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Financial Crimes OSINT Tools: Banking

Online tools for investigating financial activity

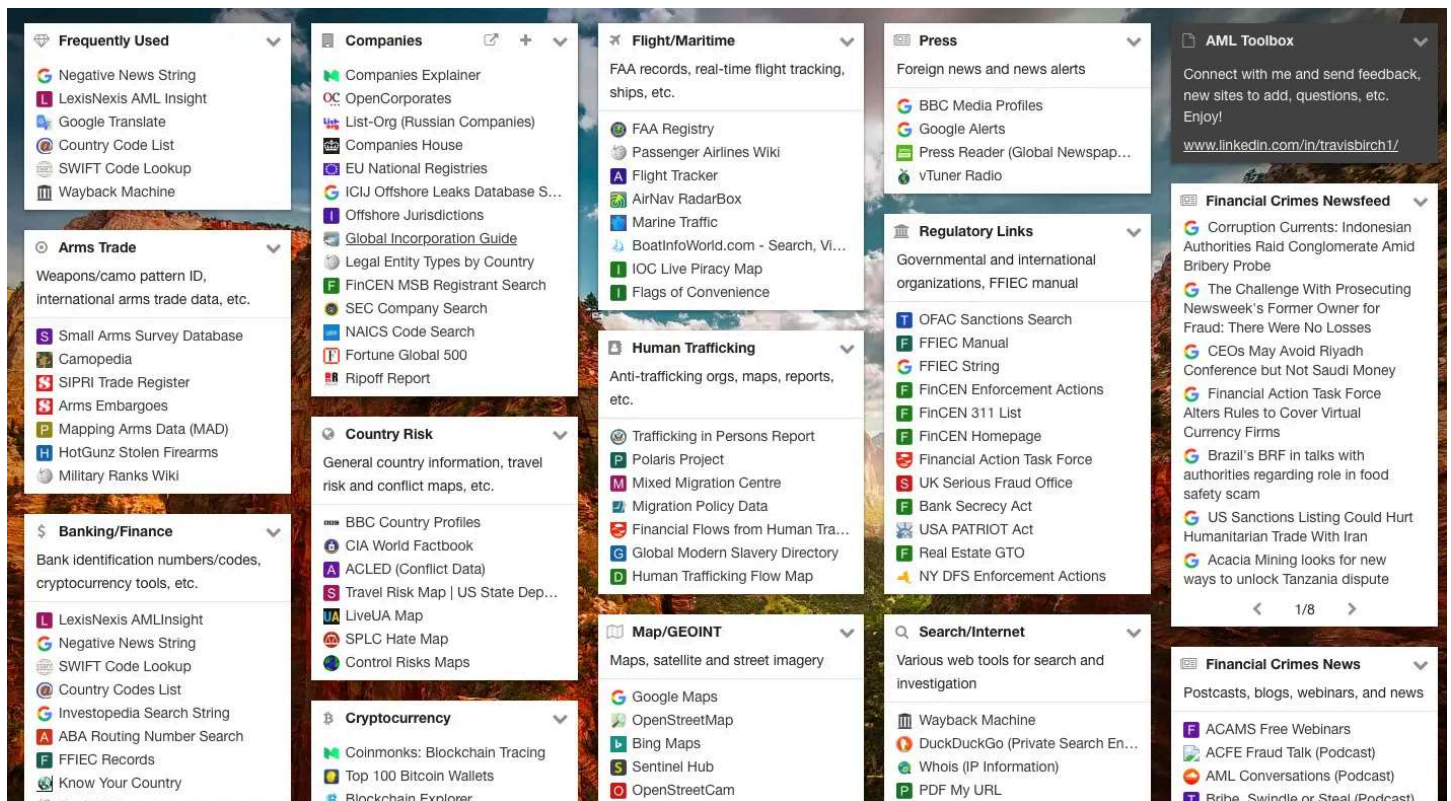


AML Toolbox · Follow

7 min read · Oct 21, 2018

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<https://start.me/p/rxeRqr/aml-toolbox?embed=1>

This is the second in a series of articles discussing the internet tools I use as an anti-money laundering analyst. You can find the complete toolbox here, and my previous article on tools for researching companies here.

