

Money laundering as a form of Economic Criminality – The Case of the Republic of Kosovo

Dr. Sc. Orhan Çeku^{1*}, Dr. Sc. Sheqir Kutllovci², Dr. Sc. Ardian Emini³, Dr. Sc. Petrit Nimani⁴

¹Pjeter Budi College, Prishtina, Republic of Kosovo

²Fama College, Pristina, Republic of Kosovo

³University “Kadri Zeka”, Gilan, Republic of Kosovo

⁴University “Haxhi Zeka”, Peja, Republic of Kosovo

cekuorhan@gmail.com¹

sheqir.kutllovci@gmail.com²

ardianemini4@gmail.com³

petritnimani@gmail.com⁴

* Corresponding author

Abstract– *Economic criminality is a criminal activity that violates the economic and property values of the state, harms the public budget, and causes losses to economic entities, harms society in general. Combating and preventing this criminal activity that takes on transnational crime dimensions requires repressive legislation and international cooperation of sovereign states. Republic of Kosovo is assessed as a country that has largely expressed the phenomenon of economic criminality, in particular, money laundering, corruption, tax evasion, trafficking in human beings and as a transit country of drug trafficking. This paper addresses the legislation that prevents and fights the criminal offense of money laundering in the Republic of Kosovo. This paper addresses the legislation that prevents and fights the criminal offense of money laundering in the Republic of Kosovo. The paper also includes international instruments that regulate the fight against money laundering. The negative effects of the criminal offense of money laundering appear to be more pronounced in small countries and with non-consolidated democracies such as Kosovo. Kosovo's legislation has been continuously adapted to the conditions and circumstances by taking the pattern of EU legislation and international conventions of the UN system.*

Keywords- *Economic crime; Money laundering; Corruption; Fraud; Legislation; Crime*

1. INTRODUCTION TO THE THEORETICAL APPROACH TO THE NOTION OF "MONEY LAUNDERING"

One of the most common forms of criminality in general and economic criminality in particular is money laundering. Money laundering is the generic term used to describe the process by which criminals disguise the original ownership and control of the proceeds of criminal conduct by making such proceeds appear to have derived from a legitimate source (www.int-comp.org)[17].

Money laundering is the generic term used to describe the process by which criminals disguise the original involvement but still control proceeds of criminal conduct by making such proceeds appear to have been derived from a legitimate source (www.int-comp.org)[17].

Money laundering is the processing of criminal proceeds, generated as a result of certain previous offences, including economic crime, in order to disguise their illegal origin, or to “legitimize” ill-gotten gains by disguising the sources or changing their form (United Nations Convention against Transnational Organized Crime (2000 UN TOC Convention), Art. 2 (h)).

Money laundering offences have similar characteristics globally. There are two key elements to a money laundering offence:

The necessary act of laundering itself i.e. the provision of financial services; and

A requisite degree of knowledge or suspicion (either subjective or objective) relating to the source of the funds or the conduct of a client.

The act of laundering is committed in circumstances where a person is engaged in an arrangement (i.e. by providing a service or product) and that arrangement involves the proceeds of crime. These arrangements include a wide variety of business relationships e.g. banking, fiduciary and investment management. The requisite degree of knowledge or suspicion will depend upon the specific offence but will usually be present where the person providing the arrangement, service or product knows, suspects or has reasonable grounds to suspect that the property involved in the arrangement represents the proceeds of crime. In some cases the offence may also be committed where a person knows or suspects that the person with whom he or she is dealing is engaged in or has benefited from criminal conduct (www.int-comp.org)[17].

The term is used to describe the process by which the proceeds of crime ('dirty money') undergo a series of

transactions which disguise their illicit origins and make them appear to have come from a legitimate source ('clean money'). This makes criminal activity more difficult to detect, can lead to the criminal infiltration of legitimate business, and can distort the economies of small nations (Grabosky, p. 149)[6].

According to United Nations Office on Drugs and Crime (UNODC)¹ "money-laundering is the process that disguises illegal profits without compromising the criminals who wish to benefit from the proceeds. There are two reasons why criminals - whether drug traffickers, corporate embezzlers or corrupt public officials - have to launder money: the money trail is evidence of their crime and the money itself is vulnerable to seizure and has to be protected. Regardless of who uses the apparatus of money-laundering, the operational principles are essentially the same. Money-laundering is a dynamic three-stage process that requires:

- Placement, moving the funds from direct association with the crime;
- Layering, disguising the trail to foil pursuit; and,
- Integration, making the money available to the criminal, once again, with its occupational and geographic origins hidden from view.

