**FT INDICATORS** **­**

**Behaviora**l **Indicators**:

* The parties to the transaction (owner, beneficiary, etc.) are from countries known to support terrorist activities and organizations.
* Use of false corporations, including shell­companies.
* Inclusion of the individual in the United Nations 1267 Sanctions list.
* Media reports that the account holder is linked to known terrorist organizations or is engaged in terrorist activities.
* Beneficial owner of the account not properly identified.
* Use of nominees, trusts, family member or third party accounts.
* Use of false identification.
* Abuse of non­profit organization.

**Indicator**s **linke**d **t**o **th**e **financia**l **transactions**:

* The use of funds by the non­profit organization is not consistent with the purpose for which it was established.
* The transaction is not economically justified considering the account holder’s business or profession.
* A series of complicated transfers of funds from one person to another as a means to hide the source and intended use of the funds.
* Transactions which are inconsistent with the account’s normal activity.
* Deposits were structured below the reporting requirements to avoid detection.
* Multiple cash deposits and withdrawals with suspicious references.
* Frequent domestic and international ATM activity.
* No business rationale or economic justification for the transaction.
* Unusual cash activity in foreign bank accounts.
* Multiple cash deposits in small amounts in an account followed by a large wire transfer to another country.
* Use of multiple, foreign bank accounts.