

Sursa	Detalii	[perioada 13/08/2022 - 15/09/2022]
1		Tendențe, probleme și riscuri emergente, rapoarte mediatice pentru sectorul financiar-bancar
1	Europol	<p>[15/Septembrie/2022] One of Europe's biggest money launderers arrested in Spain</p> <p>One of Europe's biggest money launderers was arrested in Malaga, Spain, as a result of an international law enforcement operation. The main suspect was considered a high-value target by Europol for his involvement in a number of high-profile criminal cases throughout Europe. The money was transferred using the hawala underground banking system, an informal method of transferring money without any physical money actually moving.</p> <p>https://www.europol.europa.eu/media-press/newsroom/news/one-of-europe%E2%80%99s-biggest-money-launderers-arrested-in-spain</p>
1	Europol	<p>[12/Septembrie/2022] Spanish authorities break into narco bank</p> <p>It is about a clandestine banking system with large amounts of cash. The modus operandi used by the criminal network consisted in moving large amounts of cash via a sophisticated underground banking system. Organised crime groups could make payments, receive funds and even have their proceeds laundered by this internationally structured financial network. Individuals involved in the network picked up physical cash directly from criminal organisations. These large amounts of cash were transported in vehicles equipped with hidden compartments and fed into a common cash pool, which was dispersed across various international locations. Other criminal organisations could use these funds to finance their criminal activities or to provide cross-border payments.</p> <p>https://www.europol.europa.eu/media-press/newsroom/news/spanish-authorities-break-narco-bank?mtm_campaign=newsletter</p>
1	ELLIPTIC	<p>[24/August/2022] NFTs and Financial Crime - Money Laundering, Market Manipulation, Scams & Sanctions Risks in Non-Fungible Tokens</p> <p>This report provides and explains the trends summarized above to understand the nature, origin and scale of financial crime risks. Guidance is also provided on regulatory matters concerning NFTs and the utilization of blockchain analytics to detect, investigate and prevent exposure to illicit activity. The report is intended for all stakeholders engaging with NFTs. It provides red flag indicators and recommendations to improve the safety, security and enjoyment of partaking in this rapidly growing industry.</p> <p>https://www.elliptic.co/hubfs/NFT%20Report%202022.pdf</p>
1	ECB	<p>[17/August/2022] Licensing Of Crypto-Asset Activities</p> <p>The European Central Bank (ECB) has issued a new statement on licensing crypto-asset activities. ECB intends to form a crypto regulatory framework on how financial institutes can offer crypto services more consistently. ECB outlines particular risk types associated with crypto-assets, such as cryptographic key theft, compromising login credentials, and the need for appropriate governance to account AML/CFT risk profile.</p> <p>https://www.bankingsupervision.europa.eu/press/publications/newsletter/2022/html/ssm.nl220817_2.en.html</p>
2		Avertizări și rapoarte, analize tematice ale autorităților naționale și internaționale
2	Philipine	<p>[05/Septembrie/2022] The Central Bank of the Philippines published the Guidance Paper on Targeted Financial Sanctions Implementation.</p> <p>The report provides key observation regarding the regulatory expectation, typologies, challenges and possible solutions.</p> <p>https://www.bsp.gov.ph/Regulations/Issuances/2022/M-2022-038.pdf</p>

2	World Bank	<p>[02/Septembrie/2022] The World Bank Group published a guidance document - Preventing Money Laundering and Terrorist Financing: A Practical Guide for Bank Supervisors.</p> <p>The guide provides examples of inherent and residual risk assessments and how to use off-site risk assessments for planning supervisory activities, such as on-site examinations and other types of supervisory outreach.</p> <p>https://openknowledge.worldbank.org/bitstream/handle/10986/37726/9781464818516.pdf?sequence=1&isAllowed=y</p>
2	EBA	<p>[01/Septembrie/2022] The European Banking Authority (EBA) has published the report on the functioning of AML/CFT supervisory colleges in the EU.</p> <p>This Report (EBA/REP/2022/18) sets out findings and observations from EBA staff participation in AML/CFT college meetings and from its monitoring activities. In the report, the EBA sets out its observations of good practices with an aim to help competent authorities to enhance their effectiveness in future. These include well-structured and organised college meetings by lead supervisors, pro-active participation and sharing of comprehensive information by some members and an effective involvement of prudential supervisors in some colleges.</p> <p>https://www.eba.europa.eu/sites/default/documents/files/document_library/Publications/Reports/2022/1038179/Report%20on%20functionion%20of%20AML%20CFT%20Colleges.pdf</p>
2	FBI	<p>[29/August/2022] Cyber Criminals Increasingly Exploit Vulnerabilities in Decentralized Finance Platforms to Obtain Cryptocurrency, Causing Investors to Lose Money</p> <p>The US Federal Bureau of Investigation (FBI) released an alert to warn investors that cybercriminals are increasingly exploiting vulnerabilities in decentralized finance (DeFi) platforms to steal cryptocurrency. Cyber criminals are increasingly exploiting vulnerabilities in the smart contracts governing DeFi platforms to steal cryptocurrency, causing investors to lose money.</p> <p>https://www.ic3.gov/Media/Y2022/PSA220829</p>
2	Singapore	<p>[24/August/2022] Strengthening AML/CFT Practices for External Asset Managers</p> <p>This information paper follows from a series of anti-money laundering and countering the financing of terrorism (AML/CFT) thematic inspections and engagements conducted by MAS(Monetary Authority of Singapore) of selected external asset managers. It sets out MAS' supervisory expectations for effective AML/CFT frameworks and controls and includes good practices and illustrative examples observed.</p> <p>https://www.mas.gov.sg/-/media/MAS-Media-Library/publications/monographs-or-information-paper/CMI1/2022/Strengthening-AML_CFT-Practices-for-External-Asset-Managers.pdf</p>
3		Alerte de terorism și schimbări în regimurile de sancțiuni