Banks play an important role in the world of financial crime. On the one hand, bank compliance units spend countless hours and billions of dollars searching for and reporting dubious transactions to assist law enforcement in stopping crime. On the other hand, banks are sometimes knowing conspirators in that crime: Danske

Bank's Estonian subsidiary, for example, appears to have funneled billions in suspicious Russian funds into the rest of the world. Theirs was not simply a passive ignorance — the Russian central bank itself warned Danske's head office about the laundering operation — but the inexplicably high profits from the tiny satellite branch were too much to pass up.

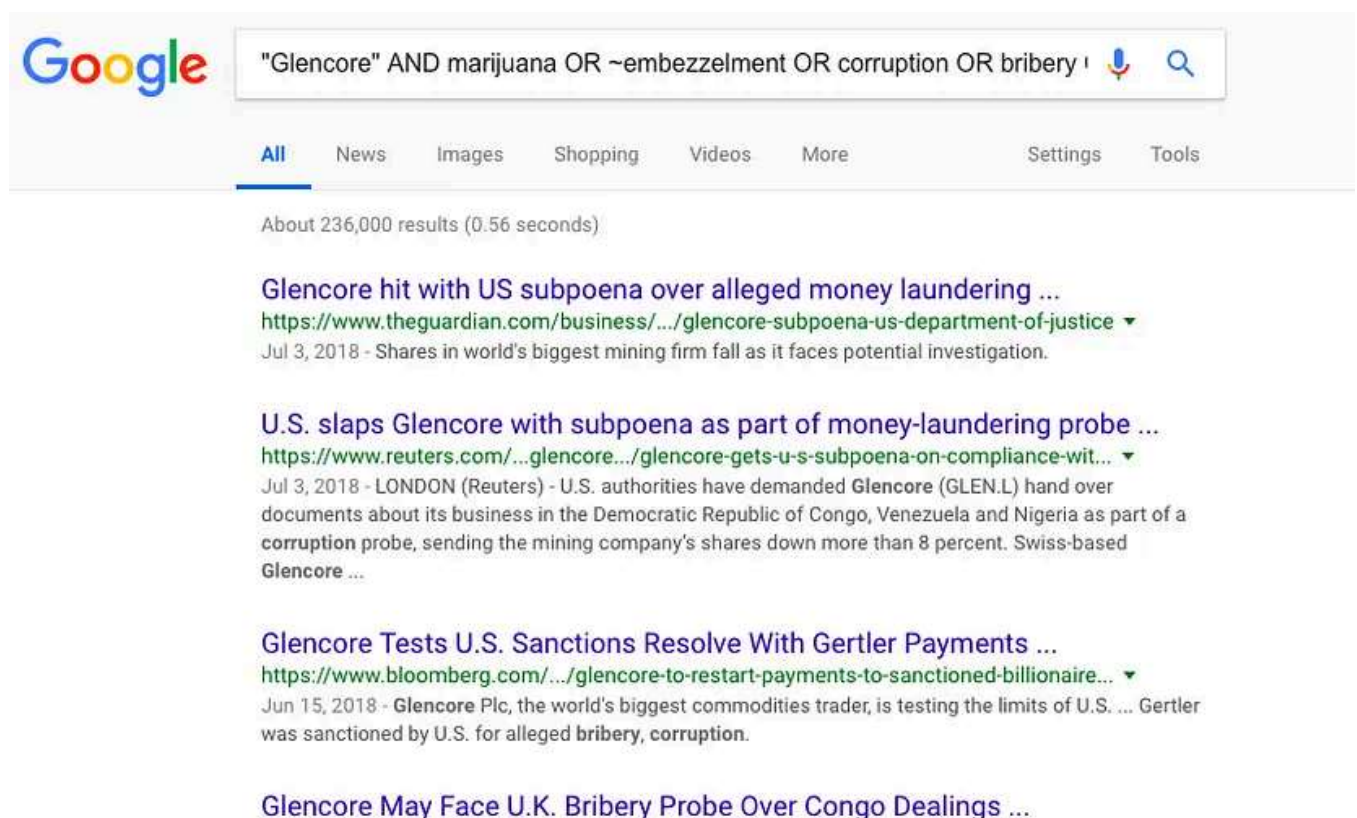
For compliance analysts and other researchers, understanding the banking landscape is crucial for investigating financial crime. Tracing correspondent banking flows, checking counterparty banks' reputations, and accessing credit card data can be the key to catching money laundering or other illicit activity.

I've put together a list of a few tools I've found useful in my work. The relevance of some of these tools will vary based on the user's position and goals, but I hope everyone will find something to add to their arsenal. Let me know what you think, especially if you have a site for me to add!

