

## SAŽETAK

U radu se prezentira sistem prevencije pranja novca i finansiranja terorizma u savremenoj privrednoj praksi.

Definišu se osnovni pojmovi, analiziraju načela i osnove međunarodnih propisa, obuhvaćeni zakonom i pravilnikom o sprečavanju pranja novca, te predstavljaju Uredbe za sprečavanje pranja novca – nadležnost i međunarodno djelovanje.

Infiltracija prljavog novca ozbiljan je problem za nacionalne ekonomije. Kupovina dionica, nekretnina, osnivanje „ prljavih investicionih fondova ” i korištenje bankarskim sistemom za deponovanje takvih sredstava opasnost je za kredibilitet cijele zemlje, a posebno za sigurnost finansijskoga i bankarskog sistema, te se savremena privredna praksa priklonila zakonskim rješenjima usmjerenim na učinkovito otkrivanje i sprečavanje sumnjivih finansijskih transakcija odnosno na sprečavanje pranja novca.

Perači neprestano pronalaze nove načine, koriste se novim, nefinansijskim kanalima i proširuju djelokrug na nekretnine, umjetnine i osiguranje. Stoga je potrebno i dalje pratiti savremena rješenja i preporuke, težiti daljem poboljšanju zakona i modernizaciji sistema te donijeti nove propise usklađene s međunarodnim standardima.

Ključne riječi: pranje novca, finansiranje terorizma, prevencija, usklađivanje s međunarodnim standardima, provođenje mjera dubinske analize, obavjesti o sumnjivim transakcijama

## **ABSTRACT**

The paper presents the money laundering and terrorist financing prevention system in modern economic practice.

The basic concepts are defined, the principles and fundamentals of international regulations analysed, covered by statute and money laundering prevention Regulations, is presented remit and international actions of the Money Laundering Prevention Office.

The infiltration of dirty money is a crucial problem from national economies. The purchase of shares, of real estate, the establishment of „ dirty investment funds “ and the use of the banking system for the embedding of such resources is a danger to the credibility of a whole country, and in particular to the security of the financial and banking system, and modern economic practice has adopted statutory measures aimed at the effective detection and prevention of suspicious financial transactions, in other words the prevention of money laundering.

Launderers constantly find new ways, make use of new non-financial channels and expand their activities to real estate, artworks and insurance. Hence it is necessary to keep up with modern approaches and recommendations, to strive for further improvement of the laws and the modernisation of the system, and to adopt new regulations harmonised with international standards.

**Key words:** money laundering, terrorist financing, prevention, harmonisation with international standards, due diligence, reporting suspicious transactions