These three stages are usually referred to as placement, layering and integration (www.unodc.org).

Figure 1.. The Money-Laundering Cycle



Source: https://www.unodc.org/unodc/en/money_laundering/laundrycycle.html

Almost all criminal activities yield profits, often in the form of cash, that the criminals then seek to launder through various channels. Money laundering is an offence in its own right — but it is also closely related to other forms of serious and organised crime as well as the

financing of terrorism. In addition to organised criminal groups, professional money launderers perform money laundering services on behalf of others as their core business. Most organised crime shares a common denominator — the financial motive. Organised crime groups boost their assets and then inject them into the legal economy through different money laundering schemes. Tracing these assets means tracing the networks (www.europol.europa.eu).

The scale of money laundering is difficult to assess, but it is considered to be significant. The United Nations Office on Drugs and Crime (UNODC) estimates that between 2 and 5% of global GDP is laundered each year. That's between EUR 715 billion and 1.87 trillion each year.

Money laundering is a special form of organized criminality. This criminal phenomenon is related to the actions that are taken in order that the money earned from criminal transactions and activities (most often through drug trafficking), which is carried out through the illegal crossing of international borders (money returns to places where drugs are produced) and redistribution of such money in regular financial flows are deposited and invested in legal work and activities, then used as money laundered.

Money launderers generally do not try to make the most of the money they clean, but strive to invest in activities that recycle money sooner and more quickly. Money can travel from countries with a good economic system, where higher profit rates are achieved, in countries with lower profit than investment (Hajdari, 2006, pp. 155-156)[7].

Some of the most common illegal activities where money laundering is prevalent are:

- illegal drug sales;
- illegal firearms sales;
- illegal gambling activities;
- smuggling human subjects across borders;
- smuggling human subjects for sale as work slaves;
- smuggling human subjects for sale as sex slaves; and
- financing terrorist activities (Anderson, 2017, p. 521)[3]

The money laundering act is only made for property acquired through criminal activity. This activity involves the origin of money and, in this way, tries to lose the profit trace and to use it for other supposedly pure purposes. This transaction, called "money laundering", allows criminals to enjoy the fruits of their crimes. In this way, a predetermined rule is often realized: that crime is paid, even very well (Dragusha, 2010, 37).

¹UNODC is a global leader in the fight against illicit drugs and international crime. Established in 1997 through a merger between the United Nations Drug Control Programme and the Centre for International Crime Prevention.

2. INTERNATIONAL LEGAL ACTS THAT DEAL WITH MONEY LAUNDERING

International efforts to curb money-laundering and the financing of terrorism are the reflection of a strategy aimed at, on the one hand, attacking the economic power of criminal or terrorist organizations and individuals in order to weaken them by preventing their benefiting from, or making use of, illicit proceeds and, on the other hand, at forestalling the nefarious effects of the criminal economy and of terrorism on the legal economy. The 1988 United Nations Convention against the Illicit Traffic in Narcotic Drugs and Psychotropic Substances is the first international legal instrument to embody the money-laundering aspect of this new strategy and is also the first international convention which criminalizes money-laundering. In September 2003 and December 2005, the UN Convention against Transnational Organized Crime and the UN Convention against Corruption respectively came into force. Both instruments widen the scope of the money-laundering offence by stating that it should not only apply to the proceeds of illicit drug trafficking, but should also cover the proceeds of all serious crimes. Both Conventions urge States to create a comprehensive domestic supervisory and regulatory regime for banks and non-bank financial institutions, including natural and legal persons, as well as any entities particularly susceptible to being involved in a money-laundering scheme. The Conventions also call for the establishment of Financial Intelligence Units (FIUs). The International Convention for the Suppression of the Financing of Terrorism came into force in April 2002. It requires Member States to take measures to protect their financial systems from being misused by persons planning or engaged in terrorist activities. Following the events of September 11, 2001, Member States and jurisdictions underlined the links between terrorism, transnational organized crime, the international drug trade and money-laundering, and called on countries that had not done so to become parties to the relevant international conventions. In September 2001, the UN Security Council adopted Resolution 1373 through which it imposed certain obligations on Member States, such as the prevention and the suppression of the financing of terrorist acts, the criminalization of terrorism-related activities and of the provision of assistance to carry out those acts, the denial of funding and safe haven to terrorists and the exchange of information to prevent the commission of terrorist acts. In the same resolution, the Council also established the Counter-Terrorism Committee (CTC) to monitor the implementation of the resolution (www.unodc.org)[9].