Negative News String

Link

A Google search string that covers all the basics: if the entity name has any obvious/reported links to financial crimes, including bribery, drug trafficking, fraud, etc., this will return that information.



Binlist

[Link](#)

This is a very cool tool for finding information about credit and debit cards. The first 8 numbers on payment cards are known as the IIN or BIN, and they contain information about the card issuer and the card itself. Drop those numbers into this site, and it will tell you a) what financial institution issued the card (e.g. Bank of America), b) the country the card was issued in, c) what network it belongs to (e.g. Visa or Mastercard), d) whether it is a credit or debit card, e) whether or not it is a prepaid card (surprisingly important for money laundering research), and a couple other good bits of data.

BINLIST.NET

4571 7360

Enter the first digits of a card number (BIN/IIN)

SCHEME / NETWORK
Visa

TYPE
Debit / Credit

BANK
Jyske Bank, Hjørring
www.jyskebank.dk
+4589893300

BRAND
Visa/Dankort

PREPAID
Yes / No

CARD NUMBER
LENGTH
16
LUHN
Yes / No

COUNTRY
Denmark
(latitude: 56, longitude: 10)

SWIFT Code Lookup

[Link](#)

SWIFT is a messaging system used to make international wire transfers. Each bank has its own “handle” in that messaging system, which is typically referred to as a BIC (Bank Identification Code). Knowing a BIC can be important for tracing where wires were sent to/from or where they passed through.

Each BIC has the same structure: a 4-letter bank code, a 2-letter country code, a 2-character location code, and possibly a 2–3-character branch code. For example,

CHASUS31HPQ: CHAS is for JP Morgan Chase; US is the country; 31 is the location, which in this case is NYC; and HPQ is the branch.

I've tried a number of different BIC lookup sites, and this is the best one. Others either a) return false/unclear results, b) don't allow you to search partial codes, or c) don't have a user-friendly interface.

The BIC Search provides access to the basic BIC Information. For professional purposes, please subscribe to the new **SWIFTRef Directories**.

Search criteria

BIC ⓘ
Institution name ⓘ
City ⓘ
Country ⓘ
Challenge ⓘ

All countries

E7KN A/AQX

Please enter the challenge to continue

Challenge response ⓘ

Search

Reset

What is a BIC? [Learn more](#)




















Discover
SWIFTRef
Directories

Discover the
BIC-to-LEI
Relationship file

Country Codes List

[Link](#)

The 2-letter country code above follows a standardized protocol that isn't always intuitive. Cambodia for example, is KH, and Algeria is DZ. For that reason, I like to keep this list handy.

	Country	Alpha 2	Alpha 3 Code	UN Code
A				
	Afghanistan	AF	AFG	004
	Åland Islands	AX	ALA	248
	Albania	AL	ALB	008
	Algeria	DZ	DZA	012
	American Samoa	AS	ASM	016
	Andorra	AD	AND	020
	Angola	AO	AGO	024
	Anguilla	AI	AIA	660
	Antarctica	AQ	ATA	010
	Antigua and Barbuda	AG	ATG	028
	Argentina	AR	ARG	032
	Armenia	AM	ARM	051
	Aruba	AW	ABW	533
	Australia	AU	AUS	036
	Austria	AT	AUT	040
	Azerbaijan	AZ	AZE	031
B				
	Bahamas	BS	BHS	044
	Bahrain	BH	BHR	048
	Bangladesh	BD	BGD	050
	Barbados	BB	BBB	052

Routing Number Search

[Link](#)

Like SWIFT BICs, routing numbers are bank-specific codes combined with account numbers to help process transactions, but they are used for different types of payments. I've not personally had occasion to use routing numbers in investigations, but I keep this nearby just in case.



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ABA Routing Number Lookup

This website allows for single lookups of routing numbers. It is intended for use by individuals who need to look up their financial institution's routing number. Users of this service are allowed no more than two lookups per day and are limited to ten lookups per month. Users who need additional lookups or need a more robust tool for accessing the ABA Routing Number database should [contact Accuity](#), the Official Routing Number registrar.

If you have any questions concerning this site, please call 1-800-BANKERS (226-5377) or e-mail custserv@aba.com.

