





Source		The most important events of the period [01/11/2023 -15/11/2023 ]
1		<b>Emerging trends and risks</b>
1	Europol	<p><b>[10/November/2023] Five right-wing terrorists arrested throughout Europe with the support of Eurojust and Europol.</b></p> <p>Eurojust and Europol have supported the competent authorities in Belgium, Croatia, Germany, Lithuania, Romania and Italy in an international operation against right-wing terrorism. During a joint action day, 5 suspects were apprehended and an additional 7 others interrogated across the different countries. Furthermore, data carriers and weapons were seized. The suspects allegedly belong to a right-wing organisation that uses an online platform for terrorist-related activities, including the dissemination of violent extremist propaganda, the active recruitment of new members and for sharing manuals of 3D printed weapons. Some of the members of the organisation are believed to have written their own manifesto and to have access to weapons.</p> <p><a href="https://www.europol.europa.eu/media-press/newsroom/news/five-right-wing-terrorists-arrested-throughout-europe-support-of-eurojust-and-europol">https://www.europol.europa.eu/media-press/newsroom/news/five-right-wing-terrorists-arrested-throughout-europe-support-of-eurojust-and-europol</a></p>
1	UK NCA	<p><b>[08/November/2023] Red ALERT - Gold-based Financial and Trade Sanctions Circumvention</b></p> <p>The National Crime Agency has issued an alert to financial institutions and other members of the regulated sector warning that Russia is using gold as a means to undermine the impact of the sanctions regime. Given the importance of the UK to the gold market, the NCA is warning of deliberate attempts are being made to launder sanctioned gold to mask its origin so that it can be hidden in supply chains and sold in the UK and around the world. Gold exported from Russia since 21 July 2022 is increasingly being shipped to countries that do not apply sanctions on Russian gold. Once melted down and recast or refined, the origin of gold cannot be determined by examination, as any hallmarks are lost. Imports of mined gold can also be easily disguised. By masking the origin, new Russian gold can then be sold on to another country who may be unaware of the true origin.</p> <p><a href="https://www.nationalcrimeagency.gov.uk/who-we-are/publications/679-necc-red-alert-gold-sanctions-circumvention/file">https://www.nationalcrimeagency.gov.uk/who-we-are/publications/679-necc-red-alert-gold-sanctions-circumvention/file</a></p>
1	FBI	<p><b>[06/November/2023] FBI Warns of Charity Fraud During Israel-HAMAS Conflict</b></p> <p>The FBI has received complaints of legitimate email addresses belonging to Israel-based individuals being hacked or possibly spoofed to solicit donations. Charity fraud is especially prevalent during times of increased conflict such as war, natural disasters, or epidemics. Criminals use these tragedies to exploit members of the public looking to support humanitarian efforts. This fraud, also known as “disaster fraud,” comes in many forms. Perpetrators may claim to be associated with established charities or creators of new charities associated with emergent conflicts. Some perpetrators may prey on their own local communities by claiming to collect funds for victimized families abroad while actually using collected funds for their own personal expenses or in support of criminal enterprises domestically or internationally. Foreign terrorist organizations (FTOs) often establish fake charities using social media platforms to subsidize their operations. Fraudulent solicitations may take the form of a social media post, an email, a cold call, or a crowdfunding website request.</p> <p><a href="https://www.fbi.gov/contact-us/field-offices/chicago/news/fbi-chicago-warns-of-charity-fraud-during-israel-hamas-conflict">https://www.fbi.gov/contact-us/field-offices/chicago/news/fbi-chicago-warns-of-charity-fraud-during-israel-hamas-conflict</a></p>
1	Interpol	<p><b>[06/November/2023] Illegal wildlife trade has become one of the ‘world’s largest criminal activities’</b></p> <p>Environmental and wildlife crime has become one of the world’s largest and most profitable crime sectors and continues to grow as it pushes many species to the brink of extinction, warned INTERPOL. With the black market for illegal wildlife products worth up to USD 20 billion per year, poaching and the illegal wildlife trade has become a major area of activity for organized crime groups and is increasingly linked with armed violence, corruption and other forms of organized crime.</p> <p><a href="https://www.interpol.int/fr/Actualites-et-evenements/Actualites/2023/Illegal-wildlife-trade-has-become-one-of-the-world-s-largest-criminal-activities">https://www.interpol.int/fr/Actualites-et-evenements/Actualites/2023/Illegal-wildlife-trade-has-become-one-of-the-world-s-largest-criminal-activities</a></p>