3	SUA	<p>[15/Septembrie/2022] Lista consolidată OFAC-SDN cu persoanele/entitățile aflate sub sancțiuni</p> <p>https://www.treasury.gov/ofac/downloads/sdnlist.pdf</p>
3	UE	<p>[15/Septembrie/2022] Lista consolidată UE cu persoanele/entitățile aflate sub sancțiuni internaționale</p> <p>https://webgate.ec.europa.eu/fsd/fsf/public/files/pdfFullSanctionsList/content?token=n002g3ky</p>
3	UE	<p>[15/Septembrie/2022] Lista consolidată UE cu persoanele/entitățile aflate sub sancțiuni internaționale</p> <p>https://webgate.ec.europa.eu/fsd/fsf/public/files/pdfFullSanctionsList/content?token=n002g3ky</p>
3	SUA	<p>[15/Septembrie/2022] OFAC a actualizat lista Russia-related Designations & Zimbabwe-related Designation</p> <p>Au fost introduse în listă:</p> <ul style="list-style-type: none"> - 44 persoana fizice; - 32 persoana juridice; <p>https://home.treasury.gov/policy-issues/financial-sanctions/recent-actions/20220915</p>

3	UE	<p>[15/Septembrie/2022] DECIZIA (PESC) 2022/1530 A CONSILIULUI de modificare a Deciziei 2014/145/PESC privind măsuri restrictive în raport cu acțiunile care subminează sau amenință integritatea teritorială, suveranitatea și independența Ucrainei</p> <p>REGULAMENTUL DE PUNERE ÎN APLICARE (UE) 2022/1529 AL CONSILIULUI privind punerea în aplicare a Regulamentului (UE) nr. 269/2014 privind măsuri restrictive în raport cu acțiunile care subminează sau amenință integritatea teritorială, suveranitatea și independența Ucrainei</p> <p>Regimul sancționatoriu împotriva Rusiei instituit prin Decizia 2014/145/PESC și respectiv Regulamentul nr. 269/2014 se prelungește cu 6 luni până la 15 martie 2023</p> <p>https://eur-lex.europa.eu/legal-content/RO/TXT/?uri=CELEX:32022D1530</p>
3	SUA	<p>[14/Septembrie/2022] OFAC a actualizat lista Cyber-related Designations & Iran-related Designations</p> <p>Au fost introduse în listă:</p> <ul style="list-style-type: none"> - 10 persoana fizice; - 2 persoane juridice; <p>https://home.treasury.gov/policy-issues/financial-sanctions/recent-actions/20220914</p>
3	SUA	<p>[13/Septembrie/2022] OFAC a actualizat lista Counter Narcotics Designation Update</p> <p>Au fost introduse în listă:</p> <ul style="list-style-type: none"> - 1 persoana fizică; <p>https://home.treasury.gov/policy-issues/financial-sanctions/recent-actions/20220913</p>
3	UE	<p>[12/Septembrie/2022] DECIZIA (PESC) 2022/1506 A CONSILIULUI privind o acțiune a Uniunii Europene de sprijinire a dezvoltării unor instrumente informatice în vederea îmbunătățirii diseminării informațiilor privind măsurile restrictive ale Uniunii</p> <p>Uniunea sprijină dezvoltarea aplicațiilor și a bazelor de date necesare pentru a furniza informații privind măsurile restrictive în vigoare în Uniune și pentru a asigura accesul facil la astfel de informații, în special pentru operatorii care participă la punerea lor în aplicare, precum și dezvoltarea de instrumente informatice care să permită schimburi de informații securizate între statele membre, părțile interesate și Comisie.</p> <p>Este alocată suma de 450 000 EUR pentru aceasta dezvoltare.</p> <p>https://eur-lex.europa.eu/legal-content/RO/TXT/?uri=CELEX:32022D1506 https://eur-lex.europa.eu/legal-content/RO/TXT/?uri=CELEX:32022R1529</p>
3	SUA	<p>[09/Septembrie/2022] OFAC a actualizat lista Cyber-related Designations & Iran-related Designations</p> <p>Au fost introduse în listă:</p> <ul style="list-style-type: none"> - 1 persoana fizică; - 1 persoană juridică; <p>https://home.treasury.gov/policy-issues/financial-sanctions/recent-actions/20220909</p>
3	SUA	<p>[08/Septembrie/2022] OFAC a actualizat lista Iran-related Designations</p> <p>Au fost introduse în listă:</p> <ul style="list-style-type: none"> - 1 persoana fizică; - 4 persoane juridice; <p>https://home.treasury.gov/policy-issues/financial-sanctions/recent-actions/20220908</p>

3	G7	<p>[02/Septembrie/2022] G7 Finance Ministers´ Statement on the united response to Russia´s war of aggression against Ukraine</p> <p>The agreement builds on and further strengthens the EU's sixth sanctions package. It broadens the agreed ban to the entire G7, while enabling the continued sale of Russian oil on global markets – at low prices.</p> <p>https://www.bundesfinanzministerium.de/Content/DE/Downloads/Internationales-Finanzmarkt/G7/2022-09-02-erklaerung-der-g7-finanzminister.pdf?__blob=publicationFile&v=11</p>
3	UE	<p>[02/Septembrie/2022] Raportul UE pentru 2021 privind controlul exporturilor.</p> <p>Raportul se referă la exporturile de produse cu dublă utilizare, și anume produsele care pot fi utilizate în scopuri civile și militare. Aceasta arată că totalul exporturilor autorizate de astfel de articole s-a ridicat la aproximativ 31 miliarde EUR în 2020.</p> <p>https://ec.europa.eu/transparency/documents-register/api/files/COM(2022)434_0/090166e5f0bc60ce?rendition=false</p>
3	UE	<p>[01/Septembrie/2022] DECIZIA (PESC) 2022/1447 A CONSILIULUI de modificare a Deciziei 2014/145/PESC privind măsuri restrictive în raport cu acțiunile care subminează sau amenință integritatea teritorială, suveranitatea și independența Ucrainei</p> <p>REGULAMENTUL DE PUNERE ÎN APLICARE (UE) 2022/1446 AL CONSILIULUI privind punerea în aplicare a Regulamentului (UE) nr. 269/2014 privind măsuri restrictive în raport cu acțiunile care subminează sau amenință integritatea teritorială, suveranitatea și independența Ucrainei</p> <p>Au fost introduse în listă: - 3 persoane fizice din Rusia;</p> <p>https://eur-lex.europa.eu/legal-content/RO/TXT/?uri=CELEX:32022D1447 https://eur-lex.europa.eu/legal-content/RO/TXT/?uri=CELEX:32022R1446</p>
3	ANAF	<p>[24/August/2022] ANAF a deblocat fondurile și resursele economice deținute de societatea TMK ASSETS SRL, CUI 18902022</p> <p>Prin Ordinul nr. 1541/2022, s-a dispus deblocarea conturilor și resurselor economice deținute de TMK ASSETS SRL, blocare realizată prin Ordinul ANAF nr.467/24.03.2022.</p> <p>https://static.anaf.ro/static/10/Anaf/sanctiuni_internationale/OPANAF_1541_2022_TMK_ASSETS.pdf</p>
3	SUA	<p>[15/August/2022] OFAC a actualizat lista SDN Global Magnitsky Designations</p> <p>Au fost introduse în listă: - 3 persoane fizice din Liberia;</p> <p>https://home.treasury.gov/policy-issues/financial-sanctions/recent-actions/20220815</p>