Please complete:

ABA Routing Number:

Or


* Financial Institution Name:

City:

* State: Zip Code:

* Required

Validate that you are a person, not a robot:

☐ I'm not a robot 

Investopedia

[Link](#)

Like many other financial investigators, I'm not from a banking/business/finance/etc. background. I often need to define terms or understand more about how certain banking processes work. Investopedia has rarely let me down — it has many entries on a wide variety of topics, and they're accessible without sounding childish. Just replace the Xs with your term and search away!

INVESTOPEDIA Topics ▾ Reference ▾ Advisors ▾ Markets ▾ Simulator ▾ Academy ▾

Credit Facility

What is a 'Credit Facility'

A credit facility is a type of loan made in a business or corporate finance context, including revolving credit, term loans, committed facilities, letters of credit and most retail credit accounts. Companies frequently implement a credit facility in conjunction with closing a round of equity financing or raising money by selling shares of its stock. A key consideration for any company is how it will incorporate debt in its capital structure while considering the parameters of its equity financing.

Next Up

FACILITY	REVOLVING LOAN FACILITY	COMMITTED FACILITY	RETAIL CREDIT FACILITY	
----------	-------------------------	--------------------	------------------------	--

BREAKING DOWN 'Credit Facility'

A credit facility lets a company take out an umbrella loan for generating capital over an extended period of time

CREDIT FACILITY

00:05 / 01:14

Oanda Currency Converter

[Link](#)

There are many, many currency converters out there, but I like this one because you can change the conversion date. For example, you can find what a Euro payment in October 2013 equalled in USD.



TRADING

CURRENCY CONVERTER

MONEY

[Home](#) > [Currency Tools](#) > [Currency Converter](#)

Currency Converter

Currency Converter
Historical Exchange Rates
Live Exchange Rates
Transfer Money
Print

Currency I Have:

US Dollar
USD

AMOUNT:
1

Currency I Want:

Euro
EUR

AMOUNT:
0.76876

Want to transfer money? [Try our Money Transfer service](#)
INTERBANK +/- 0%
DATE: Jan 20, 2005
HELP

Currency List Wiki

[Link](#)

If you work with international payments, it can be helpful to see currency codes and find out where currencies are used. This table also links to pages for individual currencies, which have images of coins/banknotes and other info that could be useful in investigations.

List of circulating currencies by state or territory [\[edit \]](#)

State or territory ^[1]	Currency ^{[1][2]}	Symbol ^{[3][D]}	ISO code ^[2]	Fractional unit	Number to basic
Abkhazia	Abkhazian apsar ^[E]	(none)	(none)	(none)	(none)
Russian ruble	Russian ruble	₽	RUB	Kopek	100
Afghanistan	Afghan afghani	؍	AFN	Pul	100
Akrotiri and Dhekelia	Euro	€	EUR	Cent	100
Albania	Albanian lek	L	ALL	Qindarkë	100
Alderney	Alderney pound ^[E]	£	(none)	Penny	100
British pound ^[F]	British pound ^[F]	£	GBP	Penny	100

The Fourth Series of the Central Bank of Jordan ^[6]									
Obverse	Reverse	Value	Dimensions	Main Color	Obverse	Reverse	Printed Date	Issued Date	Watermark
		1 dinar	133 × 74 mm	Lime and green	Hussein bin Ali	Great Arab Revolt	2002 Hج 1423	March 30, 2003	Sharif Hussein bin Ali
		5 dinars	137 × 74 mm	Brick orange	Abdullah bin al-Hussein	Ma'an Palace		December 22, 2002	Abdullah I bin al-Hussein
		10 dinars	141 × 74 mm	Blue	Talal bin Abdullah	First Jordanian Parliament Building			Talal bin Abdullah
		20 dinars	145 × 74 mm	Cyan	Hussein bin Talal	Dome of the Rock		February 2, 2003	Hussein bin Talal
		50 dinars	149 × 74 mm	Pink and brown	Abdullah bin al-Hussein	Raghadan Palace			Abdullah II bin al-Hussein

List of Banks Wiki

[Link](#)

This is a landing page with links to several lists of banks (all banks in the world, largest banks by assets, banks by continent, etc.). Bank websites are not very effective for finding business information like assets, branches, subsidiaries, etc., as most are oriented toward online banking and advertising. Wiki pages are a good resource for finding that research information at a glance.

