

A systemic design approach to tackle money laundering

The goal of almost all forms of crime is monetary gain. In serious forms of crime, like drug crime or human trafficking, enormous amounts of money are made. For criminals, this money is not directly usable. Spending it right away in the economy would be too obvious and attract attention from the authorities. Therefore, the dirty money gained by these criminal activities should be laundered first. The true origin of the money is disguised, and a legal source is linked to it. After money laundering the dirty money, the money appears clean and can be spent in the economy.

Money laundering is not only a crime in itself but also a secondary offence. It can be seen as a symptom of other criminal activities because the need for laundering money is always a result of criminal activities where much money is made. For this reason, it is crucial to tackle it. The fight against money laundering is essential to fight all other kinds of serious crime effectively.

The Public Prosecution Service plays a vital role in tackling money laundering. They are responsible for detecting criminal offences and prosecuting criminals. In this project, the initial goal is to:

Map out the current money laundering system in the region of Limburg and identify opportunities that support the Public Prosecution Service in the fight against money laundering in the current system.

Money laundering is a complex problem. It involves many stakeholders, and it is dynamic. In this project, the systematic design approach is used to tackle this complex problem situation. In the systemic design approach, the design thinking and system thinking methods are combined.

The project can be separated into two parts. The first part is about researching and identifying the money laundering system. The second part is about developing interventions that fit in this system. To move from insights to interventions, an experiment with different methods is carried out. These methods were: GIGA-mapping, the VIP method, system mapping by using a causal loop diagram, and the reframing method. By reflecting on these methods and developed personal

design criteria, an intervention framework was developed. This framework helped develop three new sub design goals, focused on providing understanding, guidance and inspiration for the Public Prosecution Service.

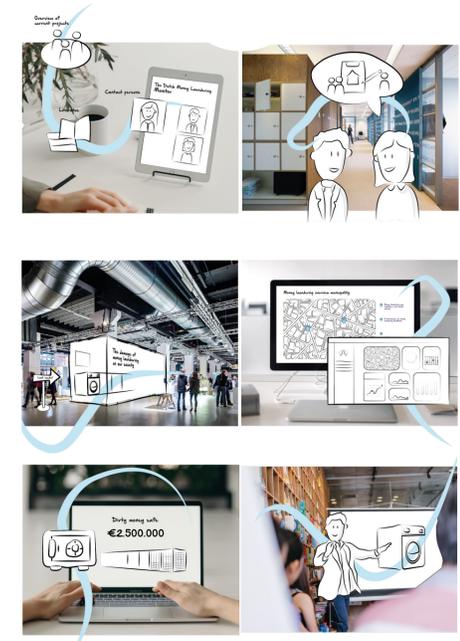
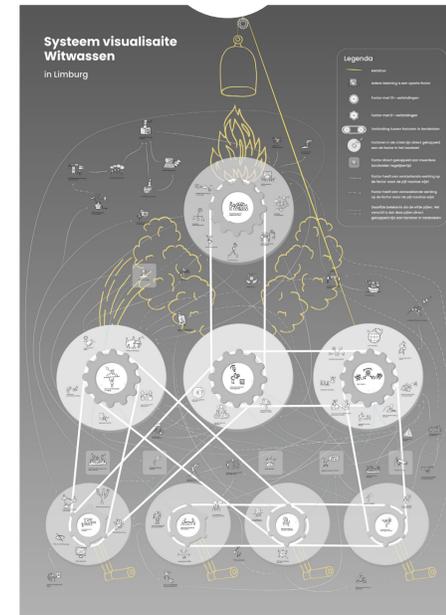
These three goals resulted in three systemic interventions. The first intervention is the causal loop diagram, focused on understanding the money laundering system. Second, the action blueprint, consisting of six principles that guide the Public Prosecution Service in taking urgent action. And third, the tangible solution overview shows examples of how the six principles can be developed into tangible ideas. The interventions collaboratively help to increase the sense of urgency regarding money laundering among the Public Prosecution Service. Together they form the Money Laundering Design Manifesto.

Experts have evaluated the results of this project. This enabled further detailing of the manifesto and its interventions.

The final systemic intervention portfolio consists of three interventions. The first intervention is the causal loop diagram, the second intervention is a blueprint, and the third intervention is a tangible solution overview. In this chapter, each intervention will be discussed one by one. Each intervention corresponds with a different abstraction level of the money laundering system and a different complexity level. This can be seen in figure 21. The reason to create a portfolio was made based on the design choice reflection in the intermezzo. This reflection made clear that coming up with one solution to solve the whole system is not possible. Multiple interventions based on different levels of abstraction are preferred to make the most impact.

Each intervention in the portfolio is connected to a specific design goal. The causal loop is all about improving understanding, the action blueprint goal is to guide, and the tangible concept overview is to inspire the Public Prosecution Service.

To combine the multiple interventions of the systemic intervention portfolio into one final product, in this manifesto, the three interventions: the causal loop diagram, the blueprint and the tangible solution overview, are described. The reason for creating this manifesto was to make the results of this graduation project accessible for employees of the Public Prosecution Service. Having one clear final product is, therefore, better suitable. The Money Laundering Design Manifesto is written in Dutch to make it more accessible.



M.M.C. Blankendaal
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Strategic Product Design

Committee Nynke Tromp
Mieke van der Bijl-Brouwer
Ben Koke & Jordi Otto (OM)
Company Openbaar Ministerie