3	SUA	<p>[12/August/2022] Designation of Paraguayan Vice President Hugo Velazquez and Yacyretá Bi-National Entity Legal Counsel Juan Carlos Duarte for Involvement in Significant Corruption</p> <p>The United States is designating Paraguayan Vice President Hugo Velazquez and Yacyretá Bi-National Entity Legal Counsel Juan Carlos “Charly” Duarte for involvement in significant corruption, including bribery of a public official and interference in public processes.</p> <p>https://www.state.gov/designation-of-paraguayan-vice-president-hugo-velazquez-and-yacyreta-bi-national-entity-legal-counsel-juan-carlos-duarte-for-involvement-in-significant-corruption/</p>
4		Evaluarea riscurilor la nivel european realizată de Comisia Europeană
5		Informații și evaluări efectuate de autoritățile naționale competente cu privire la riscurile la nivel național, declarații și avertizări politice sau expuneri de motive pentru legislația relevantă

6		Orientări, ghiduri, instrucțiuni sau atenționări punctuale, dar și, după caz, motivări ale aplicării amenzilor pentru încălcarea reglementărilor aplicabile SB/FT
6	BNR	<p>[14/Septembrie/2022] BNR a sancționat ALIOR BANK S.A. VARȘOVIA – Sucursala București cu avertisment (Ordinul Prim-viceguvernatorului Băncii Naționale a României nr.76/28.04.2022) pentru nerespectarea prevederilor Legii nr.129/2019, fiind identificate următoarele deficiențe:</p> <ul style="list-style-type: none"> -neaplicarea măsurilor suplimentare de cunoaștere a clienței, în cazul unor clienți/tranzacții; -necompletarea materialelor de instruire cu exemple practice referitoare la tipologiile de tranzacții suspecte identificate în cazul unor grupuri de clienți; -neaplicarea măsurilor standard de cunoaștere a clienței referitoare la monitorizarea continuă a relației de afaceri astfel încât sucursala să se asigure că informațiile colectate în procesul de actualizare sunt adecvate și relevante; -lipsa unor proceduri de control intern adecvate care să asigure implementarea de către structurile responsabile a deciziilor adoptate de către conducerea de rang superior; -având în vedere deschiderea unui cont de schimb valutar, pe platforma dedicată, fără aplicarea măsurilor stabilite prin normele proprii, în cazul unui client al cărui cont a fost anterior închis în baza deciziei unilaterale a băncii, pe motive de conformitate; - procesarea, în cazul a 2 clienți, de operațiuni de încasări externe provenite din afara Uniunii Europene, prin bănci corespondente, de la contrapartide ale căror adrese sunt la locații de tipul căsutelelor poștale (PO BOX), pentru care nu au fost efectuate verificări referitoare la adresa ordonatorului. <p>https://www.bnr.ro/Sanc%C8%9Biuni-emise-de-BNR-pentru-nerespectarea-legisla%C8%9Biei-incidente--20132.aspx#peloc</p>
6	BNR	<p>[09/Septembrie/2022] BNR a sancționat OTP BANK ROMÂNIA S.A. cu amendă în sumă de 500.000 lei (Ordinul Prim-viceguvernatorului Băncii Naționale a României nr.nr.122/12.08.2022) pentru nerespectarea prevederilor Legii nr.129/2019, fiind identificate următoarele deficiențe:</p> <ul style="list-style-type: none"> -deficiențe la nivelul cadrului intern de reglementare și control; -neidentificarea și neraportarea ante factum a unor tranzacții care prezentau suspiciuni; -transmiterea unui raport de tranzacții suspecte fără a motiva în mod corespunzător nerespectarea dispozițiilor art.8 alin.(1), în cazul unui client; -neidentificarea beneficiarului real al fondurilor, în cazul unor clienți; -efectuarea de tranzacții în contul unui client în condițiile neidentificării beneficiarului real al fondurilor; -neidentificarea corespunzătoare a reprezentantului desemnat prin procură de către client, în cazul unor clienți; -neidentificarea corespunzătoare a unui client, nefiind obținute informații referitoare la tipul și natura activității desfășurate; -nu s-a asigurat monitorizarea tranzacțiilor, în cazul mai multor clienți; -nu s-a asigurat actualizarea documentelor în cazul unor clienți; -nu au fost aplicate măsurile suplimentare în cazul unor tranzacții; -nu au fost aplicate măsurile suplimentare în cazul unor tranzacții în relație cu jurisdicții cu risc ridicat; -nerespectarea în mod adecvat sau în totalitate a unor măsurii dispuse prin Ordine al Prim-viceguvernatorului Băncii Naționale a României <p>https://www.bnr.ro/Sanc%C8%9Biuni-emise-de-BNR-pentru-nerespectarea-legisla%C8%9Biei-incidente--20132.aspx#peloc</p>

6	BNR	<p>[31/August/2022] BNR a sancționat Banca Românească S.A. cu avertisment (Ordinul Prim-viceguvernatorului Băncii Naționale a României nr.115/04.08.2022) pentru nerespectarea prevederilor Legii nr.129/2019, fiind identificate următoarele deficiente:</p> <ul style="list-style-type: none"> -deficiențele constatate cu privire la modul de clasificare a produselor și serviciilor din perspectiva riscului SB/FT; -lipsa în cadrul intern de reglementare a prevederilor referitoare la tipurile de produse și servicii care pot fi furnizate fiecărei categorii de clientelă și, după caz, în fiecare jurisdicție relevantă; -deficiențe constatate cu privire la procesul de actualizare a profilului de risc al clientului; -neimplementarea în cadrul intern de reglementare a unor prevederi referitoare la necesitatea revizuirii ad-hoc a evaluării din punct de vedere al riscurilor SB/FT a produselor și serviciilor, odată ce un risc SB/FT nou a fost identificat sau un risc nesurprins la evaluarea inițială s-a manifestat, în vederea evaluării măsurii în care produsul/serviciul se mai încadrează în apetitul la risc al instituției sau necesității aplicării de noi măsuri de diminuare a riscurilor. -existența unor aspecte de risc la nivelul cadrului intern de reglementare a procesului de instruire a personalului cu responsabilități în domeniul KYC/AML/CFT. -neaplicarea măsurilor adecvate de cunoaștere a clientelei în ceea ce privește contaminarea gradului de risc aferent clienților persoane juridice, în cazul în care acționarii/asociații care dețin mai puțin de 5% din capitalul social al acestora figurează pe listele PEP. -ineficiența regulilor de detecție implementate în aplicația IT, care nu asigură o identificare adecvată a persoanelor expuse public. -existența unor deficiențe la nivelul cadrului intern de reglementare referitor la modul de identificare a beneficiarului real. -aplicarea necorespunzătoare a măsurilor standard de cunoaștere a clientelei, constând în identificarea beneficiarului real, respectiv adoptarea de măsuri rezonabile pentru a verifica identitatea acestuia. -reglementarea defectuoasă a situațiilor limitative în care banca poate aplica măsuri simplificate de cunoaștere a clientelei. -menținerea