
 - (D) The law firm did not take reasonable steps to ascertain the purpose of the transaction or inquire about the grounds for the use of the client account.
 - (E) The law firm did not provide any legal services and was therefore used merely as a bank or depository institution.
- 1) (A) and (B)
 - 2) (D) and (E)
 - 3) only (C)
 - 4) only (A)
 - 5) (A), (C) and (D)

Question 6. (1) In 2015, the Public Prosecutor's Office sent a request to the FIU of Country B to analyze the financial activities of members of one family who were under investigation for suspected drug trafficking. (2) In addition, in the same year, six reporting entities submitted seven STRs to the FIU of Country B concerning spouses X and Y, as well as their family members, mainly their eldest son A. (3) The investigation into the transportation of drugs across the border revealed large amounts of money, as well as a large number of assets that were used to commit this crime (for example, fuel tankers). (4) Several companies were set up; it was established that their main activities were transporting fuel or selling it at gas stations that belonged to the same family. (5) All of these activities were used to launder illegal funds; such ML methods were described in detail in the typologies and red flag indicators developed by the FATF. (6) The financial analysis began with an analysis of the activities of Company C, which was acquired by spouses X and Y in December 2007. (7) The main activity of this company was "domestic and international freight transportation". (8) Before this company was purchased by X and Y, its operations had generated annual revenues of approximately \$4,500 for the previous four years. (9) After its acquisition, it began generating a profit of approximately \$33,300. (10) Once in the hands of this family, Company C quickly increased both its assets and profits. (11) Members of this family operated under the guise of Company C and other shell companies created for this purpose, which allowed large amounts of money to be moved. (12) X and Y used Company C to freely transport substances subject to mandatory certification based on fuel transportation contracts concluded with state-owned companies. (13) Fuel supplies were carried out as a cover for illegal activities. (14) The success of this method encouraged this family to set up several other companies engaged in the same type of activity, and to involve other family members in the necessary transportation. (15) The analysis confirmed that the owners of Company C were X and Y and that they opened and operated bank accounts holding local and foreign currencies at various financial institutions. (16) According to financial intelligence, this family controlled funds in the X and Y accounts, which exceeded \$120 million. (17) Approximately 45% of the total amount of their funds was obtained from government contracts for transportation of fuel and products derived from it; another 10% was obtained from transactions with companies that needed their services and were legitimate. (18) The remaining 45% of funds are of unknown origin and purpose. (19) The analysis revealed that the children of X and Y - A, B, C and D, as well as companies C1, C2, C3, C4 and C5, which were jointly established by X and Y and their children, had conducted transactions with Company C and with each other. (20) The analysis carried out by the FIU of country B in close cooperation with the Public Prosecutor's Office identified the illegal trade in substances subject to mandatory certification as a previously committed crime and established that the main crime was laundering of illegal proceeds.

Analyze sentences 15-19 and select all sentences that correctly define the type of information received by the FIU of Country B mentioned in the passage. Write your answer as a sequence of letters.

- (A) Data on additional economic activities contained in the Trade Register or available from individual ministries.
- (B) Open source information: all information that is publicly available, including on the Internet, social media, print and electronic publications, as well as open and closed access registers.
- (C) Official information held by migration and tax authorities.
- (D) Registration data of real estate and vehicles.
- (E) Criminal records and intelligence information on previous arrests, incarceration, convictions, and connections with known criminals.