2		<b>Warnings and reports, thematic analyzes of national and international authorities</b>



2	FATF	<p><b>[09/November/2023] Illicit Financial Flows from Cyber-enabled Fraud</b></p> <p>Cyber-enabled fraud is a major transnational organised crime that has grown exponentially in recent years, both in volume of frauds reported and their global spread. Such crimes can have a devastating impact on individuals, organisations, and economies worldwide, causing significant financial losses and eroding trust in digital systems. The transnational nature of this crime, with proceeds of cyber-enabled fraud often rapidly transferred to different jurisdictions, makes this a global concern. The report highlights examples of national operational responses and strategies that have proven successful in tackling cyber-enabled fraud. This includes the need to break down siloes and accelerate and enhance collaboration across various sectors and on both the domestic and international levels. The report also identifies risk indicators and useful anti-fraud requirements and controls, that may help public and private sector entities detect and prevent cyber-enabled fraud and related money laundering.</p> <p><a href="https://www.fatf-gafi.org/content/dam/fatf-gafi/reports/Illicit-financial-flows-cyber-enabled-fraud.pdf.coredownload.inline.pdf">https://www.fatf-gafi.org/content/dam/fatf-gafi/reports/Illicit-financial-flows-cyber-enabled-fraud.pdf.coredownload.inline.pdf</a></p>
2	UK FCA	<p><b>[08/November/2023] FCA EXPECTATIONS FOR WEALTH MANAGEMENT &amp; STOCKBROKING FIRMS</b></p> <p>This letter sets out FCA assessment of this sector's key harms and FCA updated supervisory priorities: preventing financial crime and meeting Consumer Duty outcomes. The scale of consumers in the sector is significant, with 1.8m portfolios and 14.3m stockbroking accounts. The level of assets under management, combined with the seriousness of these key harms, make this one of the higher risk sectors of financial service firms in UK.</p> <p><a href="http://www.fca.org.uk/publication/correspondence/dear-ceo-letter-fca-expectations-wealth-management-stockbroking-firms.pdf">www.fca.org.uk/publication/correspondence/dear-ceo-letter-fca-expectations-wealth-management-stockbroking-firms.pdf</a></p>
2	EU EP	<p><b>[02/November/2023] STUDY - Implementation and monitoring of the EU sanctions' regimes, including recommendations to reinforce the EU's capacities to implement and monitor sanctions</b></p> <p>Sanctions imposed by the European Union (EU) against Russia following Russia's 2022 invasion of Ukraine brought about an unprecedented emphasis on sanctions implementation and enforcement, which – in contrast to decision-making – have traditionally relied on a decentralised system. This has resulted in a mosaic of practices across the EU, involving more than 160 designated competent authorities within Member States. While reflecting the principle of subsidiarity, this nevertheless poses a risk to the internal market's equity by triggering practical confusion and contradictory legal interpretations of key sanctions provisions between Member States. The EU should agree on a joint definition of what constitutes a competent national authority, ensure adequate guidance for the EU's economic operators, enhance the involvement of implementation and enforcement expertise in the planning phase of sanctions regimes, and design a new horizontal sanctions regime to counter circumvention.</p> <p><a href="https://www.europarl.europa.eu/RegData/etudes/STUD/2023/702603/EXPO_STU(2023)702603_EN.pdf">https://www.europarl.europa.eu/RegData/etudes/STUD/2023/702603/EXPO_STU(2023)702603_EN.pdf</a></p>
3		<b>Terrorism and International Sanctions updates</b>
3	US	<p>OFAC-Specially Designated Nationals and Blocked Persons (SDN) List <a href="https://www.treasury.gov/ofac/downloads/sdnlist.pdf">https://www.treasury.gov/ofac/downloads/sdnlist.pdf</a></p> <p>OFAC-Sectoral Sanctions Identifications (SSI) List <a href="https://www.treasury.gov/ofac/downloads/ssi/ssilist.pdf">https://www.treasury.gov/ofac/downloads/ssi/ssilist.pdf</a></p> <p>OFAC-List of Foreign Financial Institutions Subject to Correspondent Account or Payable-Through Account Sanctions (CAPTA List) <a href="https://www.treasury.gov/ofac/downloads/capta/captalist.pdf">https://www.treasury.gov/ofac/downloads/capta/captalist.pdf</a></p>
