

Sursa		Detalii	[perioada 16/09/2022 - 15/10/2022 ]
1		<b>Tendințe, probleme și riscuri emergente, rapoarte mediatice pentru sectorul financiar-bancar</b>	
1	UE	<p><b>[14/Octombrie/2022]</b> EU authorities target labour exploitation in the fields</p> <p>The agricultural sector is more vulnerable to exploitation practices due to various factors, including the high level of informality (undeclared or under-declared work) and the sector's predominantly low-skilled workforce. The risk of exploitation is even higher for seasonal jobs. Criminal networks often recruit victims from their countries of origin and exploit them in other countries. Victims are then coerced into working long hours for low wages or none at all, or working in deplorable conditions with no possibility of travelling back to their home countries</p> <p><a href="https://www.europol.europa.eu/media-press/newsroom/news/eu-authorities-target-labour-exploitation-in-fields?mtm_campaign=newsletter">https://www.europol.europa.eu/media-press/newsroom/news/eu-authorities-target-labour-exploitation-in-fields?mtm_campaign=newsletter</a></p>	
1	UK	<p><b>[22/Septembrie/2022]</b> New crackdown on fraud and money laundering to protect UK economy</p> <p>Wide ranging reforms designed to bear down on kleptocrats, organised criminals and terrorists abusing the UK's open economy have been introduced into UK Parliament. The Economic Crime and Corporate Transparency Bill will strengthen the UK's reputation as a place where legitimate businesses can thrive while driving dirty money out of the UK. Through the reforms, anyone who registers a company in the UK will need to verify their identity, tackling the use of companies as a front for crime or foreign kleptocrats.</p> <p><a href="https://www.gov.uk/government/news/new-crackdown-on-fraud-and-money-laundering-to-protect-uk-economy?utm_medium=email&amp;utm_campaign=govuk-notifications-topic&amp;utm_source=00513b04-09d5-40b7-a5b8-dd2f7865ae4f&amp;utm_content=immediately">https://www.gov.uk/government/news/new-crackdown-on-fraud-and-money-laundering-to-protect-uk-economy?utm_medium=email&amp;utm_campaign=govuk-notifications-topic&amp;utm_source=00513b04-09d5-40b7-a5b8-dd2f7865ae4f&amp;utm_content=immediately</a></p>	
1	SUA	<p><b>[16/Septembrie/2022]</b> U.S. Department of the Treasury - Action plan to address illicit financing risks of digital assets</p> <p>The actions in this plan are tailored to address the illicit financing risks that the U.S. government has identified in the NRAs related to digital assets, including virtual assets, a subset of digital assets that does not include central bank digital currencies or representations of other financial assets, such as digitized representations of existing securities or deposits. While the use of virtual assets for money laundering remains far below the scale of fiat currency and more traditional assets by volume and value of transactions, virtual assets have been used to launder illicit proceeds as described in the NRAs. The U.S. government has also seen instances of virtual assets being used to fund the activities of rogue regimes, such as the recent thefts by the Democratic People's Republic of Korea (DPRK)-affiliated Lazarus Group, and to finance terrorism, although these remain limited in scale.</p> <p><a href="https://home.treasury.gov/system/files/136/Digital-Asset-Action-Plan.pdf">https://home.treasury.gov/system/files/136/Digital-Asset-Action-Plan.pdf</a></p>	
1	SUA	<p><b>[16/Septembrie/2022]</b> FACT SHEET: White House Releases First-Ever Comprehensive Framework for Responsible Development of Digital Assets</p> <p>The digital assets market has grown significantly in recent years. Millions of people globally, including 16% of adult Americans, have purchased digital assets—which reached a market capitalization of \$3 trillion globally last November. Digital assets present potential opportunities to reinforce U.S. leadership in the global financial system and remain at the technological frontier. But they also pose real risks as evidenced by recent events in crypto markets. The May crash of a so-called stablecoin and the subsequent wave of insolvencies wiped out over \$600 billion of investor and consumer funds. President Biden's March 9 Executive Order (EO) on Ensuring Responsible Development of Digital Assets outlined the first whole-of-government approach to addressing the risks and harnessing the potential benefits of digital assets and their underlying technology.</p> <p><a href="https://www.whitehouse.gov/briefing-room/statements-releases/2022/09/16/fact-sheet-white-house-releases-first-ever-comprehensive-framework-for-responsible-development-of-digital-assets/">https://www.whitehouse.gov/briefing-room/statements-releases/2022/09/16/fact-sheet-white-house-releases-first-ever-comprehensive-framework-for-responsible-development-of-digital-assets/</a></p>	
2		<b>Avertizări și rapoarte, analize tematice ale autorităților naționale și internaționale</b>	

2	Germania	<p><b>[12/Octombrie/2022]</b> Discussion Paper - The effects of sanctions on Russian banks in TARGET2 transactions data</p> <p>The report analyses the impact of financial sanctions at the level of individual bank accounts. In particular, using information from TARGET2, the real-time gross settlement system owned and operated by the Eurosystem, it was examined the effects of financial sanctions imposed by the European Union on Russian banks following the country's military interventions in Ukraine in 2014 and 2022.</p> <p><a href="https://www.bundesbank.de/resource/blob/898120/43f6ac5fb4b634cd2a14714083765066/mL/2022-10-05-dkp-38-data.pdf">https://www.bundesbank.de/resource/blob/898120/43f6ac5fb4b634cd2a14714083765066/mL/2022-10-05-dkp-38-data.pdf</a></p>
2	ONU	<p><b>[06/Octombrie/2022]</b> Nearly half of world's terror victims are African, with organised crime increasingly entrenched</p> <p>The vast Sahel region in particular has become home to some of the most active and deadly terrorist groups, and it is essential to gain more understanding of the links between organised crime and terrorism, through rigorous data collection, she added.</p> <p>The evidence is there that the illegal exploitation of precious metals and minerals such as gold, silver and diamonds, are fuelling the extremists with significant sources of income, and benefitting the groups that control extraction, and trafficking routes.</p> <p><a href="https://news.un.org/en/story/2022/10/1129312">https://news.un.org/en/story/2022/10/1129312</a></p>
2	ESMA	<p><b>[04/Octombrie/2022]</b> Crypto-assets and their risks for financial stability</p> <p>Crypto-assets have gained increasing attention due to their rapid growth and so has the interest around their implications for the traditional financial system—including financial stability. ESMA has been following these developments closely for several years, including because of their risks to consumer protection, and outlines in this report the latest understanding of crypto-assets' risks and transmission channels to financial markets. While some sources of risk are well understood from traditional markets, others are novel and linked to the product design, technological development, or the complex infrastructures built around crypto-assets. ESMA finds that, at present, crypto-assets are still small in size and their interlinkages to traditional markets are limited. In future, this situation may change as market growth can occur suddenly and risk transmission is possible through various channels. Continuous monitoring of the crypto-asset market and its interconnectedness with the wider financial system is required to assess newly emerging threats in a timely manner, while regulations such as the EU proposal "Markets in Crypto-Assets" (MiCA) should be implemented swiftly to mitigate already identified risks.</p> <p><a href="https://www.esma.europa.eu/sites/default/files/library/esma50-165-2251_crypto_assets_and_financial_stability.pdf">https://www.esma.europa.eu/sites/default/files/library/esma50-165-2251_crypto_assets_and_financial_stability.pdf</a></p>