Question 7. (1) Ms. D contacted Mary Smith, real estate broker, to inquire about two properties she was considering purchasing. (2) D stated that she worked as a waitress at a restaurant. (3) Mary conducted research on two properties and sent D an email describing the pros and cons of each. (4) They arranged to view the objects. (5) On the designated date, D informed Mary by email that she could not attend due to illness and that she had already decided to buy the \$800,000 house anyway. (6) D explained that she was in the midst of a custody battle and was in a hurry to buy a house to demonstrate that she was able to provide for her two children. (7) Mary was a little puzzled by the choice of the most expensive house and her/D's willingness to buy a house without inspecting the house or having someone else inspect it. (8) Concerned about this choice, Mary pointed out that the sale price was overstated by \$50,000 and that D could benefit by making the first offer at the asking price. But in any case, according to Mary, it would be important for D to visit the house to make sure that it met her needs. (9) D emailed Mary to inform her that, given her urgent need to find a home for her children, she had already made up her mind and directed Mary to offer the seller the asking price. (10) Mary explained that in order to write a proposal, D had to provide a deposit and identification. (11) At this point, D emailed Mary and unexpectedly informed her that her brother would, in fact, pay the deposit. (12) Mary offered to make the 45-minute drive to meet them and write an offer, but D asked her to email a form with the buyer's name blank to enter her brother's name. (13) Her brother was arriving from Iran on May 1 and would fill in the details upon arrival. (14) They then scanned the offer and emailed it to Mary. (15) Mary explained that her brother's ID would need to be verified in person. (16) She offered to drive up to pick up the deposit check and confirm her brother's ID at the same time. (17) Mary also requested information about the bank and lawyers as part of standard financial and legal steps. (18) D explained that they chose to mail the deposit check because her work hours at the restaurant were unpredictable. (19) Along with the security check signed by her brother on April 25, D faxed a copy of her brother's driving license. (20) D provided only a mortgage pre-approval without any necessary details. (21) When Mary called D and again began to explain that her brother's identification document had to be certified in person in order to proceed with the transaction, D took a defensive stance and threatened to find another real estate agent. (22) At this point, Mary explained that without proper identity verification, the transaction would not be possible. (23) D informed Mary that her brother had decided to cancel the transaction and requested that her brother's deposit be transferred to his bank account.

As a result of the overall suspicion level caused by the combination of observable factors related to the indicators of suspicion, a suspicious transaction report was sent to the FIU of Country K.

Analyze sentences 10-19 of the above text and match the factual circumstances listed in the passage to indicators of suspicious activity. Please note that one sentence may correspond to several indicators of suspicion, or none. Write your answer as a sequence of letters.

Indicators of suspicious activity	Factual circumstances
(1) The transaction is made anonymously, by conspiracy or innocently, through a lawyer, notary or other professional. Deposits are made into a lawyer or notary trust account.	(A) Mary explained that in order to write a proposal, D had to provide a deposit and identification.

(2) Inconsistencies in the information provided by the client regarding the actual circumstances of the transaction.	(B) At this point, D emailed Mary and unexpectedly informed her that her brother would, in fact, pay the deposit.
(3) Participation in the transaction of a foreign buyer, an individual or legal entity, especially if he/she is on the watch list and whose only connection with country K is a real estate transaction.	(C) Mary offered to make the 45-minute drive to meet them and write an offer, but D asked her to email her a form with the buyer's name blank to enter her brother's name.
(4) The client uses a post office box or common delivery address when other options for exchanging transaction documents are available.	(D) Her brother was arriving from Iran on May 1 and would fill in the details upon arrival.
(5) The Client pays the initial deposit by check from a third party other than a spouse or parent.	(E) They then scanned the offer and emailed it to Mary.
(6) The Client is unable to explain the appearance of a third party or a change of the buyer's name at the final stages of the transaction.	(F) Mary explained that her brother's ID would need to be verified in person.
(7) The Client refuses to provide properly certified identification or uses other names on purchase offers, closing documents, and deposit slips.	(G) She offered to drive up to pick up the deposit slip and confirm her brother's ID at the same time.
	(H) Mary also requested information about the bank and lawyers as part of standard financial and legal steps.
	(I) D explained that they chose to mail the check because her work hours at the restaurant were unpredictable.
	(J) Along with the security check signed by her brother on April 25, D faxed a copy of her brother's driving license.

Question 8.

The increase in ransomware attacks and related financial flows may be due to criminals developing methods to make their attacks such as "big game hunting," "ransomware as a service," more effective and profitable; they also use double and multiple extortion.

Match the method of ransomware attacks with the description of its tactics according to the FATF report.

Write your answer as a sequence of numbers.

