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КАК КАЗИНО, ЛОТЕРЕИ И БУКМЕКЕРСКИЕ КОНТОРЫ ПОМОГАЮТ СКРЫВАТЬ ДОХОДЫ

Аннотация*: В статье рассматривается использование индустрии азартных игр — казино, лотерей и букмекерских контор — в качестве механизма легализации преступных доходов. На основе данных финансовых разведок (FinCEN, CFI, ФАТФ), отраслевых регуляторов и материалов уголовных дел 2020–2026 годов раскрывается базовая схема отмывания: внесение грязных денег на игровой счёт, совершение нескольких ставок и последующий вывод средств под видом законного выигрыша. Приводятся конкретные примеры из Казахстана (схема на 600 млрд тенге с использованием криптовалют и call-центров), Израиля (скупка лотерейных билетов), Бельгии (расследование в отношении экс-еврокомиссара), Индии и Турции (фиктивные букмекерские платформы и подставные счета), а также российской судебной практики (Вологодская область, Владивосток, Оренбург). Анализируется трёхфазная модель отмывания (размещение, расслоение, интеграция) с учётом роли криптовалют, дропперства и трансграничной обфускации. Общий объём подозрительных операций в игорном секторе оценивается в десятки миллиардов долларов ежегодно. Делается вывод, что статистически просчитанная неизбежность* *проигрыша становится приемлемой ценой за документальное подтверждение легальности преступных капиталов.*

***Ключевые слова**: отмывание денег, игорный бизнес, легализация преступных доходов, казино, букмекерские конторы, лотереи, финансовый мониторинг.*

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HOW CASINOS, LOTTERIES, AND BOOKMAKERS HELP HIDE INCOME

***Abstract:** The article examines the use of the gambling industry — casinos, lotteries and bookmakers — as a mechanism for money laundering. Based on data from financial intelligence agencies (FinCEN, CFI, FATF), industry regulators, and criminal case materials from 2020-2026, the basic scheme of laundering is revealed: depositing dirty money into a gaming account, making multiple bets, and then withdrawing funds under the guise of legitimate winnings. Specific examples are given from Kazakhstan (a 600 billion tenge scheme using cryptocurrencies and call centers), Israel (purchase of lottery tickets), Belgium (investigation of the ex-European commissioner), India and Turkey (fictitious betting platforms and fake accounts), as well as Russian judicial practice (Vologda region, Vladivostok, Orenburg). A three-phase laundering model (placement, stratification, integration) is analyzed, taking into account the role of cryptocurrencies, droppery, and cross-border obfuscation. The total volume of suspicious transactions in the gambling sector is estimated at tens of billions of dollars annually. It is concluded that the statistically calculated inevitability of loss becomes an acceptable price for documentary evidence of the legality of criminal capital.*

Keywords: *money laundering, gambling, money laundering, casinos, bookmakers, lotteries, financial monitoring.*

The gambling industry, which generates huge profits, has long become one of the most vulnerable sectors of the global economy for laundering criminal proceeds, and behind the facade of bright lights and loud jackpots lies a complex shadow financial system where casinos, lotteries and bookmakers become key tools for legalizing billions of dollars received from drug trafficking, corruption and cybercrime. The simplest and most common laundering scheme fits into the algorithm "I came in with dirty money, made a couple of bets, came out with a win," but in practice this mechanism turns into a multi-level operation using cryptocurrencies, fake accounts and cross-border transfers, which is revealed only by large-scale international investigations. For example, in December 2025, the Kazakhstan Financial Monitoring Agency disclosed a scheme where the volume of illegal transactions exceeded 600 billion tenge, and more than 20 payment organizations and officials of second-tier banks were involved in criminal activity.[1] The owners of fintech services used gray POS terminals and fictitious contracts with bookmakers, disguising transfers as legal transactions, and in parallel, the liquidated call center provided technical support for four online casinos with staff from 120 citizens of five countries, and its gambling partner program had a turnover of more than $ 200 million in cryptocurrency.[2]

The scale of laundering through the gambling sector shocks even seasoned analysts: according to the American supervisory authority FinCEN, from 2020 to 2024, casinos and related operators identified suspicious transactions worth more than $ 24 billion, with the main methods being the purchase of chips with unexplained funds with minimal play and subsequent cashing.[3] A study by the UK

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[1] 600 млрд тенге вывели в пользу онлайн-казино // Forbes URL: https://forbes.kz/articles/600-mlrd-tenge-vyveli-v-polzu-onlayn-kazino-6762fa (дата обращения: 11.05.2026).
[2] 600 млрд тенге вывели в пользу онлайн-казино // Forbes URL: https://forbes.kz/articles/600-mlrd-tenge-vyveli-v-polzu-onlayn-kazino-6762fa (дата обращения: 11.05.2026).
[3] США сообщили о масштабном использовании казино в схемах отмывания // SPORT.RU URL: https://sport.ua/news/795461-ssha-soobshchili-o-masshtabnom-ispolzovanii-kazino-v-shemah-otmyvaniya-deneg (дата обращения: 11.05.2026).