2	SUA	<p><b>[30/Septembrie/2022]</b> OFAC - Sanctions Compliance Guidance for Instant Payment Systems</p> <p>OFAC is issuing this guidance to: (i) reaffirm that financial institutions should take a risk-based approach to managing sanctions risks; (ii) highlight key factors that may be relevant in determining that risk-based approach; (iii) encourage the development and deployment of innovative sanctions compliance approaches and technologies to address identified risks; and (iv) encourage developers of instant payment systems to incorporate sanctions compliance considerations as they develop new payment technologies. This guidance should aid financial institutions in determining how best to allocate their compliance resources consistent with their particular sanctions risks.</p> <p><a href="https://home.treasury.gov/system/files/126/instant_payment_systems_compliance_guidance_brochure.pdf">https://home.treasury.gov/system/files/126/instant_payment_systems_compliance_guidance_brochure.pdf</a></p>
2	Australia	<p><b>[26/Septembrie/2022]</b> Austrac - Bullion Dealers Risk Assessment</p> <p>This document presents a detailed assessment of the money laundering and terrorism financing risks, vulnerabilities and consequences associated with the bullion industry in Australia.</p> <p><a href="https://www.austrac.gov.au/sites/default/files/2022-09/AUSTRAC_RA_BullionDealersInAustralia_web.pdf">https://www.austrac.gov.au/sites/default/files/2022-09/AUSTRAC_RA_BullionDealersInAustralia_web.pdf</a></p>
2	BVI	<p><b>[17/Septembrie/2022]</b> Proliferation Financing Risk Assessment 2022, British Virgin Islands</p> <p>This report outlines the findings of the proliferation financing risk assessment, which takes a critical look at the PF threats to which the Virgin Islands are exposed. It also looks at the resulting PF risks posed by vulnerabilities identified within the Virgin Islands' CPF framework that allow these threats to persist.</p> <p><a href="https://www.bvifsc.vg/sites/default/files/pf_risk_assessment_report_2022.pdf">https://www.bvifsc.vg/sites/default/files/pf_risk_assessment_report_2022.pdf</a></p>
2	UE	<p><b>[16/Septembrie/2022]</b> New EU AML-CTF supervision model: expectations vs feasibility</p> <p>Opening speech by Commissioner McGuinness at European Court of Auditors high-level seminar.</p> <p><a href="https://ec.europa.eu/commission/presscorner/detail/en/SPEECH_22_5593">https://ec.europa.eu/commission/presscorner/detail/en/SPEECH_22_5593</a></p>

2	UE	<p><b>[15/Septembrie/2022]</b> Anti-money-laundering authority (AMLA): Countering money laundering and the financing of terrorism</p> <p>The 'EU Legislation in Progress' briefings are updated at key stages throughout the legislative procedure.</p> <p><a href="https://www.europarl.europa.eu/RegData/etudes/BRIE/2022/733645/EPRS_BRI(2022)733645_EN.pdf">https://www.europarl.europa.eu/RegData/etudes/BRIE/2022/733645/EPRS_BRI(2022)733645_EN.pdf</a></p>
3		<p><b>Alerte de terorism și schimbări în regimurile de sancțiuni</b></p>
3	SUA	<p><b>[15/Octombrie/2022]</b> Lista consolidată OFAC-SDN cu persoanele/entitățile aflate sub sancțiuni</p> <p><a href="https://www.treasury.gov/ofac/downloads/sdnlist.pdf">https://www.treasury.gov/ofac/downloads/sdnlist.pdf</a></p>
3	UE	<p><b>[15/Octombrie/2022]</b> Lista consolidată UE cu persoanele/entitățile aflate sub sancțiuni internaționale</p> <p><a href="https://webgate.ec.europa.eu/fsd/fsf/public/files/pdfFullSanctionsList/content?token=n002g3ky">https://webgate.ec.europa.eu/fsd/fsf/public/files/pdfFullSanctionsList/content?token=n002g3ky</a></p>
3	UE	<p><b>[15/Octombrie/2022]</b> Lista consolidată UE cu persoanele/entitățile aflate sub sancțiuni internaționale</p> <p><a href="https://webgate.ec.europa.eu/fsd/fsf/public/files/pdfFullSanctionsList/content?token=n002g3ky">https://webgate.ec.europa.eu/fsd/fsf/public/files/pdfFullSanctionsList/content?token=n002g3ky</a></p>
3	SUA	<p><b>[07/Octombrie/2022]</b> OFAC a actualizat lista Transnational Criminal Organizations Designations; North Korea Designations</p> <p>Au fost introduse în listă:</p> <ul style="list-style-type: none"> <li>-3 persoane fizice;</li> <li>-5 persoane juridice;</li> </ul> <p><a href="https://home.treasury.gov/policy-issues/financial-sanctions/recent-actions/20221007">https://home.treasury.gov/policy-issues/financial-sanctions/recent-actions/20221007</a></p>
3	UE	<p><b>[06/Octombrie/2022]</b> REGULAMENTUL DE PUNERE ÎN APLICARE (UE) 2022/1906 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 adăugate în listele de interdicție:</p> <ul style="list-style-type: none"> <li>-30 persoane fizice;</li> <li>-7 persoane juridice;</li> </ul> <p><a href="https://eur-lex.europa.eu/legal-content/RO/TXT/?uri=CELEX:32022R1906">https://eur-lex.europa.eu/legal-content/RO/TXT/?uri=CELEX:32022R1906</a></p>
3	UE	<p><b>[06/Octombrie/2022]</b> DECIZIA (PESC) 2022/1907 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 (UE) 2022/1905 AL CONSILIULUI de modificare 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>Se permit noi derogări de la înghețarea activelor și de la interdicția de a pune la dispoziție fonduri și resurse economice</p> <p><a href="https://eur-lex.europa.eu/legal-content/RO/TXT/?uri=CELEX:32022R1905">https://eur-lex.europa.eu/legal-content/RO/TXT/?uri=CELEX:32022R1905</a></p> <p><a href="https://eur-lex.europa.eu/legal-content/RO/TXT/?uri=CELEX:32022D1907">https://eur-lex.europa.eu/legal-content/RO/TXT/?uri=CELEX:32022D1907</a></p>

3	UE	<p><b>[06/Octombrie/2022]</b> DECIZIA (PESC) 2022/1909 A CONSILIULUI de modificare a Deciziei 2014/512/PESC privind măsuri restrictive având în vedere acțiunile Rusiei de destabilizare a situației în Ucraina REGULAMENTUL (UE) 2022/1904 AL CONSILIULUI de modificare a Regulamentului (UE) nr. 833/2014 privind măsuri restrictive având în vedere acțiunile Rusiei de destabilizare a situației în Ucraina</p> <p>Se interzice vânzarea, furnizarea, transferul sau exportul, servicii sau finanțare în mod direct sau indirect, în legătură cu de arme de foc, piese, componente esențiale și muniție pentru acestea, care figurează în anexa I la Regulamentul (UE) nr. 258/2012 al Parlamentului European și al Consiliului, indiferent dacă provin sau nu din Uniune, către orice persoană fizică sau juridică, entitate sau organism din Rusia sau în scopul utilizării în Rusia. Se extind interdicțiile privind importurile/exporturile din/in Rusia.</p> <p><a href="https://eur-lex.europa.eu/legal-content/RO/TXT/?uri=CELEX:32022R1904">https://eur-lex.europa.eu/legal-content/RO/TXT/?uri=CELEX:32022R1904</a> <a href="https://eur-lex.europa.eu/legal-content/RO/TXT/?uri=CELEX:32022D1909">https://eur-lex.europa.eu/legal-content/RO/TXT/?uri=CELEX:32022D1909</a></p>