The Global Programme against Money-Laundering, Proceeds of Crime and the Financing of Terrorism (GPML) has developed, in collaboration with UNODC's Legal Advisory Section and International Monetary Fund (IMF), model laws for both common law and civil law legal systems, to assist countries in setting up their anti-money-laundering/countering the financing of terrorism (AML/CFT) legislation in full compliance with the international legal instruments, and in particular the 40 + 9 FATF Recommendations, the 1988 United Nations Convention against Illicit Traffic in Narcotic Drugs and Psychotropic Substances and the 2000 United Nations Convention against Transnational Organized Crime.

In this regard, the following three model laws have been developed:

The 2005 UNODC and IMF Model-Legislation on Money-Laundering and Financing of Terrorism has been reviewed and finalized by an informal group of international civil law experts.

The 2009 Model Provisions for Common Law Legal Systems on Money-Laundering, Terrorist Financing, Preventive Measures and the Proceeds of Crime, which has been finalized by the United Nations Office on Drugs and Crime (UNODC), in joint collaboration with the Commonwealth Secretariat, International Monetary Fund (IMF) and by a panel of experts from common law countries.

These model laws, which serve as working tools for Member States, are in a continuous process of upgrading, encompassing new international standards. The laws are intended to be adjusted to the particularities of national legal systems and administrative cultures (www.unodc.org)[9].

In the framework of EU legislation has been approved "EU Directive 2015/849 of the European Parliament and of the Council of 20 May 2015 on the prevention of the use of the financial system for the purpose of money laundering and terrorist financing amending EU Regulation No 648/2012 of the European Parliament and of the Council and repealing Directive 2005/60 / EC European Parliament and Council and Commission Directive 2006/70 / EC. This directive constitutes one of the most important legal acts within the EU.

3. MONEY LAUNDERING – THE CASE OF KOSOVO

The phenomenon of money laundering in the Republic of Kosovo is widespread, although according to state institutions of Kosovo, money laundering is in its initial stages. Corruption, fiscal evasion, economic crimes related to public procurement and the privatization process and other financial crimes are the most common money laundering crimes in Kosovo.

Other revenues including smuggling activities are believed to be cleaned directly into the state's economy in areas such as: construction and real estate, commercial and retail bodies, banks, financial services, casinos and

trading companies (<http://www.state.gov/documents/organization/239329.pdf>).

Significant amounts of money are invested in real estate, restaurants, bars and gambling such as: casinos, coin machines and sports betting facilities (http://www.psh-ks.net/repository/docs/AML_ENG_WEB.pdf). In addition, the informal economy in Kosovo has fed an appropriate environment for money laundering phenomenon. The rate of informal economy in Kosovo is estimated to range from 26% to 35% of total GDP (MoF of the Republic of Kosovo 2014-2018, 2013, p. 25). In an analysis conducted in 2013, business managers and owners believe that on average businesses in their industry report about 65.6% of their sales, which means that 34.4% of them avoid it (<http://www.fesprishtina.org>). Kosovo's institutional capacities are limited to oversee these movements of the informal economy and also legalize the money.

Criminal structures of organized crime in Kosovo, as well as in other countries, are continuously trying to get their money earned through their criminal activities by introducing them into various activities, which are legal. The Government of the Republic of Kosovo in 2013 approved the National Strategy for the Prevention and Fighting of the Informal Economy, Money Laundering, Financing of Terrorism and Financial Crime 2014-2018. In this strategy, the Government has listed some of the risks that affect the formal economy in the country.

The highest risks associated with informal economy, money laundering, terrorist financing and financial crime consisted of the following events and consequences:

- Efficiency of public sector performance planning procedures;
- Efficiency of detection and prevention mechanisms for corruption, other financial crimes and informal economy in Kosovo and their impact on international investment and economic growth;
 - Efficiency of implementation of the legal framework;
 - Coverage of secondary legislation and standard operating procedures;
- Efficiency of asset tracking and confiscation procedures;
- Efficiency of enforcing confiscation decisions, administrative sanctions and insolvency proceedings;
- Judicial capacities and capabilities;
- Transparency and accountability in public administration;
 - Nepotism;
- The degree of informal economy;
 - Impacts of the cash based economy;
- Kosovo's vulnerability to financial crimes;
- Kosovo's vulnerability to money laundering;
- The nature of money laundering offenses;
- The extent of hidden criminality in terms of money laundering and other financial crimes;
- Functionalizing the reporting mechanism for suspicious transactions and cash;

- The vulnerability of certain sectors of the informal economy, money laundering and other financial and economic crimes (MoF of the Republic of Kosovo 2014-2018, 2013, p. 7-8).

