



It's a World-Wide Issue

They may work in a restaurant you frequent. Or you might notice them at an Agent location. You may see them in the grocery store. Or they might even work at your neighbor's house. Chances are they are part of your community. Who are they? They are victims of human trafficking and can be found just about anywhere in the world.

Human trafficking is the act of taking advantage of a person by force, fraud or intimidation to make the person perform sexual acts or work against his or her will – with the most common victims being women or children. The International Labour Organization estimates that nearly 21 million men, women and children are trafficked for commercial sex or forced labor around the world today.¹ Victims are trafficked both within and across international borders. And according to the United Nations Global Report on Trafficking in Persons 2012, at least 136 different nationalities were trafficked and detected in 118 different countries.²

According to Europol, human trafficking is one of the most lucrative of organized crime activities – with criminals profiting hugely from these enterprises.³ In fact, the International Labor Organization estimates that as one of the largest illicit businesses in the world, the human trafficking industry generates more than US\$40 billion dollars per year. And these illegal proceeds make their way into the legitimate financial system.

Illegal proceeds collected from human trafficking activities are transformed by criminals into apparently legitimate money or other assets. A Financial Action Task Force (FATF) report notes that to avoid detection, the criminals often wire funds through money services businesses (MSBs).⁴ Why MSBs? They are cash-intensive businesses with a wide range of products and services offered. They're easily accessible, and in many cases, found worldwide. Also, unlike banks, MSBs usually don't have "account holders" and the easily available information and data that come along with account ownership – such as employment and visible, regular patterns of financial behavior.

It's for these reasons that, more and more, money transfer companies are partnering with law enforcement agencies to help them follow the money – using reliable money laundering patterns and controls to help detect suspicious activity that can signify human trafficking. They also work together to share information and develop new typologies that can help flush out human traffickers.

Western Union was the first financial services company in the U.S. to join the Blue Campaign⁵ – teaming up with the U.S. Department of Homeland Security (DHS) to help combat human trafficking and many other organizations have followed suit. Working in collaboration with law enforcement, government, non-governmental and private sector organizations, the Blue Campaign strives to protect the basic right of freedom and to bring those who exploit human lives to justice⁶. Through the Campaign, these organizations help their teams learn to detect "red flags" that may indicate the signs of human trafficking and provide training on how to detect a potential human trafficking victim and how to involve law enforcement.

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¹"Forced labor," International Labour Organization, accessed January 24, 2014, <http://www.ilo.org/global/topics/forced-labour/lang-en/index.htm>.

²UNODC, Global Report on Trafficking in Persons 2012 (United Nations publication, Sales No. E.13.IV.1), accessed January 24, 2014, http://www.unodc.org/documents/data-and-analysis/glotip/Trafficking_in_Persons_2012_web.pdf.

³EUROPOL, EU Organised Crime Threat Assessment 2011, accessed January 24, 2014, <https://www.europol.europa.eu/sites/default/files/publications/octa2011.pdf>.

⁴Financial Action Task Force and Groupe d'action financière, Money Laundering Risks Arising from Trafficking in Human Beings and Smuggling of Migrants July 2011, accessed January 24, 2014, <http://www.fatf-gafi.org/media/fatf/documents/reports/Trafficking%20in%20Human%20Beings%20and%20Smuggling%20of%20Migrants.pdf>.

⁵"Western Union Joins Effort to Fight Human Trafficking", The New York Times, accessed January 24, 2014, http://markets.on.nytimes.com/research/stocks/news/press_release.asp?docTag=201311060830BIZWIRE_USPRX_BW5307&feedID=600&press_symbol=5602079.

⁶"End Human Trafficking", Department of Homeland Security, accessed January 24, 2014, <https://www.dhs.gov/end-human-trafficking>.