3	UE	<p><b>[06/Octombrie/2022]</b> DECIZIA (PESC) 2022/1908 A CONSILIULUI de modificare a Deciziei (PESC) 2022/266 privind măsuri restrictive ca răspuns la recunoașterea zonelor necontrolate de guvern din oblastele Donețk și Lugansk ale Ucrainei și la decizia subsecventă de a trimite trupe ruse în aceste zone REGULAMENTUL (UE) 2022/1903 AL CONSILIULUI de modificare a Regulamentului (UE) 2022/263 privind măsuri restrictive ca răspuns la recunoașterea zonelor necontrolate de guvern din oblastele Donețk și Lugansk ale Ucrainei și la decizia subsecventă de a trimite trupe ruse în aceste zone</p> <p>Se extind «teritorii specificate» la zonele din Ucraina necontrolate de guvern din oblastele Donețk, Herson, Luhansk, și Zaporijia.</p> <p><a href="https://eur-lex.europa.eu/legal-content/RO/TXT/?uri=CELEX:32022R1903">https://eur-lex.europa.eu/legal-content/RO/TXT/?uri=CELEX:32022R1903</a> <a href="https://eur-lex.europa.eu/legal-content/RO/TXT/?uri=CELEX:32022D1908">https://eur-lex.europa.eu/legal-content/RO/TXT/?uri=CELEX:32022D1908</a></p>
3	SUA	<p><b>[06/Octombrie/2022]</b> OFAC a actualizat lista Iran-related Designations ; Non-Proliferation Designation Update; Burma-related Designations</p> <p>Au fost introduse în listă: -1 persoană juridică; -9 persoane fizice;</p> <p><a href="https://home.treasury.gov/policy-issues/financial-sanctions/recent-actions/20221006">https://home.treasury.gov/policy-issues/financial-sanctions/recent-actions/20221006</a></p>
3	ONU	<p><b>[04/Octombrie/2022]</b> Consiliul de Securitate ONU a actualizat lista de interdicție aferentă rezoluției 2140/2014 cu 1 persoană fizică</p> <p><a href="https://www.un.org/securitycouncil/content/ahmad-al-hamzi">https://www.un.org/securitycouncil/content/ahmad-al-hamzi</a></p>
3	SUA	<p><b>[03/Octombrie/2022]</b> OFAC a actualizat lista Balkans-related Designations (Bosnia Herzegovina)</p> <p>Au fost introduse în listă: -1 persoană juridică; -2 persoane fizice;</p> <p><a href="https://home.treasury.gov/policy-issues/financial-sanctions/recent-actions/20221003">https://home.treasury.gov/policy-issues/financial-sanctions/recent-actions/20221003</a></p>
3	SUA	<p><b>[30/Septembrie/2022]</b> New OFAC Russia-related Frequently Asked Question (1091).</p> <p>1091. Do non-U.S. persons face sanctions risk for supporting Russia following its sham referenda, purported annexation, and continued occupation of the Kherson, Zaporizhzhya, Donetsk, and Luhansk regions of Ukraine?</p> <p><a href="https://home.treasury.gov/policy-issues/financial-sanctions/faqs/1091">https://home.treasury.gov/policy-issues/financial-sanctions/faqs/1091</a></p>
3	SUA	<p><b>[30/Septembrie/2022]</b> OFAC a actualizat lista Russia-related Designations</p> <p>Au fost introduse in lista :</p> <p>-14 persoane juridice -278 persoane fizice</p> <p><a href="https://home.treasury.gov/policy-issues/financial-sanctions/recent-actions/20220930">https://home.treasury.gov/policy-issues/financial-sanctions/recent-actions/20220930</a></p>

3	SUA	<p><b>[29/Septembrie/2022]</b> Russian Oligarch Oleg Vladimirovich Deripaska and Associates Indicted for Sanctions Evasion and Obstruction of Justice</p> <p>Following his designation by OFAC, Deripaska conspired with others to evade and to violate those sanctions in various ways and over the course of several years. Deripaska, through the corporate entity Gracetown Inc., illegally utilized the U.S. financial system to maintain and retain three luxury properties in the United States (the U.S. Properties), and further employed Olga Shriki and Natalia Mikhaylovna Bardakova to utilize U.S. financial institutions to provide hundreds of thousands of dollars' worth of services for his benefit in the United States.</p> <p><a href="https://www.justice.gov/opa/pr/russian-oligarch-oleg-vladimirovich-deripaska-and-associates-indicted-sanctions-evasion-and">https://www.justice.gov/opa/pr/russian-oligarch-oleg-vladimirovich-deripaska-and-associates-indicted-sanctions-evasion-and</a></p>
3	SUA	<p><b>[29/Septembrie/2022]</b> OFAC a actualizat lista Iran-related Designations</p> <p>Au fost introduse în listă:  -10 persoane juridice;  - 1 vapor;</p> <p><a href="https://home.treasury.gov/policy-issues/financial-sanctions/recent-actions/20220929">https://home.treasury.gov/policy-issues/financial-sanctions/recent-actions/20220929</a></p>
3	ONU	<p><b>[27/Septembrie/2022]</b> Consiliul de Securitate ONU a actualizat lista de interdicție aferentă rezoluției 2140/2014 cu 2 persoane fizice</p> <p><a href="https://press.un.org/en/2022/sc15040.doc.htm">https://press.un.org/en/2022/sc15040.doc.htm</a></p>
3	SUA	<p><b>[26/Septembrie/2022]</b> OFAC a actualizat lista Balkans-related Designation</p> <p>Au fost introduse în listă:  -1 persoană fizică;</p> <p><a href="https://home.treasury.gov/policy-issues/financial-sanctions/recent-actions/20220926">https://home.treasury.gov/policy-issues/financial-sanctions/recent-actions/20220926</a></p>
3	SUA	<p><b>[22/Septembrie/2022]</b> OFAC a actualizat lista Iran-related Designations</p> <p>Au fost introduse în listă:  -6 persoane fizice;  -1 persoană juridică;</p> <p><a href="https://home.treasury.gov/policy-issues/financial-sanctions/recent-actions/20220922">https://home.treasury.gov/policy-issues/financial-sanctions/recent-actions/20220922</a></p>
3	SUA	<p><b>[16/Septembrie/2022]</b> Lifting of Defense Trade Restrictions on the Republic of Cyprus for Fiscal Year 2023</p> <p>Republic of Cyprus has met the necessary conditions under relevant legislation to allow the approval of exports, re-exports, and transfers of defense articles to the Republic of Cyprus for fiscal year 2023. Compliance with the conditions is assessed on an annual basis. As a result of this determination and certification, the Secretary lifted the defense trade restrictions for the Republic of Cyprus for fiscal year 2023.</p> <p><a href="https://www.state.gov/lifting-of-defense-trade-restrictions-on-the-republic-of-cyprus-for-fiscal-year-2023/">https://www.state.gov/lifting-of-defense-trade-restrictions-on-the-republic-of-cyprus-for-fiscal-year-2023/</a></p>
4		<b>Evaluarea riscurilor la nivel european realizată de Comisia Europeană</b>
5		<b>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</b>
5	Moneyval	<p><b>[21/Septembrie/2022]</b> În perioada 21 septembrie – 06 octombrie 2022 România primește vizita echipei de experți ai Comitetului Moneyval al Consiliului Europei, în cadrul celei de-a V-a Rundă de evaluare a sistemului de combatere a spălării banilor și finanțării terorismului (CSB/CFT) din România, care are ca obiectiv verificarea conformității tehnice și evaluarea eficienței funcționării sistemului CSB/CFT al României.</p> <p><a href="https://www.coe.int/en/web/moneyval/calendar">https://www.coe.int/en/web/moneyval/calendar</a></p>

6		Orientări, ghiduri, instrucțiuni sau atenționări punctuale, dar și, după caz, motivări ale aplicării amenzilor pentru încălcarea reglementărilor aplicabile SB/FT