This very dangerous phenomenon for the functioning of the state in the transitional period of Kosovo is taking a big step because our country, which is in a very weak economy, needs financial capital for various investments to help in Kosovo's economic growth, so that adequate institutions do not make proper checks and checks on the origin of money that are entering the Kosovo market. For the high degree of this phenomenon in our country, we witness some investments that are being made in Kosovo, for example. the erection of various facilities at very high cost of construction, luxury homes, apartments, hotels and the construction of shopping malls that have become commonplace in Kosovo, which are being built for a short time and by anonymous people, who make millions of investments in these types of businesses, where the origin of money is almost never known. It is unfortunate that a prevention or failure of this first fight with all the lawful mechanisms against money laundering is extremely difficult. This process, besides the complexity of the phenomenon itself, is also difficult to do with the pyramid, which deals with the prevention or combating of this notorious phenomenon. For prevention and combating of money, many agencies and directors dealing with the avoidance of this phenomenon have been established and functioning (Salihu, 2012, pp. 120-121)[13]. Taking into account the adverse effects of this phenomenon, by law, money laundering is considered a criminal offense, where the methods of tracking money-laundering are used in accordance with the country's positive legislation. The investigation and prosecution of perpetrators of this criminal offense is done through legal acts and competent institutions such as the state police and prosecution. Law no. 05 / L-096 on the Prevention of Money Laundering and Combating Terrorism Financing explicitly defines the criminal offense of money laundering, namely Article 56 "Criminal Offenses of Money Laundering":

"1. Whoever, knowing or having cause to know that certain property is proceeds of some form of criminal activity, and which property is in fact proceeds of crime, or whoever, believing that certain property is proceeds of crime based on representations made as part of a covert measure conducted pursuant to Chapter IX of the Criminal Procedure Code of Kosovo, conducts the following actions, commits a criminal offence punishable with imprisonment of up to ten (10) years and a fine of up to three (3) times higher in the value of the property which is the subject of the criminal offence, as following: 1.1. converts, transfers or attempts to convert or transfer the property for the purpose of concealing or disguising the nature, source, location, disposition, movement or ownership of the property; 1.2. converts, transfers or attempts to convert or transfer the property for the purpose of assisting any person who is involved in, or

purportedly involved in, the commission of the criminal offence that produced the property to evade the legal consequences, or apparent legal consequences, of his or her actions; 1.3. Converts, transfers or attempts to convert or transfer the property for the purpose of promoting the underlying criminal activity; 1.4. Acquires, possesses, uses or attempts to acquire, possess or use the property; 1.5. conceals or disguises the true nature, source, location, disposition, movement, rights with respect to, or ownership of property, or from an act of participation in such activity; 1.6. Participates in, associates to commit and aids, abets, facilitates and counsels the commission of any of the actions mentioned in sub-paragraphs 1.1. to 1.5. of this paragraph.”(Law No. 05/L -096, article, 56/1). The law has also gone further in preventing and adjudicating suspects who commit criminal offenses of money laundering. Pursuant to Article 56, the third paragraph provides:

“3. without prejudice to the applicable criminal law with regard to a person who has committed related criminal offences outside the scope of the present paragraph: 3.1. a person may be convicted of the criminal offence of money laundering, even if he or she has not been convicted at any time of the predicate criminal offence from which the proceeds of crime in the criminal offence of money laundering were derived; 3.2. The same person may be prosecuted and convicted in separate proceedings of the criminal offences of money laundering and the predicate criminal offence from which the proceeds of crime in the criminal offence of money laundering were derived; and 3.3. the Courts of Kosovo may have jurisdiction over a criminal offence of money laundering, even if they do not have territorial jurisdiction over the predicate criminal offence from which the proceeds of crime in the criminal offence of money laundering were derived, since it has been committed outside Kosovo.” (Law No. 05/L -096, article, 56/2)

4. LEGISLATION FOR MONEY LAUNDERING PREVENTION IN THE REPUBLIC OF KOSOVO

Kosovo, in legislative terms, has started to take concrete steps to establish the legal framework in line with international standards and good legislative practices, in particular in line with European Union legislation. In this context, relevant institutions and other bodies have been established, who are specialized in combating this unlawful and harmful phenomenon. A very important step in combating and clearing the origin of money is the creation of a Financial Intelligence Centre, an institution which, as its core activity, has control and investigation of the origin of money. This institution is specialized and called to fight the phenomenon of money laundering.