unui client în grad de risc mediu, deși era îndeplinit criteriul pentru încadrarea în grad de risc ridicat -nu au fost definite mecanisme de control privind modul de închidere a alertelor generate de aplicația de monitorizare a tranzacțiilor din punct de vedere al calității deciziilor, formalizării concluziilor și documentelor/informațiilor solicitate pentru fundamentarea opiniei, respectiv al respectării termenelor avute la dispoziție de ofițerii de conformitate pentru soluționarea acestora. -neimplementarea unor scenarii dedicate clienților dormanți, ale căror conturi se reactivează prin efectuarea unor tranzacții de valori semnificative, precum și neaplicarea măsurilor de diminuare a riscurilor în cazul reactivării conturilor dormante prin ordonarea de tranzacții prin canale digitale. -nu a fost formalizată metodologia de revizuire periodică a scenariilor implementate în aplicația de monitorizare a tranzacțiilor. -aplicarea necorespunzătoare a măsurilor standard de cunoaștere a clientelei constând în monitorizarea continuă a relației de afaceri, inclusiv prin examinarea tranzacțiilor încheiate pe parcursul acesteia în scopul evaluării naturii acestora, a scopului economic, a concordanței cu informațiile deținute și în monitorizarea continuă a relației de afaceri în scopul asigurării că documentele, datele sau informațiile deținute despre clienți sunt actualizate și relevante în cazul unor clienți. - neaplicarea măsurii suplimentare constând în aprobarea începerii relației la un nivel ierarhic superior, cu avizul Diviziei Conformitate în cazul unui client. <p>https://www.bnr.ro/Sanc%C8%9Biuni-emise-de-BNR-pentru-nerespectarea-legisla%C8%9Biei-incidente--20132.aspx#peloc</p>
6	Wolfsberg	<p>[23/August/2022] The Wolfsberg Group published the RFI Best Practice Guidance</p> <p>A Request For Information (RFI) is used when a Correspondent (or any other provider of payment services) is seeking to understand the background of a transaction that has been processed through an account or relationship in its books and is directed at the customer entity that sent the payment instruction to the Correspondent – this is seen in correspondent banking and other payment relationships where a bank is acting as an intermediary. The RFI process is a vital part of the feedback loop between Correspondent and Respondent. It is more than simply a process whereby information is conveyed about particular transactions. Used to its fullest potential, it is a vital source of information that allows the Correspondent to see how the Respondent's AML/KYC programme works in practice and gives the Respondent the opportunity to demonstrate how elements of its programme, which will have been described in its Correspondent Banking Due Diligence Questionnaire (CBDDQ), functions.</p> <p>https://www.wolfsberg-principles.com/sites/default/files/wb/Wolfsberg%20RFI%20Best%20Practice%20Guidance.pdf</p>
6	Malta	<p>[18/August/2022] Novum Bank Limited was fined €89,516 by the Malta Financial Intelligence Analysis Unit for failure to comply with AML Law.</p> <p>The shortcomings are related to:</p> <ul style="list-style-type: none"> -Customer Due Diligence - Identification and Verification of Legal Persons -Customer Due Diligence – Purpose and Intended Nature of the Business Relationship -Ongoing Monitoring - Scrutiny of Transactions <p>https://fiaumalta.org/wp-content/uploads/2022/08/Publication-Notice-18082022.pdf</p>

6	Jersey	<p>[12/August/2022] JFSC fines Lloyds Bank Corporate Markets Plc for regulatory and AML/CFT breaches</p> <p>Lloyds Bank Corporate Markets Plc, Jersey Branch has been issued with a £498,000.00 civil financial penalty for breaching its regulatory requirements in relation to one correspondent banking relationship. Lloyds Bank Corporate Markets Plc, Jersey Branch failed to adequately identify the correspondent banking relationship and apply appropriate AML/CFT systems and controls.</p> <p>https://www.jerseyfsc.org/media/5766/lloyds-public-statement.pdf</p>
6	EU	<p>[14/Septembrie/2022] European Commission updated numerous FAQs related to the Russia sanctions regime.</p> <p>The updates cover:</p> <ul style="list-style-type: none"> 8 September: Consolidated version and Intellectual property rights 30 August: Assets freeze and central securities depositories 29 August: Consolidated version and imports and purchase of goods 26 August: Consolidated version; Execution of contracts and claims; Assets freeze and prohibition to provide funds or economic resources; Insurance and reinsurance; Oil reporting obligation; Imports and purchase of goods; Public procurement; 12 August: Central securities depositories <p>https://ec.europa.eu/info/business-economy-euro/banking-and-finance/international-relations/restrictive-measures-sanctions/sanctions-adopted-following-russias-military-aggression-against-ukraine_en#faq</p> <p>https://ec.europa.eu/info/sites/default/files/business_economy_euro/banking_and_finance/documents/faqs-sanctions-russia-consolidated_en.pdf</p>
7		Rapoarte privind amenințări, alerte, tipologii
7	Asia/Pacific Group on Money Laundering	<p>[13/August/2022] Asia/Pacific Group on Money Laundering released 2022 YEARLY TYPOLOGIES REPORT</p> <p>The typologies report shares information on regional typologies, including information on ML and TF trends and a compendium of case studies. The 2022 APG Typologies Report includes 236 case studies and observations from 22 APG members and 9 observers, that is a significant increase from previous years.</p> <p>http://www.apgml.org/includes/handlers/get-document.ashx?d=d2972f3d-aa22-4b7f-ac9e-848cd26e9461</p>
8		Indicii de percepție a corupției și rapoartele de țară;
9		Rapoartele de evaluare reciprocă sau listele privind statele sau jurisdicțiile care au deficiențe în implementarea standardelor internaționale de profil în cadrul sistemelor naționale de prevenire și combatere a SB/FT
9	FATF	<p>[13/Septembrie/2022] Consolidated table of assessment ratings for 205 jurisdictions</p> <p>FATF and FSRBs conduct peer reviews on an ongoing basis to assess how effectively their respective members' AML/CFT measures work in practice, and how well they have implemented the technical requirements of the FATF Recommendations.</p> <p>This table provides an up-to-date overview of the ratings that assessed countries obtained for effectiveness and technical compliance</p> <p>https://www.fatf-gafi.org/media/fatf/documents/4th-Round-Ratings.pdf</p>