6	Australia	<p><b>[11/Octombrie/2022]</b> Austrac - Source of funds and source of wealth Guideline</p> <p>The Austrac guideline was developed to help financial market to undertake source of funds and source of wealth checks and mitigate the risk that a customer's funds relate to money laundering, terrorism financing (ML/TF) or other serious crimes. This guidance is relevant to all reporting entities and incorporates a range of examples to explain how source of funds and source of wealth processes apply across various industry sectors.</p> <p><a href="https://www.austrac.gov.au/business/how-comply-and-report-guidance-and-resources/customer-identification-and-verification/source-funds-and-source-wealth">https://www.austrac.gov.au/business/how-comply-and-report-guidance-and-resources/customer-identification-and-verification/source-funds-and-source-wealth</a></p>
6	SUA	<p><b>[10/Octombrie/2022]</b> FinCEN - \$29 Million Enforcement Action Against Virtual Asset Service Provider Bittrex for Willful Violations of the Bank Secrecy Act</p> <p>Bittrex failed to:</p> <ul style="list-style-type: none"> <li>-maintain an effective AML program. Bittrex's program failed to appropriately address the risks associated with the products and services it offered, including anonymity-enhanced cryptocurrencies.</li> <li>-implement effective transaction monitoring on its trading platform, relying on as few as two employees with minimal anti-money laundering training and experience to manually review all of the transactions for suspicious activity, which at times were over 20,000 per day.</li> </ul> <p>Bittrex conducted over 116,000 transactions valued at over \$260 million with entities and individuals located in jurisdictions subject to comprehensive OFAC sanctions, including transactions with entities and individuals operating openly from OFAC-sanctioned jurisdictions such as Iran, Cuba, Sudan, Syria, and the Crimea region of Ukraine.</p> <p>-file any SARs between February 2014 and May 2017, a period of over three years. The company also failed to file SARs on a significant number of transactions involving sanctioned jurisdictions, including the processing of over 200 transactions that involved \$140,000 worth of virtual assets—nearly 100 times larger than the average withdrawal or deposit on the Bittrex platform—and 22 transactions involving over \$1 million worth of virtual assets.</p> <p><a href="https://www.fincen.gov/sites/default/files/enforcement_action/2022-10-11/Bittrex%20Consent%20Order%2010.11.2022.pdf">https://www.fincen.gov/sites/default/files/enforcement_action/2022-10-11/Bittrex%20Consent%20Order%2010.11.2022.pdf</a></p>
6	UE	<p><b>[10/Octombrie/2022]</b> Medical rehabilitation centre in Romania: businessman and company indicted for fraud and money laundering, damages of over €3 million in EU funds</p> <p>A Romanian businessman and a company he represented were indicted at the Bucharest Tribunal (county court) for fraudulently obtaining over €3 million in EU funds for the development of RECUMED, a research-development centre in medical recovery and bio reconstruction. The European Public Prosecutor's Office (EPPO) in Bucharest is leading the investigation, and suspects that, in addition to the fraud against the EU's financial interests, the company that wrongfully obtained the project and their representative also laundered money after receiving the funds.</p> <p><a href="https://www.eppo.europa.eu/en/news/medical-rehabilitation-centre-romania-businessman-and-company-indicted-fraud-and-money">https://www.eppo.europa.eu/en/news/medical-rehabilitation-centre-romania-businessman-and-company-indicted-fraud-and-money</a></p>
6	FMI	<p><b>[07/Octombrie/2022]</b> IMF - Unmasking Control - A Guide to Beneficial Ownership Transparency</p> <p>This book is a guide for practitioners, policymakers, and other researchers to establish comprehensive frameworks for holding beneficial ownership information. It proposes questions to guide strategic thinking and discussion about the establishment of an effective system of beneficial ownership information, for anti-money laundering purposes. This book also sets out how an effective beneficial ownership framework can reduce opportunities for corruption, support efforts against tax evasion, help tackle illicit financial flows, protect national security interests, and benefit procurement transparency.</p> <p><a href="https://www.elibrary.imf.org/downloadpdf/book/9798400208041/9798400208041.xml">https://www.elibrary.imf.org/downloadpdf/book/9798400208041/9798400208041.xml</a></p>
6	Malta	<p><b>[07/Octombrie /2022]</b> Finance Incorporated Limited fined by the Malta FIU</p> <p>Finance Incorporated Limited was fined USD 0.08 million by the Malta Financial Intelligence Analysis Unit (FIAU) for violations of the AML/CFT law for shortcomings related to: Business Risk Assessment; Customer Risk Assessment ; Customer Due Diligence (Identification &amp; Verification); Information on the Purpose and Intended Nature of the Business Relationship ; Ongoing Monitoring: Transaction Monitoring and Document Monitoring ;</p> <p><a href="https://fiaumalta.org/wp-content/uploads/2022/10/Publication-Notice-07102022.pdf">https://fiaumalta.org/wp-content/uploads/2022/10/Publication-Notice-07102022.pdf</a></p>

6	SUA	<p><b>[30/Septembrie/2022]</b> OFAC Settles with Tango Card, Inc. Related to Apparent Violations of Multiple Sanctions Programs</p> <p>Tango Card, Inc. (Tango Card), a Seattle, Washington-based company that supplies and distributes electronic rewards, has agreed to pay \$116,048.60 to settle its potential civil liability for apparent violations of multiple U.S. sanctions programs. As a result of deficient geolocation identification processes, Tango Card transmitted at least 27,720 stored value products to individuals with Internet Protocol (IP) and email addresses associated with Cuba, Iran, Syria, North Korea, and the Crimea region of Ukraine.</p> <p><a href="https://home.treasury.gov/system/files/126/20220930_tango_card.pdf">https://home.treasury.gov/system/files/126/20220930_tango_card.pdf</a></p>
6	SUA	<p><b>[29/Septembrie/2022]</b> FINRA - Sanctions Guideline</p> <p>The US Financial Industry Regulatory Authority (FINRA) published Sanctions Guidelines in order to inform the market with the disciplinary sanctions that may result from typical violations of securities industry rules. The guidance includes relevant facts related to new penalty ranges that are relevant to people and company, AML guidelines and descriptions of non-monetary penalties.</p> <p><a href="https://www.finra.org/sites/default/files/Sanctions_Guidelines.pdf">https://www.finra.org/sites/default/files/Sanctions_Guidelines.pdf</a></p>
6	SUA	<p><b>[29/Septembrie/2022]</b> Financial Crimes Enforcement Network(FINCENT) issued final rule establishing a beneficial ownership information reporting requirement, pursuant to the bipartisan Corporate Transparency Act (CTA)</p> <p>The rule will require most corporations, limited liability companies, and other entities created in or registered to do business in the United States to report information about their beneficial owners—the persons who ultimately own or control the company, to FinCEN</p> <p><a href="https://www.federalregister.gov/documents/2022/09/30/2022-21020/beneficial-ownership-information-reporting-requirements">https://www.federalregister.gov/documents/2022/09/30/2022-21020/beneficial-ownership-information-reporting-requirements</a>  <a href="https://www.fincen.gov/beneficial-ownership-information-reporting-rule-fact-sheet">https://www.fincen.gov/beneficial-ownership-information-reporting-rule-fact-sheet</a></p>