3	EU	<p>European Union Consolidated Financial Sanctions List <a href="https://webgate.ec.europa.eu/fsd/fsf/public/files/pdfFullSanctionsList/content?token=n002q3ky">https://webgate.ec.europa.eu/fsd/fsf/public/files/pdfFullSanctionsList/content?token=n002q3ky</a></p> <p><a href="https://data.europa.eu/data/datasets/consolidated-list-of-persons-groups-and-entities-subject-to-eu-financial-sanctions?locale=en">https://data.europa.eu/data/datasets/consolidated-list-of-persons-groups-and-entities-subject-to-eu-financial-sanctions?locale=en</a></p>
3	UN	<p>United Nations Security Council Consolidated List <a href="https://scsanctions.un.org/consolidated/">https://scsanctions.un.org/consolidated/</a></p>

3	US	<p><b>[15/November/2023] Counter Narcotics Designation</b></p> <p>The SDN* list has been updated (added) with 1 individual from Costa Rica.</p> <p><a href="https://ofac.treasury.gov/recent-actions/20231114_33">https://ofac.treasury.gov/recent-actions/20231114_33</a></p>
3	US	<p><b>[14/November/2023] Counter Terrorism Designations</b></p> <p>The SDN* list has been updated (added) with 8 individuals and 2 entities related to key Hamas officials and the mechanisms by which Iran provides support to Hamas and Palestinian Islamic Jihad.</p> <p><a href="https://ofac.treasury.gov/recent-actions/20231114_33">https://ofac.treasury.gov/recent-actions/20231114_33</a></p>
3	EU	<p><b>[14/November/2023] COUNCIL IMPLEMENTING REGULATION (EU) 2023/2576 implementing Regulation (EU) 2017/1509 concerning restrictive measures against the Democratic People's Republic of Korea</b></p> <p>The entries for 23 persons and one entity in Annex XIII have been updated.</p> <p><a href="https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX%3A32023R2576">https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX%3A32023R2576</a></p>
3	EU	<p><b>[14/November/2023] COUNCIL IMPLEMENTING REGULATION (EU) 2023/2573 implementing Regulation (EU) 2022/2309 concerning restrictive measures in view of the situation in Haiti</b></p> <p>The information relating to one person in the list set out in Annex I to Regulation (EU) 2022/2309 has been updated.</p> <p><a href="https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:32023R2573">https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:32023R2573</a></p>
3	EU	<p><b>[13/November/2023] COUNCIL IMPLEMENTING REGULATION (EU) 2023/2500 implementing Regulation (EU) 2017/2063 concerning restrictive measures in view of the situation in Venezuela</b></p> <p>The restrictive measures against all persons in the list have been renewed until 14 May 2024, and the statement of reasons for 16 persons should be updated.</p> <p><a href="https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:32023R2500">https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:32023R2500</a></p>
3	EU	<p><b>[10/November/2023] COUNCIL IMPLEMENTING REGULATION (EU) 2023/2504 implementing Regulation (EU) 2016/44 concerning restrictive measures in view of the situation in Libya</b></p> <p>Following the judgment of the Court of Justice of the European Union in Case C-413/21 P, the entry of one listed person has been deleted.</p> <p><a href="https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:32023R2504">https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:32023R2504</a></p>
3	EU	<p><b>[10/November/2023] COUNCIL IMPLEMENTING REGULATION (EU) 2023/2501 implementing Regulation (EU) 2016/44 concerning restrictive measures in view of the situation in Libya</b></p> <p>The entries for two persons and one entity have been deleted, and the restrictive measures against all other persons and entities maintained, in the lists set out in Annex III to Regulation (EU) 2016/44. In addition, the identifying information for one person has been updated.</p> <p><a href="https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:32023R2501">https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:32023R2501</a></p>

3	EU	<p><b>[10/November/2023] COUNCIL REGULATION (EU) 2023/2507 amending Regulation (EU) 2019/1890 concerning restrictive measures in view of Turkey's unauthorised drilling activities in the Eastern Mediterranean</b></p> <p>Unauthorised drilling activities in the Eastern Mediterranean: Council prolongs restrictive measures The Council today renewed its restrictive measures imposed in view of Türkiye's unauthorised drilling activities in the Eastern Mediterranean in 2019, for an additional year, until 30 November 2024.</p> <p><a href="https://www.consilium.europa.eu/en/press/press-releases/2023/11/09/unauthorised-drilling-activities-in-the-eastern-mediterranean-council-prolongs-restrictive-measures/">https://www.consilium.europa.eu/en/press/press-releases/2023/11/09/unauthorised-drilling-activities-in-the-eastern-mediterranean-council-prolongs-restrictive-measures/</a></p> <p><a href="https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:32023R2507">https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:32023R2507</a></p>