9	FATF	<p>[13/Septembrie/2022] Japan's progress in strengthening measures to tackle money laundering and terrorist financing</p> <p>Japan is compliant on 4 Recommendations and largely compliant on 25. The country remains partially compliant on 9 Recommendations.</p> <p>Japan will remain in enhanced follow up and will continue to inform the FATF of progress achieved on improving the implementation of its AML/CFT measures.</p> <p>http://www.fatf-gafi.org/media/fatf/documents/reports/mer4/Mutual-Evaluation-Report-Japan-2021.pdf</p>

9	FATF	<p>[02/Septembrie/2022] Congo's measures to combat money laundering and terrorist financing</p> <p>Congolese stakeholders did not demonstrate a good understanding of ML/TF risks. The level of understanding of the risks varies from one sector to another and from one profession to another. Overall, the supervisory, control, self-regulatory or regulatory authorities have not undertaken a thorough analysis of the ML/TF risks to which the activities of their respective financial and non-financial sectors are exposed.</p> <p>http://www.fatf-gafi.org/media/fatf/documents/reports/mer-fsrb/GABAC-Mutual-Evaluation-Report-Congo-2022.pdf</p>
9	FATF	<p>[29/August/2022] Ghana's progress in strengthening measures to tackle money laundering and terrorist financing</p> <p>The Republic of Ghana has made progress in addressing the technical compliance deficiencies identified in its Mu, and has been re-rated on the following Recommendations:</p> <p>Recommendations 8 has been re-rated from NC to Partially Compliant Recommendation 33 has been re-rated from Partially Compliant to Largely Compliant Recommendation 35 has been re-rated from Partially Compliant to Compliant</p> <p>http://www.fatf-gafi.org/media/fatf/documents/reports/fur/GIABA-FUR-Ghana-2022.pdf</p>
9	FATF	<p>[29/August/2022] Senegal's progress in strengthening measures to tackle money laundering and terrorist financing</p> <p>Senegal has made progress in addressing the technical compliance deficiencies identified in the MER and has been reassessed on several recommendations.</p> <p>Recommendation 6 is re-rated from Non-Compliant (NC) to Partially Compliant (PC) Recommendations 1, 24, 36 and 38 are re-rated from Partially Compliant (PC) to Largely Compliant (LC) Recommendation 4 is re-rated from Partially Compliant (PC) to Compliant (C). Measures have been taken by Senegal to comply with the new requirements of Recommendation 2: Recommendation 2 has been reassessed from Largely Compliant (LC) to Compliant (C).</p> <p>http://www.fatf-gafi.org/media/fatf/content/images/GIABA-FUR-Senegal-2022.pdf</p>
9	FATF	<p>[26/August/2022] Cambodia's progress in strengthening measures to tackle money laundering and terrorist financing</p> <p>As a result of progress in addressing the technical compliance deficiencies identified in its MER Cambodia has been re-rated on the following Recommendations:</p> <p>Recommendation 13 from Partially Compliant to Compliant Recommendations 16, 18, 22 and 35 from Partially Compliant to Largely Compliant Cambodia has 32 Recommendations rated C/LC</p> <p>http://www.fatf-gafi.org/media/fatf/documents/reports/fur/APG-Cambodia-FUR-2022.pdf</p>
9	FATF	<p>[26/August/2022] Follow-up report to Myanmar's assessment of anti-money laundering and counter-terrorist financing measures</p> <p>Myanmar has made some progress in addressing the technical compliance deficiencies identified in its MER and FURs.</p> <p>Recommendation 33 has been re-rated to LC Recommendation 28 has been re-rated to PC Myanmar has 24 recommendations rated C or LC.</p> <p>https://www.fatf-gafi.org/media/fatf/documents/reports/fur/APG-Myanmar-FUR-2022.pdf</p>
9	FATF	<p>[26/August/2022] Mongolia's progress in strengthening measures to tackle money laundering and terrorist financing</p> <p>Overall, Mongolia has made significant progress in addressing the technical compliance deficiencies identified since the amendment of R.15 and its last FUR and only minor deficiencies remain.</p> <p>Recommendation 15 has been re-rated Largely Compliant Mongolia has 39 Recommendations rated C/LC.</p> <p>http://www.fatf-gafi.org/media/fatf/documents/reports/fur/APG-Mongolia-FUR-2022.pdf</p>

9	FATF	<p>[26/August/2022] The Philippines' progress in strengthening measures to tackle money laundering and terrorist financing</p> <p>Overall, the Philippines has made good progress in addressing the technical compliance deficiencies identified in its MER : Recommendation 28 is re-rated Largely Compliant; Recommendation 32 is re-rated Largely Compliant. The Philippines has 37 Recommendations rated C/LC.</p> <p>http://www.fatf-gafi.org/media/fatf/documents/reports/fur/APG-Philippines-FUR-2022.pdf</p>
9	FATF	<p>[26/August/2022] Pakistan's progress in strengthening measures to tackle money laundering and terrorist financing</p> <p>Overall, Pakistan has made good progress in addressing the technical compliance deficiencies identified in its MER and has been re-rated on the following recommendations: Recommendation 28 is re-rated Largely Compliant; Recommendation 33 is re-rated Compliant; Recommendation 37 is re-rated Largely Compliant; Recommendation 38 is re-rated Partially Compliant. Pakistan has 38 Recommendations rated C/LC.</p> <p>http://www.fatf-gafi.org/media/fatf/documents/reports/fur/APG-Pakistan-FUR-2022.pdf</p>
9	FATF	<p>[25/August/2022] Germany's measures to combat money laundering and terrorist financing</p> <p>Germany has implemented significant reforms in the last five years to strengthen its system and more effectively combat money laundering and terrorist financing. Some of these new measures are already delivering results but Germany needs to continue to implement reforms and take steps to make sure that there is resourcing and prioritization at the operational level to combat illicit financial flows. Germany faces significant terrorist financing risks and has a good track record of investigating, prosecuting and disrupting financing activity as part of a holistic approach to combating terrorism. However, Germany could be more proactive in using the targeted financial sanctions regime as a preventive measure to freeze terrorist assets. While there is a robust and comprehensive framework in place for regulating and supervising the financial and non-financial sector for compliance with AML/CFT, more priority needs to be given to resourcing the over 300 supervisors and ensuring there is a consistent risk-based approach taken. The introduction of a Transparency Register has been positive but priority needs to be given to ensuring it is adequately resourced when it transitions to a full register in 2022.</p> <p>http://www.fatf-gafi.org/media/fatf/documents/reports/mer4/Mutual-Evaluation-Report-Germany-2022.pdf</p>