6	SUA	<p><b>[26/Septembrie/2022]</b> OFAC Settles with Credit Agricole subsidiaries Related to Apparent Violations of Multiple Sanctions Programs</p> <p>OFAC announced a settlement with CA Indosuez Switzerland S.A. (CAIS), an indirect subsidiary of Credit Agricole Corporate and Investment Bank located in Switzerland that specializes in wealth management and corporate and investment banking. CAIS agreed to remit \$720,258 to settle its potential civil liability for apparent violations of sanctions against Cuba, Ukraine-related, Iran, Sudan, and Syria. CAIS operated U.S. dollar (USD) banking and securities accounts on behalf of 17 individual customers located in sanctioned jurisdictions and conducted USD business on behalf of these customers through the U.S. financial system, including through U.S. correspondent banks and U.S. registered brokers or dealers in securities.</p> <p>Separately, OFAC announced a settlement with CFM Indosuez Wealth (“CFM”), an indirect subsidiary of Credit Agricole Corporate and Investment Bank located in Monaco that specializes in wealth management and corporate and investment banking. CFM agreed to remit \$401,039 to settle its potential civil liability for apparent violations of sanctions against Cuba, Iran, and Syria. CFM operated U.S. dollar (USD) banking and securities accounts on behalf of 11 individual customers located in sanctioned jurisdictions and conducted USD business on behalf of these customers through the U.S. financial system, including through U.S. correspondent banks and U.S. registered brokers or dealers in securities.</p> <p><a href="https://home.treasury.gov/system/files/126/20220926_CFM.pdf">https://home.treasury.gov/system/files/126/20220926_CFM.pdf</a></p>
6	EU	<p><b>[15/Octombrie/2022]</b> European Commission updated numerous FAQs related to the Russia sanctions regime.</p> <p>The updates cover:</p> <ul style="list-style-type: none"> <li>12 October : Imports and purchase of listed goods</li> <li>12 October : Export-related restrictions</li> <li>12 October : Deposits</li> <li>10 October : Asset freeze and prohibition to make funds and economic resources available</li> <li>07 October : Import, purchase and transfer of listed goods</li> <li>19 September : Import, purchase and transfer of listed goods</li> </ul> <p><a href="https://finance.ec.europa.eu/eu-and-world/sanctions-restrictive-measures/sanctions-adopted-following-russias-military-aggression-against-ukraine/frequently-asked-questions-sanctions-against-russia_en">https://finance.ec.europa.eu/eu-and-world/sanctions-restrictive-measures/sanctions-adopted-following-russias-military-aggression-against-ukraine/frequently-asked-questions-sanctions-against-russia_en</a></p> <p><a href="https://finance.ec.europa.eu/document/download/66e8fd7d-8057-4b9b-96c2-5e54bf573cd1_en?filename=faqs-sanctions-russia-consolidated_en.pdf">https://finance.ec.europa.eu/document/download/66e8fd7d-8057-4b9b-96c2-5e54bf573cd1_en?filename=faqs-sanctions-russia-consolidated_en.pdf</a></p>

6	EU	<p><b>[15/Septembrie/2022]</b> European Gaming and Betting Association (EGBA) issued Guidelines on fighting money laundering and terrorist financing for the European online gambling sector - FINAL DRAFT</p> <p>New EGBA guidelines introduce a set of pan-European, self-regulatory standards to help Europe's online gambling operators comply with the latest EU and national anti-money laundering rules and contribute to Europe's fight against money laundering. EGBA invites feedback on the guidelines from interested stakeholders by 13 October 2022.</p> <p>The guidelines include, amongst others, practical guidance on:</p> <ul style="list-style-type: none"> <li>-How to conduct customer and business risk assessments.</li> <li>-Customer Due Diligence and improving cooperation during the process.</li> <li>-Suspicious Transaction Reporting requirements.</li> <li>-The relationship between AML and safer gambling.</li> <li>-Record-keeping requirements.</li> </ul> <p><a href="https://www.egba.eu/uploads/2022/09/EGBA-Guidelines-on-fighting-money-laundering-and-terrorist-financing-for-the-European-online-gambling-sector.pdf">https://www.egba.eu/uploads/2022/09/EGBA-Guidelines-on-fighting-money-laundering-and-terrorist-financing-for-the-European-online-gambling-sector.pdf</a></p>
7		<p><b>Rapoarte privind amenințări, alerte, tipologii</b></p>
7	Global Initiative	<p><b>[20/Septembrie/2022]</b> Typology reports: A new weapon in the fight against the online illegal wildlife trade</p> <p>The Global Initiative Against Transnational Organized Crime (GI-TOC) and the Alliance to Counter Crime Online (ACCO) collaborated to analyze common characteristics among social media posts advertising exotic pets and illegal wildlife parts to determine if typologies could be developed to assist law enforcement, tech firms, the financial industry and other civil society organizations in detecting and tackling wildlife trade offenders in the online sphere and specifically on social media platforms.</p> <p><a href="https://globalinitiative.net/wp-content/uploads/2022/09/MMFU-ExpandingTheArsenal-web-v4.pdf">https://globalinitiative.net/wp-content/uploads/2022/09/MMFU-ExpandingTheArsenal-web-v4.pdf</a></p>
8		<p><b>Indicii de percepție a corupției și rapoartele de țară;</b></p>
8	Transparency International	<p><b>[11/Octombrie/2022]</b> Exporting Corruption 2022: Top trading countries doing even less than before to stop foreign bribery.</p> <p>The Transparency International report assesses foreign bribery enforcement in 43 of the 44 signatories to the OECD Anti-Bribery Convention as well as in China, Hong Kong SAR, India and Singapore. While not parties to the OECD Convention, these four countries and territories are major exporters, each with a share of over 2 per cent of world trade, with China being the world's leading exporter. The report also identifies inadequacies in legal frameworks and enforcement systems as well as progress in addressing them. It further shines a spotlight on the critical issue of victims' compensation and identifies areas for improvement with respect to the transparency of foreign bribery enforcement data and case dispositions.</p> <p><a href="https://images.transparencycdn.org/images/2022_Report-Full_Exporting-Corruption_EN.pdf">https://images.transparencycdn.org/images/2022_Report-Full_Exporting-Corruption_EN.pdf</a></p>
8	GRECO	<p><b>[12/Septembrie/2022]</b> Belgium - Publication of 4th Evaluation Round 3rd Interim Compliance Report</p> <p>This Third Interim Compliance Report assesses progress in implementing the eleven outstanding recommendations since the previous Compliance Report (recommendations i to vi, viii, ix, xii, xiv and xv) and provides an overall appraisal of the level of Belgium's compliance with these recommendations.</p> <p>GRECO concludes that Belgium has made some progress in implementing the recommendations, however the result remains to be improved. In total, six of the fifteen recommendations in the Fourth Round Evaluation Report have been implemented or dealt with satisfactorily. All of the nine outstanding recommendations have been partly implemented.</p> <p><a href="https://rm.coe.int/fourth-evaluation-round-corruption-prevention-in-respect-of-members-of/1680a7eada">https://rm.coe.int/fourth-evaluation-round-corruption-prevention-in-respect-of-members-of/1680a7eada</a></p>