The current legislation consists of three (3) major laws:

- Law no. 05 / L -096 on the Prevention of Money Laundering and Fighting the Financing of Terrorism

(Official Gazette of the Republic of Kosovo / No. 18 / 15 June 2016, Pristina);

- The Criminal Code of the Republic of Kosovo, Code No. 06/L-074 (Official Gazette of the Republic of Kosovo / No. 2 / 14 January 2019, Pristina); and
- The Criminal Procedure Code of the Republic of Kosovo, Code No. 04 / L-123 (Official Gazette of the Republic of Kosovo / No. 37/28 December 2012, Pristina).

The Criminal Code provides for the definition of the term offense, criminal sanctions, the application of criminal law and the individual determination of criminal offenses. The Code is the general and common element of all criminal offenses and penal sanctions applied in the Republic of Kosovo. The criminal code, apart from criminal offenses against the economy, has foreseen the offense of official corruption, which constitutes a significant advance in relation to the 2004 Criminal Code. The Law on Money Laundering and Terrorist Financing eliminates legal loopholes that were previously in the fight against money laundering but also the financing of terrorism.

In 2016, the Kosovo Assembly adopted the new law, Law no. 05 / L -096 on the Prevention of Money Laundering and Fighting the Financing of Terrorism. "1. This law defines the measures, competent authorities and procedures for detecting, preventing money laundering and combating the financing of terrorism. 2. The provisions of this law are mandatory for all institutions and their respective units as well as for all non-public entities subject to activities that may relate to money laundering and terrorist financing, in accordance with the provisions of this law. 3. This law is intended to implement the EU Directive 2015/849 of the European Parliament and of the Council of 20 May 2015 on the prevention of the use of the financial system for the purpose of money laundering and terrorist financing amending EU Regulation No 648/2012 of the European Parliament and of the Council and repealing Directive 2005/60 / EC European Parliament and Council and Commission Directive 2006/70 / EC "(Law No. 05 / L -096, Article 1).

As it is seen from the purpose of the law, this law has been adopted according to the EU guidelines and is in line with EU standards and legislation.

The law envisaged the establishment of the Financial Intelligence Unit, which among other things has the authority to: obtain and analyze the reports and information provided by foreign countries with similar functions, by courts or by law enforcement bodies, by including intergovernmental and international organizations, public or governmental bodies or volunteered to the FIU in connection with suspicions of money laundering, related criminal offenses and / or terrorist financing; collect information related to money laundering and related criminal offenses or terrorist financing activities that is publicly available, including the available commercial database; to carry out strategic

analysis of the information it collects and accepts for the prevention and combating of money laundering, related criminal offenses and terrorist financing; to request from the reporting entities the information, documents and information they need in order to exercise the duties deriving from this law. The data, documents and information must be provided within the timeframe set by the FIU; to request from the public or government bodies the information, documents and information they need in order to exercise the duties deriving from this law and access to the databases which are maintained by those bodies. Such information should be provided without delay; to participate in international cooperation organizations in the area of the prevention and detection of money laundering, related criminal offenses and terrorist financing (Law No. 05 / L -096, article 14).

The law also envisages entities that are required to report on financial transactions that may be considered suspicious or as cases in which there is a reasonable suspicion that in that transaction there is money laundering and terrorist financing. The law explicitly obliges the entities designated for reporting in such situations.

The subjects that the law obliges to report are: banks; financial institutions; casinos, including online games and licensed gambling facilities; real estate brokers and real estate brokers; natural and legal persons who trade goods when accepting payments in cash in the amount of ten thousand (10,000) euro or more; attorneys and notaries when preparing, carrying out or engaging in transactions for their clients about various activities; accountants, auditors and tax advisers; trusts and service providers not included in this law who provide third-party services on a commercial basis; NGOs; and sellers of precious metals and precious stones traders. (Law No. 05 / L-096, article 16). Legal obligations arise from the obligations of relevant institutions that are obliged to report suspicious transactions and notify the Financial Intelligence Unit. Auditors and tax advisers; trusts and service providers not included in this law who provide third-party services on a commercial basis; NGOs; and sellers of precious metals and precious stones traders. (Law No. 05 / L-096, article 16). Legal obligations arise from the obligations of relevant institutions that are obliged to report suspicious transactions and notify the Financial Intelligence Unit.