Al-Rajhi Bank

From Wikipedia, the free encyclopedia
(Redirected from Al Rajhi Bank)

The **Al Rajhi Bank** (Arabic: مصرف الراجحي) (previously known as *Al Rajhi Banking and Investment Corporation*)^[4] is a Saudi Arabian bank and the world's largest Islamic bank by capital based on 2015 data.^[5]

The bank is Saudi Arabia's largest bank by market value^[6] and the Kingdom's second largest lender^[7] with over SR 330.5 billion in AUM (\$88 billion)^[8] and over 600 branches.^[9] Its head office is located in Riyadh, with six regional offices. Al Rajhi Bank also has branches in Kuwait and Jordan, and a subsidiary in Malaysia.

Contents [hide]
1 History
1.1 Foundation
1.2 Joint stock
1.3 Re-branding
1.4 International expansion
1.5 Local expansion
2 Operations
2.1 Trading
2.2 Al Rajhi Bank Shariah Group
2.3 Board of directors
2.4 International presence
2.4.1 Kuwait
2.4.2 Jordan

Al Rajhi Bank	
مصرف الراجحي	
Type	Public (Tadawul: 112052)
Industry	Banking, financial services
Founded	1957; 61 years ago
Headquarters	Riyadh, Saudi Arabia
Number of locations	600+ Branches 4,700+ ATMs 73,000+ POS
Key people	Abdullah bin Suleiman Al Rajhi (Chairman) Stefano Bertamini (CEO)
Products	Financial Services
Revenue	▲ SR 6.35 billion (Q2 2018 ^[1])
Operating income	▲ SR 8.43 billion (Q2 2018)
Net income	▲ SR 4.95 billion (Q2 2018)

FDIC BankFind

Link

Another nice way to find bank information, as long as the bank is in the US or is otherwise regulated by the FDIC. In addition to regular “demographic” information, you can find the bank’s regulator, the location of its branches, and other useful information. I use this over Wikipedia whenever possible, especially if I need to list it as a source.

Bank of America, National Association
 100 North Tryon St
 Charlotte, NC 28202

 FDIC Certificate #: 3510 [Bank Charter Class: N](#)

Definition	Demographic Information	October 18, 2018	June 30, 2018	June 30, 2017
1 Status		Active	Active	Active
2 Bank Holding Company (Regulatory Top Holder)		See Note!	BANK OF AMERICA CORPORATION	BANK OF AMERICA CORPORATION
3 Certificate#		3510	3510	3510
4 Federal Reserve ID Number		480228	480228	480228
5 Institution Name		Bank of America, National Association	Bank of America, National Association	Bank of America, National Association
6 City, State, Zip		Charlotte, NC, 28202	Charlotte, NC, 28202	Charlotte, NC, 28202
7 Number of Domestic Offices			4488	4637
8 Number of Foreign Offices			229	229
9 Offices in insured other areas			N/A	N/A
10 Interstate Offices			Yes	Yes
11 Summary Of Deposits			June 30, 2017	June 30, 2017
12 Current List of Total Offices		Offices		
13 Asset Concentration Hierarchy		All Other Specialization > 1 Billion	All other Over 1 Billion	All other Over 1 Billion
14 Subchapter S Corporation			No	No
15 County		Mecklenburg	Mecklenburg	Mecklenburg
16 Metropolitan Statistical Area		Charlotte-Concord-Gastonia, NC-SC	Charlotte-Concord-Gastonia, NC-SC	Charlotte-Concord-Gastonia, NC-SC
17 Established Date		October 17, 1904	October 17, 1904	October 17, 1904
18 Date of Deposit Insurance		January 1, 1934	January 1, 1934	January 1, 1934

Know Your Country[Link](#)

A helpful place to catch up on country-specific banking risks. The site publishes country reports that include information on sanctions, inclusion on regulatory blacklists, bribery risk, the country's economy, and other helpful information.

Sudan

- Sanctions**
UN, EU Financial and Arms
- FATF AML Deficient List**
No longer on FATF list
- Higher Risk**
Compliance with FATF 40 + 9 Recommendations
Supporter of / Safe Haven for International Terrorism
Not on EU White list equivalent jurisdictions

FATF Homepage[Link](#)

The Financial Action Task Force is an international organization that handles money laundering and illicit finance issues. It serves as a forum for multilateral collaboration and produces policy recommendations and other related documents. From an investigation standpoint, relevant documents include “mutual evaluation” reports, which are assessments of countries’ money laundering regimes by other member states, and typology reports, which are research/explanatory reports focused on certain aspects of financial crime.

