

A dark blue background featuring a faint world map. Two horizontal lines, one white and one gold, are positioned above and below the main title.

GLOBAL FINANCIAL INTELLIGENCE

Follow the Money

Keith Bulfin | Intelligence Specialist | Author | Covert Finance Operative

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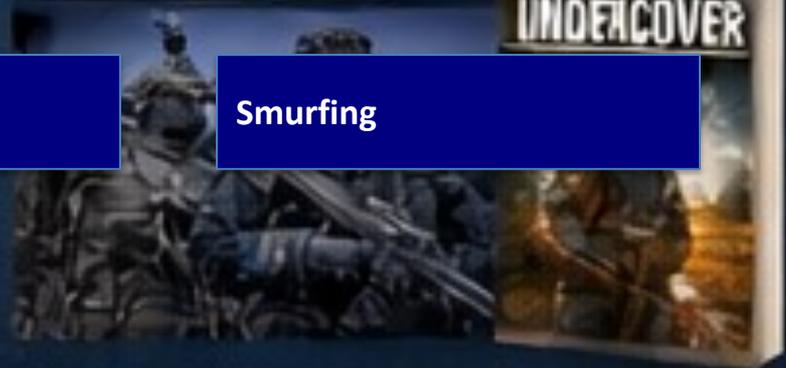
Global illicit finance overview

Threat evolution

Why financial intelligence matters

Who I Am

- Covert Operations: DEA, FBI, CIA
- 7 Years Inside Mexican & Colombian Cartels
- Middle East: Syria, Iraq, Iran
- Investigating Italian Mafia & Euro Crime Groups
- Bestselling Author of "**Undercover**"



Cash In

Layering

Smurfing

Integ

- Advisor to U.S. Treasury & State Dept.
- Founder: Monitors Foundation

Structure of cartel finance

Cash flow mechanics

Cross-border laundering

Why This Talk Matters

- Organised crime = Global corporations
- Advanced financial systems
- Cyber, Trade, and Finance Ecosystem

• *"You cannot defeat what you don't understand"*

Cartel Ops

Banks

Laundrying

Invest



Terror finance pipelines
Hawala networks
Trade-based laundering

Myth vs Reality in Financial Intelligence

- Governments Understand Criminal Finance
- Guessees, Fragments & Assumptions
- No Insider Access

Trafficking as revenue engine
Balkan/Eastern networks
Financial cycles

The Cartel Years: *7 Years Inside*

- Maximum-Security Infiltration
- Building Trust with Cartel Leaders
- U.S. Covert Banking Operations
- Real-Time Narco Finance

Hawala

Trade

Crypto

Front

Layering & integration
Banking vulnerabilities
AML blind spots

Middle East Terror Finance

- Syria / Iraq / Iran Networks
- Hawala & Cash Couriers
- Smuggling & Crypto Routes
- Funds Flow Through Europe & Beyond



5-tier architecture
Criminal CFO behaviour
Protection networks

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Mafia investment pathways
Shell entities
European banking corridors

Digital Reality – One Click Transfers

- Criminal groups use banking APIs
- Funds move across 5 jurisdictions in seconds
- No legal paperwork needed
- Cyber teams blind to private-bank channels

Global Criminal Corporations

- Criminal groups function like multinational corporations
- Decentralised digital operations
- Financial architects inside orgs
- Same global structures as legitimate enterprises

Core Insight

- Criminal organisations today function as global digital corporations —
- the only difference is their profit model.

Milan Centrale – The Beginning

- Stayed at a hotel across from Milan Centrale.
- Always a different café. Always a different table.
- An envelope in the room contained one instruction:
- “Depart on the 8:00 AM train to Geneva.”
- The ticket was always waiting.

Train Contact – The Banker

- On the train, contact usually happened after 30–40 minutes.
- My role was simple:
- The banker. Nothing more. No questions.

Geneva – The Transfer

- Geneva never rushed anything; the city moved at its own rhythm.
- Checked into a five-star hotel—staff trained never to remember faces.
- An envelope waited: “Proceed tomorrow. 09:30.”
- The briefcase delivered to a private banker with 3–4 loyal staff.
- No counting. No checking.

Luxembourg – Layering Phase

- Next stage executed personally in Luxembourg.

Netherlands – Clean Integration

- Transferred to a Dutch wealth manager — funds now effectively clean.
- Money reinvested into EU real estate, equities, private structures.
- The shipment departs across the Atlantic towards Europe.