Gambling Authority for 2023 showed that about 66% of land-based casinos offered some kind of payment operator service, creating ideal conditions for mixing criminal proceeds with legal winnings.[4] The Singapore 2024 study described the risk of laundering through land-based casinos as "moderately high," pointing out that criminals are increasingly moving to the online segment due to its increased profitability and cross-border nature, and the study itself refers to the $2.2 billion Philippine case uncovered in Singapore.[5] The illegal sector is growing at an explosive pace: according to estimates by the American Gaming Association, the revenues of illegal online casinos in the United States have reached $ 18.6 billion, an increase of almost 38% since 2022. In the field of online gambling, money laundering accounts for 10.9% of all types of fraud, and the scheme itself is based on a classic chain: dirty money is deposited into a gaming account, then several bets are made, and the funds are withdrawn as legal winnings.

The lottery business provides no less sophisticated legalization mechanisms, and one of the most common schemes is to buy winning tickets from their real owners at a premium to face value, after which criminals cash out these tickets through third parties, thereby obtaining documentary evidence of the legitimate origin of the funds. In January 2026, the Israeli police detained a lawyer who cashed out the winning Toto lottery forms bought by criminals from the real winners and transferred the money to his account, thus laundering tens of millions of shekels. The scandal with former European Commissioner for Justice Didier Reynders, which broke out at the end of 2024, shocked Europe: for 15 years, the former Belgian finance minister and his wife bought electronic lottery tickets of the national lottery for up to 50,000 euros per year, with a significant part of the purchases paid in cash, and all winnings were immediately withdrawn to bank accounts. accounts without

[4] Риски отмывания денег и финансирования терроризма в британской индустрии азартных игр в 2023 году // GAMBLING COMMISSION URL: https://www.gamblingcommission.gov.uk/guidance/the-2023-money-laundering-and-terrorist-financing-risks-within-the-british/2023-money-laundering-and-risks-casinos-offering-money-service-businesses (дата обращения: 11.05.2026).

[5] Singapore: iGaming Poses Greater Risk for Money Laundering // GGB URL: https://ggbmagazine.com/articles/singapore-igaming-poses-greater-risk-for-money-laundering/#content (дата обращения: 11.05.2026).

reinvestment, which is absolutely uncharacteristic for an ordinary player.[6] The Belgian financial intelligence agency CFI has repeatedly warned that the gambling sector is increasingly being used by drug traffickers who buy payment vouchers for cash from drug sales, replenish online casino accounts through them and then withdraw funds as winnings, and the guaranteed minimum refund for some types of scratch cards reaches 73% of the invested amount, which it makes this method of laundering statistically calculated.[7]

Bookmakers and sports betting have turned into a giant laundromat for criminal capital, and high-profile investigations in recent years show that not only professional criminals, but also global sports stars are involved in these schemes. In November 2025, the Indian Anti-Money Laundering Authority seized the assets of former cricket stars Suresh Raina and Shikhar Dhawan worth 11.14 crore rupees as part of an investigation into the case of the illegal betting platform 1xBet, where the laundering trail exceeded 1,000 crore rupees, and more than 6,000 fake accounts were used to raise funds.[8] The Turkish investigation in November 2025 led to the arrest of 32 people, including four elite-level football referees, with the prosecutor's office finding that the owner of the logistics company and his accomplices used cryptocurrency and the informal hawala system for cross-border transfers worth about 3.7 billion pounds, and the arbitrators themselves conducted transactions worth more than 85.9 million pounds.[9] The Ukrainian trail was revealed after the destruction of the payment infrastructure in Kazakhstan, when the defendants moved their activities to Poland, registering a fictitious company that processed payments from Russian and Kazakh online casinos and bookmakers, including Pin-Up and

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[6] Счастливый билет коммисара Рейндерсом. Как могла работать схема отмывания денег // EURONEWS.COM URL: https://ru.euronews.com/my-europe/2024/12/11/eu-reynders-lottery-revelations (дата обращения: 11.05.2026).

[7] More and more criminals using games of chance to launder cash // VRT URL: https://www.vrt.be/vrtnws/en/2024/12/04/more-and-more-criminals-using-games-of-chance-to-launder-cash/ (дата обращения: 11.05.2026).