The screenshot shows the FATF website interface. The header includes the FATF logo, navigation links (HOME, ABOUT, COUNTRIES, PUBLICATIONS), a search bar, and language options (EN, FR). Below the header, a banner states: "Research will assist countries in identifying, assessing and understanding the money laundering and terrorist financing risks that they are exposed to. Once these risks are properly". A "Learn more" link is present.

The main content area displays search results for "55 Methods and Trends Publications". On the left, a "Refine selection:" sidebar shows filters for "Including:", "Topic", "Methods And Trends (55)", "Regional body", "Country", and "Document type(s)". The "Methods And Trends (55)" filter is expanded, showing sub-categories: "FATF General (7)", "Corruption (2)", "FATF Recommendations (2)", "Financing Of Proliferation (1)", and "Mutual Evaluations (1)".

The search results list three publications:

- FATF Monitoring of Terrorist Financing Risks and Actions Taken to Combat ISIL, Al-Qaeda and Affiliates Financing**
19 Oct 2018
An update on the evolving financing strategies of ISIL, Al-Qaeda and affiliates since the FATF 2015 reports.
- Financial Flows from Human Trafficking**
02 Aug 2018
This report aims to raise awareness about the type of financial transactions that can identify human trafficking for sexual exploitation, forced labour or for removal of organs.
Links: [Financial Flows from Human Trafficking \(pdf, \)](#), [Financial Flows from Human Trafficking - Executive Summary \(pdf, \)](#)
- Professional Money Laundering**
26 Jul 2018
This reports looks at the techniques and tools used by professional money launderers and aims to help countries identify and dismantle them.
Link: [Professional Money Laundering \(pdf, \)](#)

FFIEC Manual String

[Link](#)

The FFIEC (Federal Financial Institutions Examination Council) manual is the AML analyst’s bible. It’s the document that sets out what regulators look for in tests of financial institutions’ compliance practices, but it also includes good information about red flags associated with different schemes and banking practices. As with any bureaucratic document, it’s really long (there are like 20 appendices), so I usually search it with a Google string.

Bank Secrecy Act Anti-Money Laundering Examination Manual

[Backward](#) | [Table of Contents](#) | [Forward](#)

APPENDIX F: MONEY LAUNDERING AND TERRORIST FINANCING "RED FLAGS"

The following are examples of potentially suspicious activities, or "red flags" for both money laundering and terrorist financing. Although these lists are not all-inclusive, they may help banks and examiners recognize possible money laundering and terrorist financing schemes. FinCEN issues advisories containing examples of "red flags" to inform and assist banks in reporting instances of suspected money laundering, terrorist financing, and fraud. In order to assist law enforcement in its efforts to target these activities, FinCEN requests that banks check the appropriate box(es) in the Suspicious Activity Information section and include certain key terms in the narrative section of the SAR. The advisories and guidance can be found on FinCEN's website.³⁰² Management's primary focus should be on reporting suspicious activities, rather than on determining whether the transactions are in fact linked to money laundering, terrorist financing, or a particular crime.

The following examples are red flags that, when encountered, may warrant additional scrutiny. The mere presence of a red flag is not by itself evidence of criminal activity. Closer scrutiny should help to determine whether the activity is suspicious or one for which there does not appear to be a reasonable business or legal purpose.

Potentially Suspicious Activity That May Indicate Money Laundering

Customers Who Provide Insufficient or Suspicious Information

- A customer uses unusual or suspicious identification documents that cannot be readily

OFAC Sanctions Lookup

Link

Sanctions are all over the news these days, and policy is always changing. The US sanctions regime is likely the most consequential and thorough in the world, and it is administered by the Office of Foreign Asset Control (OFAC) under the Treasury Department. They have a nice webform that allows you to search the sanctions list for individuals or companies and find directory information about them (e.g. nationality, address, etc.) if available.

The screenshot shows the OFAC Sanctions List Search application. At the top, the OFAC logo and "Office of Foreign Assets Control" are displayed. The title "Sanctions List Search" is prominent. Below this, a detailed description of the application is provided, explaining its purpose and how to use the search tool. Links for "Download the SDN List", "Download the Consolidated Non-SDN List", "Visit The OFAC Website", and "Program Code Key" are included.

The "Lookup" section contains the following fields and options:

- Type:** All
- Name:** bin laden
- ID #:**
- Program:** All, SDN List, BALKANS, BELARUS
- Minimum Name Score:** 100
- Address:**
- City:**
- State/Province:**
- Country:** All
- List:** All
- Search** and **Reset** buttons.