8	GRECO	<p><b>[01/Septembrie/2022]</b> Bosnia and Herzegovina- Publication of 2 compliance reports (3rd and 4th evaluation rounds)</p> <p>This interim compliance report assesses the measures taken by the authorities of Bosnia and Herzegovina to implement the recommendations in the Fourth Round Evaluation Report on Bosnia and Herzegovina (see paragraph 2) on “corruption prevention in respect of members of parliament, judges and prosecutors”.</p> <p>GRECO concludes that only some limited measures have been taken by Bosnia and Herzegovina to comply with the pending recommendations under the Fourth Evaluation Round. None of the fifteen recommendations contained in the Fourth Round Evaluation Report have been implemented satisfactorily. Eight recommendations have been partly implemented and seven have not been implemented.</p> <p><a href="https://rm.coe.int/fourth-evaluation-round-corruption-prevention-in-respect-of-members-of/1680a7acc6">https://rm.coe.int/fourth-evaluation-round-corruption-prevention-in-respect-of-members-of/1680a7acc6</a>  <a href="https://rm.coe.int/third-evaluation-round-incriminations-ets-173-and-191-gpc-2-transparen/1680a7acc3">https://rm.coe.int/third-evaluation-round-incriminations-ets-173-and-191-gpc-2-transparen/1680a7acc3</a></p>
 <p><b>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</b></p>		
9	FATF	<p><b>[05/Octombrie/2022]</b> FATF Countries consolidated assessment ratings</p> <p>FATF brings together a global network of 205 jurisdictions that have each committed at the highest political level, to implementing the FATF Recommendations. FATF 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. These should be read in conjunction with the detailed mutual evaluation reports, which are available on this website</p> <p><a href="http://www.fatf-gafi.org/media/fatf/documents/4th-Round-Ratings.pdf">http://www.fatf-gafi.org/media/fatf/documents/4th-Round-Ratings.pdf</a></p>
9	FATF	<p><b>[05/Octombrie/2022]</b> The Republic of Gambia's measures to combat money laundering and terrorist financing</p> <p>The Gambia has adequate legal basis for the widest range of international cooperation, including mutual legal assistance (MLA), extradition and the tracing of criminal assets. However, the authorities have made very limited use of MLA in relation to ML, associated predicate offences, TF and asset tracing. There has been no outgoing request for extradition. There are no measures in place to prosecute citizen fugitives that are not extradited. The FIU has made limited use of international cooperation with other FIUs and none with AML/CFTsupervisors. Generally, inadequate resources and training impede the effective implementation of international cooperation.</p> <p><a href="http://www.fatf-gafi.org/media/fatf/documents/reports/mer-fsrb/GIABA-Mutual-Evaluation-Gambia-2022.pdf">http://www.fatf-gafi.org/media/fatf/documents/reports/mer-fsrb/GIABA-Mutual-Evaluation-Gambia-2022.pdf</a></p>
9	FATF	<p><b>[05/Octombrie/2022]</b> Togo's measures to combat money laundering and terrorist financing</p> <p>Togo has an adequate legal and institutional framework enabling it to offer the widest possible range of international cooperation in a timely manner. However, the limited resources allocated to the central authority and competent authorities, as well as the lack of mechanisms for managing and monitoring the execution of requests for mutual assistance, do compromise the effectiveness of the international cooperation provided by Togo.</p> <p><a href="http://www.fatf-gafi.org/media/fatf/documents/reports/mer-fsrb/GIABA-Mutual-Evaluation-Togo-2022.pdf">http://www.fatf-gafi.org/media/fatf/documents/reports/mer-fsrb/GIABA-Mutual-Evaluation-Togo-2022.pdf</a></p>
9	FATF	<p><b>[04/Octombrie/2022]</b> Finland's progress in strengthening measures to tackle money laundering and terrorist financing</p> <p>Since the 2019 assessment of Finland's measures to tackle money laundering and terrorist financing, the country has taken a number of actions to strengthen its framework. Consequently, to reflect Finland's progress, the FATF has re-rated the country on Recommendation 24 - Transparency and beneficial ownership of legal persons - originally rated Partially Compliant, to Largely Compliant. Finland has 9 Recommendations rated C, 24 rated LC and 7 Recommendations rated PC.</p> <p><a href="http://www.fatf-gafi.org/media/fatf/documents/reports/fur/Follow-Up-Report-Finland-2022.docx.pdf">http://www.fatf-gafi.org/media/fatf/documents/reports/fur/Follow-Up-Report-Finland-2022.docx.pdf</a></p>

9	UE	<p><b>[04/Octombrie/2022]</b> Lista UE a jurisdicțiilor ne-cooperante din punct de vedere fiscal a fost actualizata</p> <p>Lista neagra cuprinde 12 tari, noi introduse fiind Aguila, Bahamas si Turk &amp; Caicos, iar lista gri contine 24 tari, cu 3 actualizari: Armenia,Eswatini si Seyshelels</p> <p><a href="https://data.consilium.europa.eu/doc/document/ST-13092-2022-INIT/en/pdf">https://data.consilium.europa.eu/doc/document/ST-13092-2022-INIT/en/pdf</a></p>
10		<p><b>Informații relevante din partea unor organizații comerciale credibile și sigure</b></p>
10	Basel AML	<p><b>[04/Octombrie/2022]</b> Basel AML Index 2022</p> <p>Cea de-a 11-a ediție a Indexului AML de la Basel arată că riscul mediu global de SB/FT a rămas la nivelul anului anterior, 5,25 din 10, unde 10 este nivelul maxim de risc. O mică scădere a riscurilor CSB/CFT a fost compensată de riscuri crescute în domeniul corupției, transparenței financiare, transparența publică și riscurile politice/juridice.</p> <p><a href="https://baselgovernance.org/publications/basel-aml-index-2022">https://baselgovernance.org/publications/basel-aml-index-2022</a></p>
10	Global Initiative	<p><b>[20/Septembrie/2022]</b> Assessing South Africa's organized crime risk</p> <p>This document brings together a comprehensive account of South Africa's criminal economy. Compiled by an expert group, it provides detailed analysis of 15 embedded, interconnected criminal markets that have been identified as the most threatening to South Africa's democratic project since the transition.</p> <p><a href="https://globalinitiative.net/wp-content/uploads/2022/09/GI-TOC-Strategic-Organized-Crime-Risk-Assessment-South-Africa.pdf">https://globalinitiative.net/wp-content/uploads/2022/09/GI-TOC-Strategic-Organized-Crime-Risk-Assessment-South-Africa.pdf</a></p>
11		<p><b>Informații din partea organizațiilor de statistică și din mediul academic</b></p>
12		<p><b>Informații relevante privind riscurile SB/FT din surse deschise de informații</b></p>
12	Media	<p><b>[13/Octombrie/2022]</b> UK Gambling Commission Fines GGPoker \$750,000 for Social Responsibility, Anti-Money Laundering Violations</p> <p>Online gambling sites must have policies and procedures in place to prevent money laundering and terrorist financing, things like Know Your Customer protocols and source of funds checks (these help with social responsibility, too). GGPoker failed to “ensure they have appropriate policies, procedures and controls” to do so. Online poker rooms and casinos are attractive spots to launder money, as it can be quick and easy. Someone deposits ill-gotten funds, plays for a while (could be hours, days, weeks, depending on how much “cover play” they want), then cashes out.</p> <p><a href="https://www.pokernewsdaily.com/uk-gambling-commission-fines-ggpoker-750000-for-social-responsibility-anti-money-laundering-violations-36555/">https://www.pokernewsdaily.com/uk-gambling-commission-fines-ggpoker-750000-for-social-responsibility-anti-money-laundering-violations-36555/</a></p>