5. CONCLUSION

At the end of this issue, it must be concluded that the offense of money laundering is a dangerous criminal offense, which unless concrete steps are taken to combat it, endangers the country from structured criminal groups. For this reason, the states have taken initiatives and have adopted international conventions to combat money laundering and increase international co-operation in this matter. The main international conventions are the Vienna Convention and the Convention on Corruption (UN Convention against Transnational Organized Crime). At

European level, the most important legal act is "Directive 2015/849 of the European Parliament and of the Council of 20 May 2015 on the prevention of the use of the financial system for the purpose of money laundering or terrorist financing, amending the Regulation (EU) Nr. 648/2012 of the European Parliament and of the Council and repealing Directive 2005/60 / EC of the European Parliament and of the Council and Commission Directive 2006/70 / EC.

Kosovo is estimated that in the legislative aspect, Kosovo has made visible progress in addressing this criminal phenomenon. Law no. 05 / L-096 on Money Laundering Prevention and Combating Terrorism Financing together with the Criminal Code and the Criminal Procedure Code constitute a good basis for combating this phenomenon. Law no. 05 / L-096 on the Prevention of Money Laundering and Combating Terrorism Financing are in line with international standards and EU legislation. A controversial issue remains the implementation of this law, which as well as many other laws do not apply at a satisfactory level by local institutions. Another important issue is the capacity building of local institutions, especially the Financial Intelligence Unit and police officers at the Department of Economic Crimes in Kosovo Police for successfully combating this criminal activity. Capacity building and effective enforcement of the legislation successfully result in the fight against the criminal offense of money laundering.

6. REFERENCES

- [1] ("Special Criminal Law", University of Prishtina, Faculty of Law, Prishtina;)
- [2] (http://www.fesprishtina.org/wb/media/Publications/2013/BUSINESS_INFORMALITY__ENG_FINAL.pdf)
- [3] Anderson J. M & Anderson, A. T 2017. Anti-Money Laundering: History and Current Developments. Available at: <https://www.researchgate.net/publication/316526702>
- [4] Dragusha, M 2010. Penalization of Financial Crimes in Kosovo, Kosovo Chamber of Advocates Bulletin, no. 10/2010
- [5] Code no. 04 / L-123 of the Criminal Procedure (Official Gazette of the Republic of Kosovo / No. 37/28 December 2012, Pristina).
- [6] Code no. 06 / L-074 Penal of the Republic of Kosovo (Official Gazette of the Republic of Kosovo / No. 2/14 January 2019, Pristina); Code no. 04 / L-123 of the Criminal Procedure (Official Gazette of the Republic of Kosovo / No. 37/28 December 2012, Pristina).
- [7] Grabosky, P. The prevention and control of economic crime. Available at: <http://press-files.anu.edu.au/downloads/press/p228301/pdf/ch091.pdf>
- [8] Hajdari, A 2006. "Kriminaliteti i Organizuar", Prishtinë ("Organized Crime").

- [8] <http://www.state.gov/documents/organization/239329.pdf>
- [9] <https://www.unodc.org/unodc/en/moneylaundering/laundrycycle.html>
- [10] Kodi Nr. 06/L-074 Penal i Republikës së Kosovës (Gazeta Zyrtare e Republikës së Kosovës / Nr. 2 / 14 Janar 2019, Prishtinë);
- [11] Ministry of Finance of the Republic of Kosovo "National Strategy for the Prevention and Fighting of the Informal Economy, Money Laundering, Financing of Terrorism and Financial Crimes 2014-2018 Legal Acts Law no. 05 / L-096 on the Prevention of Money Laundering and Fighting the Financing of Terrorism (Official Gazette of the Republic of Kosovo / No. 18/15 June 2016, Pristina);
- [12] Narcotic Drugs and Psychotropic Substances (Vienna Convention)
- [13] Salihu, I. 2012. "E Drejta Penale pjesa e posaçme", Universiteti i Prishtinës, Fakulteti Juridik, Prishtinë;
- [14] The United Nations Conference for the Adoption of a Convention against Illicit Traffic
- [15] United Nations Convention Against Transnational Organized Crime And The Protocols Thereto, General Assembly resolution 55/25 of 15 November 2000 (Palermo Convention) Vienna International Centre, P.O. Box 500, 1400 Vienna, Austria).
- [16] www.europol.europa.eu
- [17] www.int-comp.org
- [18] www.unodc.org