The "Lookup Results: 7 Found" section displays a table with the following data:

Name	Address	Type	Program(s)	List	Score
BIN LADEN, Osama		Individual	SDGT, SDT	SDN	100
BIN LADEN, Usama		Individual	SDGT, SDT	SDN	100
USAMA BIN LADEN NETWORK		Entity	FTO, SDGT,	SDN	100

FinCEN Enforcement Actions

Link

The Financial Crimes Enforcement Network (FinCEN) is the US financial intelligence unit, and it is a hub for illicit finance information. This link is to the newsfeed of the Network's "enforcement actions," which are essentially rulings against financial institutions that have engaged in illegal activity. This is useful for researching individual institutions, but it is also a valuable source for keeping up on financial crimes trends. Other agencies issue enforcement actions or similar rulings, which can be found via Google. Other notable FinCEN resources: this [Geographical Targeting Order](#) (GTO), which requires title agencies to report on cash real estate purchases in certain areas (Miami, San Antonio, NYC, Hawaii, western California); and the [311 Special Measures](#) list, which includes entities of "special money laundering concern."



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Banking

Crime

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I write about investigating financial crimes and OSINT. Find me on Twitter at [@al_ajnabi_](#)

Responses (1)



What are your thoughts?

Respond



Pooja Rao
over 5 years ago



Awesome



1

Reply

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Oct 1, 2018 83 3



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How it Works?
1 minute video

It was a very good experience with SFM during our company establishment progress from day one and till every this settle...

★★★★★

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By Acquisition International Limited

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- Commerce over the Internet
- Consultants / Counsellors
- Traders
- Holding intellectual property rights
- For the custody of real estate

PRICE FOR SEYCHELLES COMPANY

BANK ACCOUNT

AML Toolbox

Finding Shell Companies: An Investigator's Guide

An Investigator's Guide

Oct 24, 2018 89 2



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What Do AML Analysts Do?

A primer for the prospective analyst

Oct 8, 2018 🖱 75



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Keeping Up on Financial Crimes