[8] ED attaches Rs 1.14 crore assets of Raina, Dhawan in 1xBet Money Laundering case // UNI URL: http://www.uniindia.com/~/ed-attaches-rs-1-14-crore-assets-of-raina-dhawan-in-1xbet-money-laundering-case/India/news/3634461.html (дата обращения: 11.05.2026).

[9] 32 more people arrested in Turkey for money laundering from illegal bets // BGNES URL: https://www.bgnes.com/sport/32-more-people-arrested-in-turkey-for-money-laundering-from-illegal-bets (дата обращения: 11.05.2026).

Parimatch, with a total volume of illegal transactions of more than $ 1 billion. The Russian criminal system demonstrates the systemic nature of the problem: the Prosecutor General's Office of the Russian Federation reports on the case of 32 defendants in a criminal community in the Vologda region, whose total gambling income exceeded 110 million rubles, and three are charged with legalizing 81.8 million rubles.[10] In Vladivostok, 16 members of an underground casino were convicted of extracting income of 375 million rubles, and in Orenburg, a criminal group of three people aged 21 to 27 years secured a turnover of 228 million rubles using 400 bank cards issued to third parties.[11]

The technical mechanism of online casino laundering, as described in a scientific article in the Russian Investigator magazine (2025), includes several mandatory steps: choosing a suitable gaming platform, depositing illegal funds, choosing a game with a high probability of winning (usually roulette), making an interactive bet and then withdrawing winnings. to a bank card or an electronic wallet, and the architecture of gaming platforms is based on a multi-level system of obfuscation of currency flows according to the classical three-phase laundering model. — placement, stratification, integration. Cryptocurrencies and tokens create additional layers of encryption, making tracking transactions almost impossible, and Federal Law No. 176-FZ, adopted in Russia on June 24, 2025[12] For the first time, he introduced criminal liability for dropping — providing third parties with access to gaming accounts for money transit. The Federal Tax Service of Russia, in its report on the sectoral risk assessment of the gambling sector for 2024, published on February 21, 2025, described the overall risk level as moderate, but identified two key threats: shadow gambling and the transit of criminal proceeds through

[10] В Вологодской области прокуратура направила в суд уголовное дело об организации и проведении азартных игр с извлечением дохода в сумме более 110 млн рублей // Генеральная прокуратура Российской Федерации URL: https://epp.genproc.gov.ru/ru/gprf/mass-media/news/regional/e5999767/ (дата обращения: 11.05.2026).

[11] В Приморье осудили организаторов подпольного казино, заработавших 375 млн рублей Об этом сообщает "Рамблер". Далее: https://news.rambler.ru/incidents/55947298/?utm_content=news_media&utm_medium=read_more&utm_source=copylink // Рамблер новости URL: https://news.rambler.ru/incidents/55947298-v-primore-osudili-organizatorov-podpolnogo-kazino-zarabotavshih-375-mln-rubley/ (дата обращения: 11.05.2026).

[12] Федеральный закон от 24.06.2025 N 176-ФЗ "О внесении изменений в статью 187 Уголовного кодекса Российской Федерации"

bookmaker accounts, and gambling organizers can be used as intermediates to circumvent the internal banks' control when funds are credited to the operator's account and returned under the guise of a win.

The international community, represented by the FATF, has been developing recommendations for countering money laundering in the gambling sector for decades, but law enforcement practice remains fragmented: in 2025, Ukraine recognized online casinos and bookmakers as subjects of primary financial monitoring, obliging them to identify customers and report suspicious transactions. Turkey, which was excluded from the FATF grey list only in 2023, faced new investigations in 2025 that called into question the sustainability of its success. Macau, the global gambling capital, recorded a record 5,245 suspicious transaction reports in 2024, of which 3,837 came from casinos, representing an increase of 11.8% over the previous year.[13]

Thus, the claim that casinos, lotteries and bookmakers are a tool for laundering criminal proceeds through the "entered — placed a couple of bets — exited with a win" mechanism is convincingly and repeatedly confirmed in the materials of criminal cases, financial investigations and official reports of regulatory authorities around the world. It is noteworthy that this mechanism remains surprisingly simple at its core — which ensures its survivability — but it is being implemented today using cryptocurrencies, thousands of fake bank cards, fictitious cross-border companies and complex payment stratification schemes that tear the audit trail into dozens of fragments. Paradoxically, it is the statistical inevitability of gambling losses that becomes an acceptable price for criminals to turn dirty money into legal assets that do not raise questions from either banks or tax authorities, and the scale of this shadow financial flow, according to the most conservative estimates, is estimated at tens of billions of dollars annually.

[13] 32 more people arrested in Turkey for money laundering from illegal bets // BGNES URL: https://www.bgnes.com/sport/32-more-people-arrested-in-turkey-for-money-laundering-from-illegal-bets (дата обращения: 11.05.2026).

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