

جامعة فيلادلفيا
كلية العلوم الإدارية والمالية

المؤتمر العلمي الرابع

الريادة والإبداع

إستراتيجيات الأعمال في
مواجهة تحديات العولمة



15 – 16/3/2005

(Money Laundering)

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. (. Com)www.middleasstonline)

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Monetary and Economic) ""

Bates

Bates , 1983 ,) "

Knowledge

(studies , 1998 , P 20

"

(p . 90 – 100

Daft

""

. (Daft , 1992 , p . 50) "

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. Plastic cards -1

/	/ Debit Card	/ Bank Credit Card
/	/ Smart Card	/ Charge Card
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(28	2002) :

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. Electronic Cash () -2

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(63 2002)

Tokens

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(34 2002)

. Electronic Checks -3

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(www.bankofsudan. org.htm) -:

Home Banking -1

Full Automated Branch -2

Electronic Funds Transfer -3

Internet Banking -4

5

Interactive TV Banking	-5
Mobile Phone Banking	-6

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2003)

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(45 2003) -:

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(605 2002

: : Operational Risk -1

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(Money Laundering)

. (www.islamonline.net . , 2003 ,)

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" (www.islamonline . 2003) "

" (109 2000) "
(25 2000) "

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(FATF)

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(31 1997
(42) 2000 FATF

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(www.fatf.com)

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: ATM -1

: Internet Bank -2

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(41 2002)

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(92 2002

: Smart Card -6

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Financial (FATF) 1989

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Society Of Wide Inter bank Financial) SWIFT _____ :
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182

1971

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80

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168- 159

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2000 FATF
(www.asharq al-ausat.com)

FATF 2001 318
2002) . (219

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2000 / 11 / 14

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. (www.asharq al-ausat.com)

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(www.alwatan.com) .

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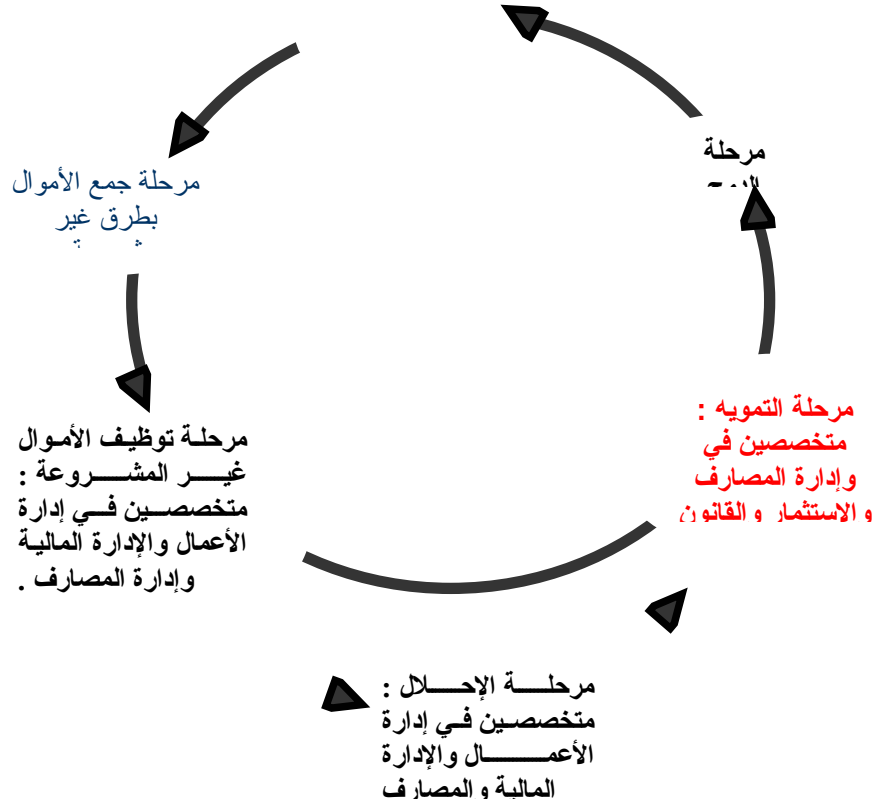
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			www.middleeastonline.com.	2003		.4
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