DESCRIPTION OF THE METHOD	METHOD
<p>A. A tactic in which criminals, for a fee and/or a percentage of the ransom, undertake some element of the attack, such as distributing malware, performing the initial compromise of the victim's network, stealing data, or negotiating a ransom. Criminals can also buy stolen credentials to gain access to a victim's system and exploit it, allowing them to distribute ransomware.</p> <p>B. A tactic when criminals target specific organizations, companies, or individuals who they believe are more likely to pay a ransom in order to resume their activities as quickly as possible and to avoid attracting public attention. These criminals target both critical infrastructure and organizations storing sensitive or valuable information.</p> <p>C. A tactic that uses multiple extortion methods. It is based on extortion technique that involves encryption and data theft, as well as additional pressure tactics, such as launching DDoS (denial of service) attacks, communicating with the victim's clients selling the victim's securities without coverage, or disrupting the functioning of infrastructure systems.</p> <p>D. A tactic when extortionists first steal their victims' data and then encrypt it; after that they threaten to publish the stolen data if their ransom demand is not met. This threat of data release is in addition to the threats related to the hacked system. This tactic may put additional pressure on victims to agree to pay a ransom even if they are able to restore the system themselves.</p>	<ol style="list-style-type: none"> 1) Big game hunting 2) Ransomware as a Service (RaaS) 3) Double extortion 4) Multiple-extortion

Question 9.

Match the concept with its definition.

Write your answer as a sequence of numbers.

DEFINITION	CONCEPT
<p>A. The coins and paper money of a country, which are its legal tender, circulate and are universally used and accepted as a medium of exchange in the issuing country.</p> <p>B. Means of digital expression of value that can be traded or transferred digitally and used for payment or investment purposes. They are not a digital expression of fiat money.</p> <p>C. Service/platform that allows cashing out.</p> <p>D. A unit of account in the form of a unique chain of digital and alphabetic characters that collectively constitutes a currency and has value only because users are willing to pay for it.</p> <p>E. A means (software application or other mechanism/medium) for depositing, storing and transferring bitcoins or other virtual currency.</p> <p>F. A distributed, mathematically based, open-source, peer-to-peer currency that has no central administrator and no centralized control or oversight.</p>	<ol style="list-style-type: none"> 1) Off-ramp 2) Fiat currency 3) Virtual assets 4) Cryptocurrency 5) Bitcoin 6) Virtual currency wallet

Question 10. Each of the five FIU specialists: N, O, P, T and V is engaged in only one of three activities: anti-corruption, supervisory activities or national risk assessment, in accordance with the following conditions:

1. N and O are not engaged in the same activity, and neither of them is engaged in the same activity as P.
2. Only two specialists are involved in supervisory activities.
3. T and P do not engage in the same activity.
4. If N or V are engaged in anti-corruption activities, then they are both engaged in the same activity.

10.1. Which of the following would be the correct order of activities that N, O, P, T, and V are respectively engaged in?

- A. anti-corruption, supervisory activities, supervisory activities, national risk assessment, anti-corruption.
- B. anti-corruption, national risk assessment, supervisory activities, supervisory activities, anti-corruption.
- C. supervisory activities, national risk assessment, anti-corruption, supervisory activities, anti-corruption.
- D. supervisory activities, national risk assessment, anti-corruption, supervisory activities, national risk assessment.
- E. supervisory activities, national risk assessment, anti-corruption, supervisory activities, supervisory activities.

10.2. If N is engaged in supervisory activities, then which of the following specialists can be involved in anti-corruption?

- A. O
- B. P and V.
- C. O and T.
- D. P, T and V.
- E. O, P and T.

Question 11. Select all correct statements. Write your answer as a sequence of numbers.

- 1) Countries should rapidly, constructively and effectively provide the widest possible range of mutual assistance in relation with investigations, prosecutions and related proceedings in relation to money laundering, associated predicate offenses and terrorist financing.
- 2) Countries should establish restrictive conditions on the provision of mutual legal assistance.
- 3) Countries should refuse to comply with a request for mutual legal assistance if the crime involves tax matters.
- 4) Countries should ensure that they have clear and effective procedures for timely prioritization and execution of mutual legal assistance requests.
- 5) Countries should ensure the confidentiality of mutual legal assistance requests and information contained therein.
- 6) Countries should render mutual legal assistance only in cases of dual criminality, provided that such assistance does not involve coercive measures.

Question 12. Select all correct statements. Write your answer as a sequence of numbers.

