



May:2026	Level: 3ASLLE	Duration : 3h30
<u>Mock exam</u> <u>Subject 2</u>		

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Part One: Reading (14 points) A/ Comprehension (07 pts)
Read the text carefully and do the activities.

In the complex world of financial crime, one method that stands out due to its effectiveness is smurfing. Smurfing is a technique used to launder money and evade regulatory inspections, posing significant challenges for financial institutions.

This method involves breaking down large amounts of illicit funds into smaller, less suspicious sums. These smaller transactions are then deposited by smurfs, who are often recruited by criminal organizations, into various accounts or used to purchase financial instruments to avoid detection by regulatory authorities. The primary goal of smurfing is to evade reporting thresholds and obscure the money trail.

Smurfing comprises the strategic placement and layering of illicit funds to make **them** appear legitimate. By using multiple small transactions, criminals can avoid triggering suspicious activity reports and maintain anonymity. This process complicates the tracking and tracing of illicit funds, making it difficult for financial institutions and regulatory authorities to identify and intercept money laundering activities.

In the realm of cybersecurity, smurfing techniques can be used to exploit vulnerabilities in financial systems. Cybercriminals often employ sophisticated methods to breach security protocols and gain unauthorized access to banking networks. Once inside, they can execute smurfing operations to launder money, further complicating detection efforts. The use of technology and online banking platforms has made it easier for criminals to conduct smurfing activities remotely, increasing the complexity of monitoring and preventing such transactions.

Adapted from: <https://www.tookitaki.com>

1. **Say whether the following statements are True or False 2pts.**
 - a) Smurfing is a money laundering technique used to evade regulatory inspections.
 - b) Essentially, smurfs are employed by banks to identify suspicious transactions.
 - c) Cybercriminals use smurfing techniques after breaching financial systems.
 - d) Online banking makes remote smurfing more complex and harder to achieve.
2. **Identify the paragraph in which each of the following ideas is mentioned: 1pt**
 - a) Cybercriminals use smurfing techniques to launder money remotely.
 - b) Smurfing involves strategically placing and layering illicit funds.
3. **Answer the following questions according to the text. 3pts**
 - a) What is the main purpose of smurfing?
 - b) How do criminals typically execute smurfing?

1. Say whether the following statements are True or False.

T F T F

2. Identify the paragraph in which each of the following ideas is mentioned:

§4 b) §3

3. Answer the following questions according to the text.

- a. The main purpose of smurfing is to launder money and evade detection by regulatory authorities by breaking down large sums of illicit funds into smaller, less suspicious transactions.
- b. Criminals execute smurfing by recruiting individuals ("smurfs") to deposit small amounts of illicit funds into various accounts or use them to purchase financial instruments.
- c. Technology and online banking platforms have made it easier for criminals to conduct smurfing activities remotely, increasing the complexity of monitoring and preventing such transactions.

4. Find who or what the underlined words in the text refer to:

a- Smurfing b- illicit funds

5. Give the general idea of the text. Accept any relevant idea.

Smurfing: criminals launder money by making many small, untraceable deposits to avoid detection by banks and authorities.

1- Lexis:

a) Illicit b) transactions c) cybercriminals

2- Morphology

Give the opposite of the following words keeping the same root

Misuse unauthorized deactivate

3- Ask questions that the underlined words answer

a- Cybercriminals use smurfing techniques.

what do cybercriminals use?

b- Financial authorities easily spotted money launderers.

Who easily spotted money launderers?

4- Classify the following words according to the number of their syllables.

One syllable	Two syllables	Three syllables and more
trail	Smurfing	complicates sophisticated

5- Reorder the following sentences to get a coherent paragraph.

B d c a