12	Media	<p><b>[10/Octombrie/2022]</b> Hundreds of firms linked to organised crime based yards from Companies House</p> <p>Hundreds of firms set up by two companies linked to the world's most notorious organised crime gangs shared an address just yards from the government agency responsible for the UK's company register. Research by Transparency International UK uncovered 948 suspect Limited Liability Partnerships (LLPs) registered at the small property, Enterprise House, at Whitchurch Road in Cardiff.</p> <p><a href="https://www.opendemocracy.net/en/dark-money-investigations/money-laundering-companies-house-transparency-international-report/">https://www.opendemocracy.net/en/dark-money-investigations/money-laundering-companies-house-transparency-international-report/</a></p>
12	Media	<p><b>[10/Octombrie/2022]</b> Bill Browder: Swiss record on fighting money laundering is 'shocking'</p> <p>High-profile Kremlin critic and financier Bill Browder has spent nearly two decades fighting Russian corruption and money laundering. He wants the US and international organisations to increase pressure on Switzerland. He explains why.</p> <p><a href="https://www.swissinfo.ch/eng/politics/bill-browder--swiss-record-on-fighting-money-laundering-is--shocking--/47958246">https://www.swissinfo.ch/eng/politics/bill-browder--swiss-record-on-fighting-money-laundering-is--shocking--/47958246</a></p>

12	Media	<p><b>[07/Octombrie/2022]</b> World's largest crypto exchange hacked with possible losses of \$500m</p> <p>Binance, the world's largest cryptocurrency exchange, may have lost half a billion dollars after a hack of its network. The company temporarily suspended transactions and the transfer of funds after detecting an exploit between two blockchains, a method of digital theft that has been used recently in at least one other major hack.</p> <p><a href="https://www.theguardian.com/technology/2022/oct/07/binance-crypto-hack-suspended-operations">https://www.theguardian.com/technology/2022/oct/07/binance-crypto-hack-suspended-operations</a></p>
12	Media	<p><b>[06/Octombrie/2022]</b> Ex-JPMorgan banker on trail for fraud against Libya sovereign wealth fund</p> <p>Two former London bankers hired by Libya to manage hundreds of millions of dollars in investments are accused of defrauding the sovereign fund by funneling off cash for themselves.</p> <p><a href="https://libyaupdate.com/ex-jpmorgan-banker-on-trail-for-fraud-against-libya-sovereign-wealth-fund/">https://libyaupdate.com/ex-jpmorgan-banker-on-trail-for-fraud-against-libya-sovereign-wealth-fund/</a></p>
12	Media	<p><b>[05/Octombrie/2022]</b> Swedbank ex-CEO goes on trial over Estonia money laundering scandal</p> <p>Former Swedbank Chief Executive Birgitte Bonnesen went on trial in Sweden, charged with fraud over her handling of the lender's anti-money laundering protocols in Estonia. Bonnesen, who was Swedbank's CEO from 2016 to 2019, is accused by the prosecution of giving misleading information on several occasions with the intent to cover up deficiencies in its Estonian anti-money laundering work.</p> <p><a href="https://www.euronews.com/next/2022/10/05/swedbank-estonia-ceo-trial">https://www.euronews.com/next/2022/10/05/swedbank-estonia-ceo-trial</a></p>
12	Media	<p><b>[04/Octombrie/2022]</b> Credit Suisse's scandals, challenges: Spies, lies, and money laundering</p> <p>The bank is battling market scepticism about its financial health after a string of scandals, months after it was found guilty by Switzerland's Federal Criminal Court of failing to prevent money laundering in the country's first criminal trial of one of its major banks. The article presents the main crises the bank has faced in recent years:</p> <p><a href="https://www.business-standard.com/article/international/credit-suisse-s-scandals-challenges-spies-lies-and-money-laundering-122100401214_1.html">https://www.business-standard.com/article/international/credit-suisse-s-scandals-challenges-spies-lies-and-money-laundering-122100401214_1.html</a></p>
12	Media	<p><b>[03/Octombrie/2022]</b> Dubai slaps \$2mn fine on KPMG over Abraaj audit, refers case to Financial Markets Tribunal</p> <p>The Dubai Financial Services Authority (DFSA) published its decisions concerning action against DFSA Registered Auditor, KPMG LLP and a former Audit Principal, Milind Navalkar, for failings in respect of the audit of the Abraaj Group entity, Abraaj Capital Limited (ACLD).</p> <p>According to the statement, in the DFSA's view, had KPMG LLP performed its audit of ACLD to the expected standard, it is likely it would have identified that, for more than five years:</p> <ul style="list-style-type: none"> <li>ACLD's financial statements did not conform to accounting rules;</li> <li>ACLD had failed to maintain adequate capital resources; and</li> <li>ACLD was concealing the true state of its finances from KPMG LLP.</li> </ul> <p><a href="https://www.arabianbusiness.com/industries/banking-finance/dubai-slaps-2mn-fine-on-kpmg-over-abraaj-audit-refers-case-to-financial-markets-tribunal">https://www.arabianbusiness.com/industries/banking-finance/dubai-slaps-2mn-fine-on-kpmg-over-abraaj-audit-refers-case-to-financial-markets-tribunal</a></p>
12	Media	<p><b>[29/Septembrie/2022]</b> India's ED Freezes Bitcoin worth \$1.5 Million in Money Laundering</p> <p>ED froze 77.6 bitcoins as it probed Aamir Khan and others linked to gaming app E-nuggets in its investigation.</p> <p><a href="https://www.cryptotimes.io/india-ed-freezes-bitcoin-worth-1-5-million-in-money-laundering/">https://www.cryptotimes.io/india-ed-freezes-bitcoin-worth-1-5-million-in-money-laundering/</a></p>
12	Media	<p><b>[27/Septembrie/2022]</b> HKMA imposes HK\$11m penalty on Cathay United Bank</p> <p>CUBHK failed to establish and maintain effective procedures for carrying out its duties under the AMLO in relation to ongoing CDD and EDD during that period. In addition, CUBHK was found to have failed to take all reasonable measures to ensure proper safeguards exist to prevent the contraventions and to mitigate money laundering or terrorist financing risks.</p> <p><a href="https://member.fintech.global/2022/09/27/hkma-imposes-hk11m-penalty-on-cathay-united-bank/">https://member.fintech.global/2022/09/27/hkma-imposes-hk11m-penalty-on-cathay-united-bank/</a></p>

12	Media	<p><b>[27/Septembrie/2022]</b> Russian billionaire Aven battles UK sanctions investigation</p> <p>Russian billionaire Petr Aven, who Britain is investigating for alleged sanctions evasion, used pots of money parked in British accounts to "squirrel away" cash to fund his lifestyle. HSBC and Monzo bank had both raised red flags about fund transfers in an NCA investigation into nine bank accounts held by six individuals and companies connected to Aven.</p> <p><a href="https://www.reuters.com/world/europe/russian-billionaire-aven-battles-uk-sanctions-investigation-2022-09-27">https://www.reuters.com/world/europe/russian-billionaire-aven-battles-uk-sanctions-investigation-2022-09-27</a></p>