AML News Sources

Nov 25, 2018 🖱 11



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 Jessica Stillman

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Lists



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52 stories · 1554 saves



MODERN MARKETING

204 stories · 958 saves



Staff picks

789 stories · 1509 saves



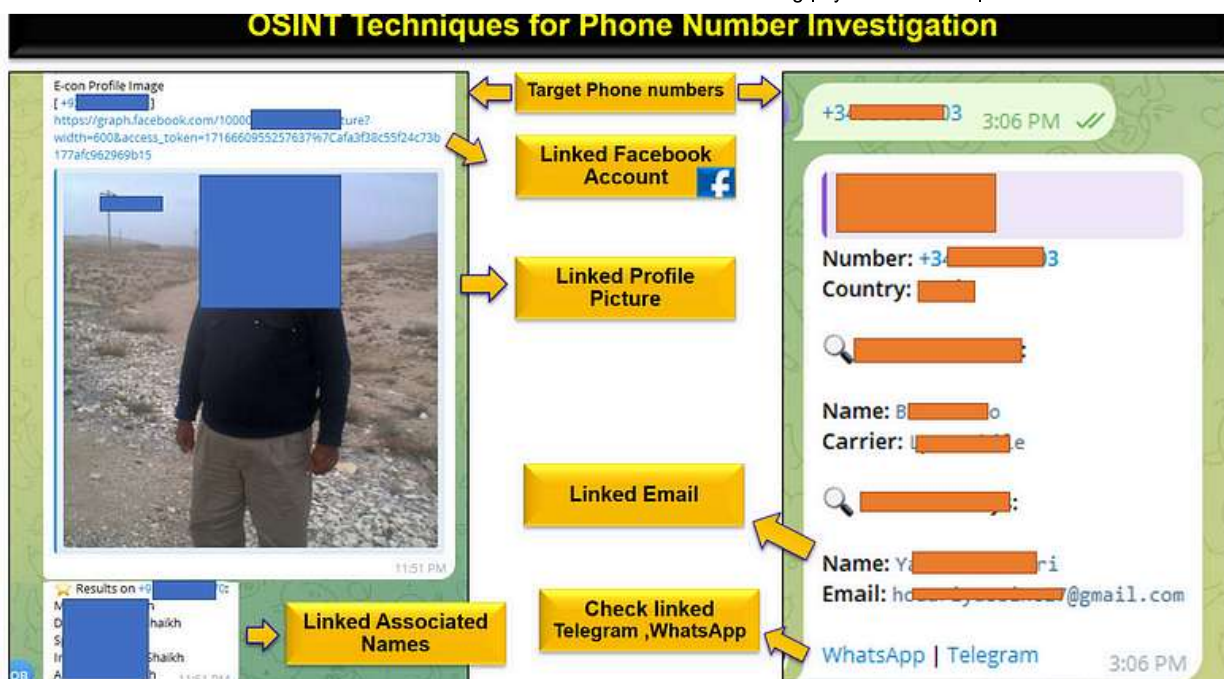
 Benjamin Strick

Geolocating a Gang Lord Wanted by the FBI: An OSINT Explainer

This report shows how OSINT techniques were used to find the 'home' of a gang leader.

May 28 🖱 380 💬 3



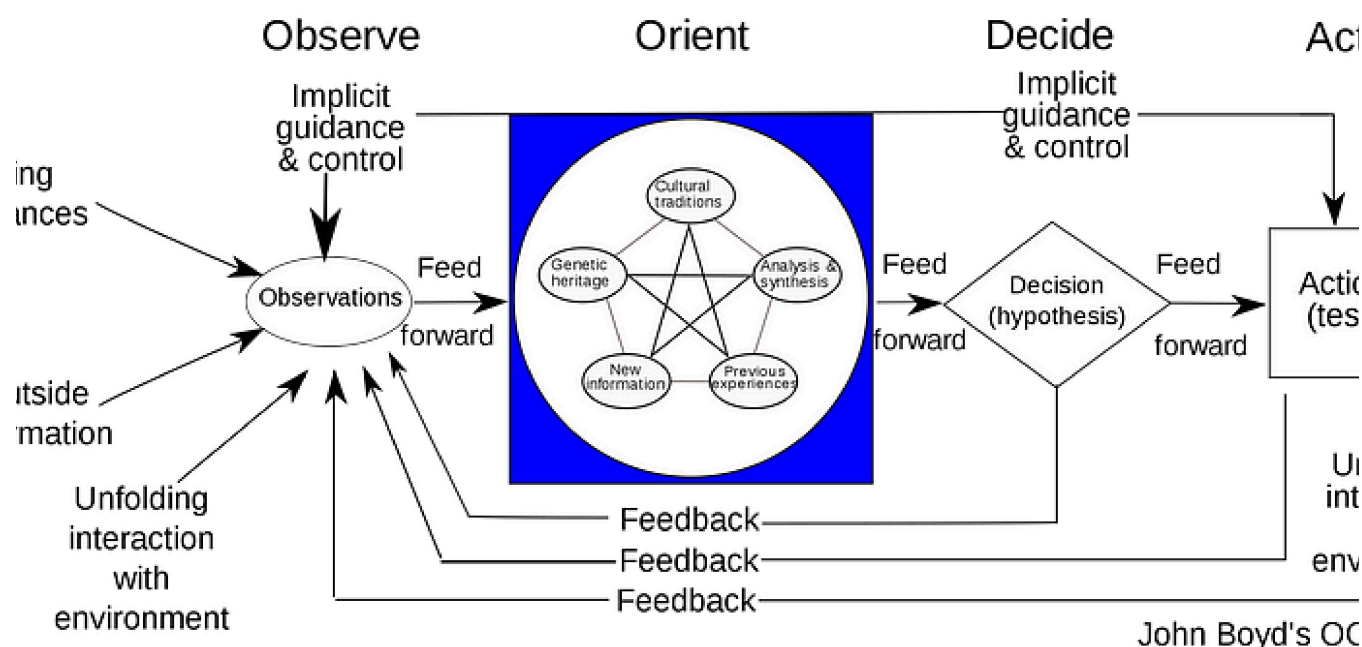


In OSINT Team by Practical OSINT

4 Best Telegram BOTs for Phone Number Investigation

Discover social media accounts, email addresses, associated names, profile picture and spam or fraud activities connected to a phone...

★ Oct 2 🖱 210




Anthony Mensier

How Large Language Models Changed My Entire OSINT Workflow

Introduction: Leveraging LLMs to augment Intelligence analysis

Apr 15, 2023 🖱 348 💬 3



 Cyber Sam

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10+ YouTube OSINT tools

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