9	FATF	<p>[24/August/2022] The Netherlands' measures to combat money laundering and terrorist financing</p> <p>The Netherlands' measures to combat money laundering and terrorist financing are delivering good results, but the country needs to do more to prevent legal persons from being used for criminal purposes, strengthen risk-based supervision, and ensure sanctions for money laundering and terrorist financing offences are proportionate and dissuasive. The Netherlands' main money laundering risks are related to fraud and drug related offences, which represent 90% of all Dutch proceeds of crime. The country faces terrorist financing risks from religious extremism such as ISIL and other UN designated groups, but also from extreme right-wing terrorism. The Netherlands has a good understanding of the risks it faces and has developed robust risk-based policies and strategies to address them, but it needs to address some outstanding technical deficiencies such as the regulation of virtual asset service providers.</p> <p>http://www.fatf-gafi.org/media/fatf/documents/reports/mer4/Mutual-Evaluation-Report-Netherlands-2022.pdf</p>
10		<p align="center">Informații relevante din partea unor organizații comerciale credibile și sigure</p>
10	Basel Institute on Governance	<p>[08/Septembrie/2022] Money laundering through the gambling industry</p> <p>This guide sets out how criminals abuse the gambling industry to launder illicit funds. It includes numerous recent case studies to illustrate different ways of laundering money in casinos, online gambling websites, bars and clubs, as well as physical and online sports betting services.</p> <p>https://baselgovernance.org/sites/default/files/2022-09/QG28%20gambling.pdf</p>

10	The Foreign Policy Research Institute - USA	<p>[02/Septembrie/2022] Five Trends Shaping the Future of Global Terrorism</p> <p>For counterterrorism analysts, government officials, and policymakers, it is crucial to understand how terrorism is changing to know how to prioritize threats and allocate resources. Given China's increasingly assertive foreign policy and Russia's invasion of Ukraine, counterterrorism is no longer the principal national security focus of Western governments. As a result, those charged with preventing terrorist attacks need be smarter about how terrorists and terrorist groups are evolving. Moreover, it is essential to understand the grievances motivating political violence and terrorism in order to craft a comprehensive response.</p> <p>https://www.fpri.org/article/2022/09/five-trends-driving-the-future-of-terrorism/</p>
11		Informații din partea organizațiilor de statistică și din mediul academic
12		Informații relevante privind riscurile SB/FT din surse deschise de informații
12	Media	<p>[14/Septembrie/2022] Jumbo CEO still in custody for money laundering; Supermarket chain denies involvement</p> <p>Jumbo CEO Frits van Eerd is still in custody. He and various people from the motocross world are suspected in a major money laundering case. The supermarket chain stressed that the investigation is not into Jumbo.</p> <p>https://nltimes.nl/2022/09/14/jumbo-ceo-still-custody-money-laundering-supermarket-chain-denies-involvement</p>
12	Media	<p>[12/Septembrie/2022] Norwegian central bank uses Ethereum to build national digital currency</p> <p>The prototype infrastructure for Norway's central bank digital currency is based on Ethereum, the Norges Bank officially stated. The central bank of Norway has hit a major milestone in digital currency efforts, releasing the open source code for the country's central bank digital currency (CBDC) sandbox. Available on GitHub, the sandbox is designed to offer an interface for interacting with the test network, enabling functions like minting, burning and transferring ERC-20 tokens, the Norges Bank's official CBDC partner Nahmii said in a blog post.</p> <p>https://cointelegraph.com/news/norwegian-central-bank-uses-ethereum-to-build-national-digital-currency</p>
12	Media	<p>[11/Septembrie/2022] 13 banks accounts of Pak PM's younger son frozen over money laundering case: Report</p> <p>Thirteen bank accounts of companies related to Prime Minister Shehbaz Sharif's younger son Suleman Shehbaz have been ordered to be frozen by a special court in Lahore. The case pertains to a multi-million dollars money laundering case, in which Prime Minister Shehbaz and his sons – Hamza Shehbaz (former Punjab chief minister) and Suleman – have been charged by the FIA for allegedly laundering over Rs 14 billion.</p> <p>https://www.wionews.com/south-asia/13-banks-accounts-of-pak-pms-younger-son-frozen-over-money-laundering-case-report-515150</p>
12	Media	<p>[11/Septembrie/2022] Barclays faces £54m High Court claim from 'Britain's FBI'</p> <p>Barclays is facing a £54m High Court claim from the National Crime Agency (NCA), known as Britain's FBI, after the bank discovered it was harbouring the assets of alleged criminals. Barclays became concerned after receiving third party intelligence reports and carrying out an internal investigation, in addition to the inability of the account holders to provide information as to where the suspect funds came from, the filings said.</p> <p>https://wwnews.cryptomatters.net/barclays-faces-54m-high-court-claim-from-britains-fbi/</p>
12	Media	<p>[08/Septembrie/2022] Money laundering: KBC clients in sectors at risk will pay higher costs</p> <p>KBC clients involved in waste processing, betting, night shops – or any other sector where the risk of money laundering is estimated to be higher – have had to pay more for their banking services since the beginning of this month.</p> <p>https://www.brusselstimes.com/285410/money-laundering-kbc-clients-involved-in-risk-sectors-will-pay-higher-banking-costs</p>