12	Media	<p><b>[27/Septembrie/2022]</b> Wine Contest Organizer Hit With U.K. Fine for Violating Russia Sanctions</p> <p>The Hong Kong International Wine and Spirit Competition was fined for taking wine and funds from a Crimean winery. The organizer of a popular Hong Kong wine contest breached U.K. sanctions when it dealt with a Crimean winery that entered its competition, a U.K. authority said, emphasizing that not only banks need to pay attention to sanctions risks. The Hong Kong International Wine and Spirit Competition Ltd., which is registered as a U.K. company, must pay a penalty of £30,000. The competition took three payments and 78 bottles of wine in connection with Massandra's contest entries, OFSI said. The total value of those resources and the funds received were estimated at about £3,900.</p> <p><a href="https://www.wsj.com/articles/wine-contest-organizer-hit-with-u-k-fine-for-violating-russia-sanctions-11664314213">https://www.wsj.com/articles/wine-contest-organizer-hit-with-u-k-fine-for-violating-russia-sanctions-11664314213</a></p>
12	Media	<p><b>[26/Septembrie/2022]</b> Russia Plans to Use Digital Rouble in Settlements With China, Says Lawmaker</p> <p>The central bank is conducting digital rouble tests with banks at a time when sanctions against Moscow over its actions in Ukraine have slashed Russia's access to large swathes of global financial market infrastructure.</p> <p><a href="https://money.usnews.com/investing/news/articles/2022-09-26/russia-plans-to-use-digital-rouble-in-settlements-with-china-says-lawmaker">https://money.usnews.com/investing/news/articles/2022-09-26/russia-plans-to-use-digital-rouble-in-settlements-with-china-says-lawmaker</a></p>
12	Media	<p><b>[26/Septembrie/2022]</b> AML Compliance "Expert" Pleads Guilty to Failure to Maintain Effective AML Program for Over \$1 Billion in High-Risk Transactions</p> <p>The indictment is focused on "High Risk" transactions involving Mexico, Bulk Cash, and Zero SAR Filings and provides examples of funds transfers:</p> <ul style="list-style-type: none"> <li>-transactions consisting of sequentially-numbered checks from the same account negotiated at the same branch of Mexican Bank 2 to the same payee in the same amount close in time;</li> <li>-checks cashed at a Mexican bank from the account of one individual made payable to the same individual on same day and with sequential numbers in "round dollar amounts"; and</li> <li>-checks cashed for one company at a Mexican bank and made payable to a different company "with multiple sequential checks cashed on the same day in round dollar amounts."</li> </ul> <p><a href="https://www.jdsupra.com/legalnews/aml-compliance-expert-pleads-guilty-to-3423943/">https://www.jdsupra.com/legalnews/aml-compliance-expert-pleads-guilty-to-3423943/</a></p>
12	Media	<p><b>[26/Septembrie/2022]</b> CSSF fines payment firm Unzer €145,000</p> <p>Luxembourg's financial regulator issued penalty for breaches of rules relating to money laundering and terrorist financing, on-site inspections, carried out in 2020 and 2021, found shortcomings in several areas including name matching processes, risk assessments and internal control arrangements.</p> <p><a href="https://www.luxtimes.lu/en/luxembourg/cssf-fines-payment-firm-unzer-145-000-6331a924de135b9236683da0">https://www.luxtimes.lu/en/luxembourg/cssf-fines-payment-firm-unzer-145-000-6331a924de135b9236683da0</a></p>
12	Media	<p><b>[21/Septembrie/2022]</b> Police in Latvia dismantle major money laundering group</p> <p>Latvian State Police has dismantled a criminal group that provided professional money laundering services in the country using a network of more than 90 «money mules». Following directions from organisers, members of the group also distributed acquired money among themselves. Money mules were paid 50 to 250 euros for their services if they participated in activities multiple times. This way the criminal group was able to launder more than EUR 555 600.</p> <p><a href="https://bnn-news.com/police-in-latvia-dismantle-major-money-laundering-group-238721">https://bnn-news.com/police-in-latvia-dismantle-major-money-laundering-group-238721</a></p>

12	Media	<p><b>[20/Septembrie/2022]</b> Two Turkish banks suspend Russian Mir payments after U.S. sanctions</p> <p>Turkish lenders Isbank and Denizbank have suspended use of Russian payment system Mir, following a U.S. crackdown on those accused of helping Moscow skirt sanctions over the war in Ukraine. The moves, announced separately, came after Washington expanded its sanctions last week to include the head of the entity running Mir, which is popular with the tens of thousands of Russian tourists who arrived in Turkey this year.</p> <p><a href="https://www.reuters.com/business/finance/turkish-lender-isbank-halts-use-russias-mir-payment-system-2022-09-19/">https://www.reuters.com/business/finance/turkish-lender-isbank-halts-use-russias-mir-payment-system-2022-09-19/</a></p>
12	Media	<p><b>[19/Septembrie/2022]</b> BNY Mellon, Warburg Group, Deutsche Bank to pay \$60 mln in 'cum-ex' case</p> <p>"Cum-ex" refers to a scheme under which banks and investors would swiftly trade shares of companies around their dividend payout day, blurring stock ownership and allowing multiple parties to falsely reclaim tax rebates on the dividends. The payment covers tax liabilities of a fund called BC German Equity Special Fund, which was managed by a subsidiary of Warburg in 2009. The custodian bank was BHF Asset Servicing</p> <p><a href="https://www.reuters.com/business/finance/bny-mellon-warburg-group-deutsche-bank-pay-up-cum-ex-case-newspaper-2022-09-18/">https://www.reuters.com/business/finance/bny-mellon-warburg-group-deutsche-bank-pay-up-cum-ex-case-newspaper-2022-09-18/</a></p>
12	Media	<p><b>[17/Septembrie/2022]</b> Panama charges two former presidents with corruption and money laundering</p> <p>Panamanian prosecutors have charged former presidents Ricardo Martinelli and Juan Carlos Varela with laundering money from construction giant Odebrecht, after the company admitted paying bribes in the country. Martinelli and Varela alleged to have used front companies to receive bribes.</p> <p><a href="https://timesofmalta.com/articles/view/panama-charges-two-former-presidents-corruption-money-laundering.981404">https://timesofmalta.com/articles/view/panama-charges-two-former-presidents-corruption-money-laundering.981404</a></p>
12	Media	<p><b>[16/Septembrie/2022]</b> Former Morgan Stanley Advisor Pleads Guilty to \$7M Ponzi Scheme</p> <p>A former Morgan Stanley advisor faces up to 30 years in prison after pleading guilty to defrauding clients of \$7 million, according to the Department of Justice. Shawn Edward Good pleaded guilty in North Carolina federal court to counts of wire fraud and money laundering for running the scheme, after being charged by the DOJ earlier this year. (He also faced similar charges from the Securities and Exchange Commission in April.)</p> <p><a href="https://www.wealthmanagement.com/regulation-compliance/former-morgan-stanley-advisor-pleads-guilty-7m-ponzi-scheme">https://www.wealthmanagement.com/regulation-compliance/former-morgan-stanley-advisor-pleads-guilty-7m-ponzi-scheme</a></p>
13		<p><b>Modificări legislative locale</b></p>