- 1) Real estate professionals should ensure that systems are developed and implemented to mitigate ML/TF risks.
- 2) Real estate professionals, when documenting ML/TF risks as part of a thorough risk assessment, cannot independently assign a risk level rating.
- 3) Real estate professionals may not be able to meet AML/CFT obligations if they rely only on checklists to conduct risk assessments.
- 4) Real estate professionals may not reassess ML/TF risks.
- 5) Real estate professionals must assess the risk of each individual client and service; such assessments must be conducted with the company-wide perspective as part of a larger risk assessment process.
- 6) Real estate professionals and the agencies they work for may not have internal controls that relate to the size and nature of their business activities.

Question 13. The 2023 FATF Report outlines typical financial flows associated with ransom payments resulting from ransomware attacks.

Establish the sequence of activities included in the scheme of typical financial flows.

Write your answer as a sequence of numbers.

- 1) Depositing, investing or spending the proceeds.
- 2) Submitting a demand for ransom payment.
- 3) Using VASP services to exchange virtual assets for fiat currency.
- 4) Disabling certain systems of an organization, by which this organization is deprived of the opportunity to conduct its business.
- 5) Using various methods to obfuscate traces.
- 6) Transferring funds via bank transfer, automatic clearing system or bank card to a virtual asset service provider (VASP).

Question 14. A certain company is developing a platform based on the use of distributed ledger technology to issue _____, which is planned to be _____ (hereinafter referred to as Currency). The currency will be backed by assets held in the accounts in a number of global _____ (collectively referred to as the Reserve Fund) managed by the company. The market value of the currency will be secured in accordance with the value of the assets held in the Reserve Fund through the Authorized Participant mechanism. Only Authorized Participants will be able to purchase or redeem currency from the Reserve Fund through the company. Under the proposed ecosystem, the Company and third parties (collectively referred to as "_____") will operate an authorized blockchain network using third party cloud infrastructure. The company will raise funds for the currency using _____. The Company, third parties and individual _____ will be able to access, use and transact with _____. Third parties, such as trading platforms and _____ providers, will need to obtain authorization from the company to connect to this network. Currency wallets will allow those who use them to send, receive and store currency;

developers and third parties may offer customized wallets. Currency will be transferred based on rules developed by the company and assessed by regulators before the transaction is initiated. _____ will also be able to accept currency as payment for goods and services.

Fill in the blanks in the above text. Write your answer as a sequence of numbers.

- 1) Verification agents
- 2) Trade organizations
- 3) Financial institutions
- 4) Digital asset
- 5) PPM
- 6) Users
- 7) Custodial wallet
- 8) Currency
- 9) Stablecoin

Question 15. Financial institutions should examine, as far as reasonably possible, the background and purpose of all complicated and unusual large transactions and all unusual patterns of transactions that do not have an apparent economic or lawful purpose. Where the risks of money laundering or terrorist financing are higher, financial institutions should be required to conduct enhanced CDD measures consistent with the risks identified. In particular, they should increase the degree and nature of monitoring of business relationship, in order to determine whether those transactions or activities appear unusual or suspicious.

Which of the following are examples of enhanced CDD measures that may apply to high-risk business relationships?

- A. obtaining additional information about the client (e.g., type of activity, size of assets, information available through public databases, the Internet, etc.) and updating client and beneficial owner identification data more frequently.
 - B. obtaining additional information about the client's real estate holdings.
 - C. obtaining information about the client's place of employment.
 - D. obtaining information about previous business relationships and conducted operations (transactions).
 - E. obtaining authorization from senior management to conduct a financial investigation of the client.
 - F. increasing the number of inspections and identifying the nature of transactions that require further verification.
- 1) only (A)
 - 2) (A), (C) and (D)
 - 3) (A) and (F)
 - 4) (A), (B), (C) and (D)
 - 5) (D) and (E)
 - 6) (E) and (F)

PROTOCOL OF ASSESSMENT OF WRITTEN WORK " Economics, Finance and Credit, Economic Security" (students)

PARTICIPANT CODE

Question number	1	2	3	4	5	6	7	8	9	10.1	10.2	11	12	13	14	15
Maximum point	3	3	3	3	3	2	4	2	3	5	5	2	2	3	5	2
Correct answer	3	2	2	1	5	BC	EJDICBJ	2143	231564	D	E	145	135	426531	493156872	3
Participant response																
Actual point																
Increase or decrease point based on the results of the appeal																
Final point including appeal																

SUM OF POINTS

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