12	Media	<p>[08/Septembrie/2022] Steve Bannon charged with money laundering and conspiracy in New York</p> <p>Top former Trump strategist Steve Bannon has been charged in New York with money laundering, conspiracy and scheme to defraud in connection with his role in a fundraising effort to privately underwrite the construction of the US-Mexico border wall</p> <p>https://www.theguardian.com/us-news/2022/sep/08/steve-bannon-border-wall-charges-surrender</p>
12	Media	<p>[08/Septembrie/2022] Canadian banks target accounts of Muslim institutions "on suspicion of terror financing"</p> <p>With authority given to banks by Canadian financial laws that aim to prevent money laundering, financing terror groups, caused hiatus to Muslim institutions' activities</p> <p>Foundations, associations and aid groups belonging to Muslims in Canada came to a stalemate with the authorities given to banks under Canadian financial laws that initially aimed to prevent money laundering and financing terror groups.</p> <p>Account closure decisions taken only by bank administrations without a court order negatively affect the Muslim organizations' global humanitarian aid efforts.</p> <p>https://www.aa.com.tr/en/americas/canadian-banks-target-accounts-of-muslim-institutions-on-suspicion-of-terror-financing/2680269#</p>
12	Media	<p>[07/Septembrie/2022] Turkey turns into haven for money launderers as Iran and Russia use Turkish banks to avoid sanctions</p> <p>Turkey, already under monitoring by global money-laundering watchdog FATF for backsliding in combatting money laundering and terrorism financing, has taken yet another step in boosting the illicit transfer of wealth with no questions asked by the authorities.</p> <p>The move, put on parliament's agenda with a last-minute amendment to a bill during debate on the floor, allowed the transfer of cash, gold and other assets to Turkey without a requirement to explain their origin and with no penalties imposed by Turkish authorities.</p> <p>https://nordicmonitor.com/2022/09/turkey-turns-into-heaven-money-launderers-as-iran-russia-taps-on-turkish-banks-to-avoid-sanctions/</p>
12	Media	<p>[02/Septembrie/2022] REVOLUT NEEDS TO ADDRESS AML LAPSES, SAYS JAPANESE REGULATORS</p> <p>The Kanto finance bureau of Japan's Ministry of Finance (MoF) on Friday issued a business improvement order for Revolut to improve its AML compliance.</p> <p>The order came after the Japanese watchdog conducted an on-site inspection of Revolut Technologies Japan. The raid found "serious problems" in the challenger bank's internal control for governance, management of outsourced contractors, as well as money laundering and terrorist financing risk management.</p> <p>https://financefeeds.com/revolut-needs-to-address-aml-lapses-says-japanese-regulators/</p>
12	Media	<p>[02/Septembrie/2022] How North Korean hackers keep the regime afloat</p> <p>As international sanctions increasingly isolate North Korea from global sources of finance, Pyongyang's army of hackers is ramping up attacks on vulnerable cryptocurrency accounts around the world.</p> <p>A report released in mid-August by the US-based blockchain analysis company Chainalysis suggests that hackers stole \$1.9 billion (€1.9 billion) in the first seven months of this year, up significantly from the \$1.2 billion in cryptocurrencies such as Bitcoin, Ethereum, or Litecoin that was taken in the same period last year.</p> <p>https://www.dw.com/en/how-north-korean-hackers-keep-the-regime-afloat/a-63002642</p>
12	Media	<p>[02/Septembrie/2022] Russian banks lost \$25 bln in first half, central bank tells RBC</p> <p>Russia's banks lost a combined 1.5 trillion roubles (\$24.95 billion) in the first six months of 2022, a top official at Russia's central bank said on Friday in an interview with the RBC business daily. The losses were concentrated among the largest banks, Tulin said. Loss-making institutions recorded a combined 1.9 trillion rouble (\$31.60 billion) loss, compared to profitable lenders that earned a combined 400 billion roubles (\$6.65 billion).</p> <p>The central bank does not expect a repeat of the 2014-17 banking crisis, when the regulator had to bail out several lenders and stripped banking licences from hundreds of poorly capitalised banks.</p> <p>https://www.reuters.com/business/finance/russian-banks-lost-25-bln-first-half-central-bank-tells-rbc-2022-09-02/</p>

12	Media	<p>[30/August/2022] Wise hit with £308,000 fine in Abu Dhabi over money laundering failures</p> <p>London-listed fintech firm Wise has been slapped with \$360,000 (£307,801) fine by Abu Dhabi regulators after a series of failures in its anti-money laundering controls. The Financial Services Regulatory Authority (FSRA) of Abu Dhabi Global Market (ADGM) announced it had fined the money-transfer firm after finding it did not “establish and maintain adequate AML systems and controls” to ensure full compliance with its AML obligations.</p> <p>https://www.cityam.com/wise-hit-with-360000-fine-in-abu-dhabi-over-money-laundering-failures/</p>
12	Media	<p>[30/August/2022] Iranian businesses get the green light to use crypto for imports</p> <p>Iran's Industry, Mines and Trade Ministry has approved the use of cryptocurrency for imports into the country amid ongoing international trade sanctions. Trade Minister Reza Fatemi Amin confirmed that detailed regulations have been approved outlining the use of cryptocurrencies for trade and supplying fuel and electricity to Bitcoin (BTC) and crypto miners in the country.</p> <p>https://cointelegraph.com/news/iranian-businesses-get-the-green-light-to-use-crypto-for-imports</p>
12	Media	<p>[29/August/2022] INA Case: Biggest Amount Frozen by Anti-Money Laundering Office Ever</p> <p>The freezing of HRK 813 million in the case involving the resale of the INA company's gas is the biggest one in the history of the Anti-Money Laundering Office, which was first informed of possible wrongdoing by banks. The amount was frozen in 16 accounts in eight commercial banks and in six open-end investment funds, adding that real estate was frozen too.</p> <p>https://www.total-croatia-news.com/business/65240-ina-case-biggest-amount-frozen-by-anti-money-laundering-office-ever</p>
12	Media	<p>[29/August/2022] Türkiye takes action against TikTok money laundering</p> <p>The Financial Crimes Investigation Board (MASAK) says about \$82 million (TL 1.5 billion) was transferred to TikTok users in Türkiye since January 2021. It said that the money was obtained by a limited number of users, while some accounts were used for money laundering and financing terrorism. TikTok is massively popular in Türkiye, with about 29 million users but like other social media platforms, it may be used for large-scale fraud as well. The short-form video hosting service is being probed by MASAK now over allegations of money laundering.</p> <p>https://www.dailysabah.com/turkey/investigations/turkiye-takes-action-against-tiktok-money-laundering</p>
12	Media	<p>[27/August/2022] \$1.2 Million to Be Returned to Romanian Government, the Victim of an International Tax Fraud and Money Laundering Scheme</p> <p>The Department of Justice announced that more than \$1.2 million in forfeited funds from an international tax fraud and money laundering case will be returned to the government of Romania. The funds are the proceeds of the sale of property located in the State of Washington that were owned by a Romanian couple who were extradited back to Romania at the request of the Romanian government. According to records filed in the U.S. District Court for the Western District of Washington, in 2012, Romanian authorities asked the United States to extradite Radu and Diana Nemes to Romania to face charges of tax evasion and participating in an organized criminal group.</p> <p>https://theparadise.ng/1-2-million-to-be-returned-to-romanian-government-the-victim-of-an-international-tax-fraud-and-money-laundering-scheme/</p>
12	Media	<p>[27/August/2022] HONG KONG'S REGULATOR FINES COMMERZBANK AG \$6 MILLION FOR AML LAPSES</p> <p>Hong Kong's banking regulator has fined the local unit of German banking giant Commerzbank AG \$765,000 for breaches of anti-money laundering rules. The probe showed that Commerzbank AG had failed to carry out appropriate checks relating to anti-money laundering and counter-terrorist financing measures. The identified deficiencies occurred between April 2012 and June 2016 and showed that the company lacked the minimum criterion of customer due diligence. A series of on-site examinations carried out by the HKMA also found that CBH failed to have in place adequate systems of control to comply with the relevant laws.</p> <p>https://financefeeds.com/hong-kongs-regulator-fines-commerzbank-ag-6-million-for-aml-lapses/</p>

12	Media	<p>[19/August/2022] Nonprofits and associations temporarily barred from opening an ING account</p> <p>Associations and foundations, including charities, will not be able to open a bank account with ING until at least the end of this year. The bank does not currently have enough staff to conduct a cautious due diligence on these customers and their "complex legal forms." Banks must carry out the check to comply with money laundering prevention rules.</p> <p>ING wants to pass part of the cost for the money laundering checks on to them, just as it was previously decided for others, like religious groups. Currently, the bank still charges 3 euros per month. That will be 7.50 euros from September.</p> <p>https://nltimes.nl/2022/08/19/nonprofits-associations-temporarily-barred-opening-ing-account</p>
12	Media	<p>[18/August/2022] DOJ indicts bank officer in \$2.1 billion Wirecard fiasco</p> <p>The Department of Justice (DOJ) has indicted a bank assistant manager in connection with the \$2.1 billion "scandal" involving the Germany-based firm Wirecard AG. In a press briefer the DOJ said the assistant manager is charged with falsification of four bank certificates and two counts of violation of the General Banking Act.</p> <p>https://newsinfo.inquirer.net/1649377/doj-indicts-bank-officer-in-2-1-billion-wirecard-fiasco</p>
12	Media	<p>[16/August/2022] Switzerland to return Uzbekistan's assets frozen in money laundering probe</p> <p>Switzerland agreed on Tuesday to send back to Uzbekistan over \$100 million which it seized during a long-running investigation in connection with the daughter of former president Islam Karimov. The ongoing criminal proceedings against Gulnara Karimova in Switzerland which have involved suspected money laundering via telecommunications contracts have so far resulted in the seizure of \$131 million.</p> <p>https://www.reuters.com/world/switzerland-return-uzbekistans-assets-frozen-money-laundering-probe-2022-08-16/</p>
12	Media	<p>[16/August/2022] Two of New York's Oldest Mafia Clans Charged in Money Laundering Scheme</p> <p>Nine members and associates of the Genovese and Bonanno families were charged in a case that centered on secret gambling parlors in Queens and Long Island.</p> <p>https://www.nytimes.com/2022/08/16/nyregion/new-york-mob-families-racketeering-charges.html</p>
12	Media	<p>[12/August/2022] France opens probe into former Czech PM Andrej Babiš</p> <p>The Czech Republic's fifth richest man is suspected of money laundering related to his purchase of villas in the south of France. According to the documents, the former Czech leader failed to disclose a series of shell companies used to buy a multimillion-euro French property. French investigators are now focusing on how Babiš acquired his €14 million property in the billionaire haven of Mougins, which was purchased via a Monaco-based company owned by an offshore entity in the U.S.</p> <p>https://www.politico.eu/article/france-open-probe-ex-czech-pm-andrej-babis/</p>
13		Modificări legislative locale
13	Legea 129/2019	<p>[14/Septembrie/2022] ORDONANȚĂ DE URGENȚĂ nr. 123 din 14 septembrie 2022 privind modificarea Legii nr. 129/2019 pentru prevenirea și combaterea spălării banilor și finanțării terorismului, precum și pentru modificarea și completarea unor acte normative</p> <p>Publicată în MONITORUL OFICIAL nr. 906 din 14 septembrie 2022</p> <p>A fost eliminată excepția de a depune depun la înmatriculare și ori de câte ori intervine o modificare declarația privind beneficiarul real de către regiile autonome, companiile și societățile naționale și societățile deținute integral sau majoritar de stat la Registrul beneficiarilor reali al societăților.</p> <p>În termen de 90 de zile de la data intrării în vigoare a ordonanței de urgență, regiile autonome, companiile și societățile naționale și societățile deținute integral sau majoritar de stat, înmatriculate anterior intrării în vigoare a prezentei ordonanțe de urgență, depun o declarație privind beneficiarul real al persoanei juridice, în vederea înregistrării în Registrul beneficiarilor reali al societăților.</p> <p>https://legislatie.just.ro/Public/DetaliiDocument/259339</p>