3	EU	<p><b>[10/November/2023] COUNCIL REGULATION (EU) 2023/2506 amending Regulation (EU) No 224/2014 concerning restrictive measures in view of the situation in the Central African Republic</b></p> <p>The arms embargo measures and the related notification requirements are no longer to apply to the supply, sale or transfer of arms and related materiel, and the provision of assistance, advice and training to the CAR security forces, including state civilian law enforcement institutions.</p> <p><a href="https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:32023R2506">https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:32023R2506</a></p>
3	EU	<p><b>[08/November/2023] EU Court of Justice confirms that the funds of Mr Dmitry Arkadievich Mazepin (Uralchem) must remain frozen</b></p> <p>Mr Mazepin, the owner and CEO of Uralchem, has challenged the Council's decision that included him on sanction list before the General Court. The General Court rejects the arguments put forward by Mr Mazepin, and has adduced a set of sufficiently specific, precise and consistent indicia capable of demonstrating that Mr Mazepin is a leading businessperson involved in a sector providing a substantial source of revenue to the Russian Government.</p> <p><a href="https://curia.europa.eu/jcms/upload/docs/application/pdf/2023-11/cp230166en.pdf">https://curia.europa.eu/jcms/upload/docs/application/pdf/2023-11/cp230166en.pdf</a></p>
3	US	<p><b>[03/November/2023] Russia-related Designation</b></p> <p>The SDN* list has been updated (added) with 1 individual - Ekaterina Zhdanova, a Russian national, for her role in laundering and moving funds using virtual currency on behalf of Russian elites. This action is consistent with the G7's commitment to crack down on sanctions evasion and closing loopholes that allow the Russian state, its elites, proxies, and oligarchs to leverage virtual currency to offset the impact of international sanctions.</p> <p><a href="https://ofac.treasury.gov/recent-actions/20231103">https://ofac.treasury.gov/recent-actions/20231103</a></p>

3	US	<p><b>[02/November/2023] Taking Additional Sweeping Measures Against Russia*</b></p> <p>In coordination with the Department of the Treasury, the Department of State imposed sanctions to further target individuals and entities associated with Russia's war effort and other malign activities. All targets are being designated pursuant to Executive Order (E.O.) 14024, which authorizes sanctions with respect to specified harmful foreign activities of the Government of the Russian Federation, as following</p> <ul style="list-style-type: none"> <li>CONSTRAINING RUSSIA'S FUTURE ENERGY PRODUCTION AND EXPORT CAPACITY</li> <li>TARGETING RUSSIA'S METALS AND MINING SECTOR</li> <li>DEGRADING THE ZALA AERO PROCUREMENT NETWORK</li> <li>TARGETING THE BALTELEKTRON PROCUREMENT NETWORK</li> <li>TARGETING ENTITIES SUPPORTING RUSSIA'S DEFENSE INDUSTRY</li> <li>CONSTRAINING SANCTIONS EVASION AND DEFENSE PROCUREMENT</li> <li>TARGETING THE TROTSENKO FAMILY'S PERSONAL WEALTH</li> <li>PROMOTING ACCOUNTABILITY FOR MALIGN ACTORS</li> <li>TARGETING CONSTRUCTION COMPANIES OPERATING IN RUSSIA-OCCUPIED PARTS OF UKRAINE</li> <li>FURTHER DESIGNATIONS OF RUSSIAN FEDERATION OFFICIALS</li> </ul> <p>In accordance with E.O. 14024, all property and interests in property of the designated persons described above that are in the United States or in possession or control of U.S. persons are blocked and must be reported to the Department of Treasury's Office of Foreign Assets Control (OFAC).</p> <p><a href="https://www.state.gov/taking-additional-sweeping-measures-against-russia/">https://www.state.gov/taking-additional-sweeping-measures-against-russia/</a></p>
3	US	<p><b>[02/November/2023] Russia-related Designations, Updates and Removal; Counter Terrorism Designation Update; Issuance of Russia-related General Licenses</b></p> <p>The SDN* list has been updated (added) with 37 individuals and 192 entities related to individuals and entities abetting Russia's unconscionable war against Ukraine by providing Russia with much-needed technology and equipment from third countries.</p> <p><a href="https://ofac.treasury.gov/recent-actions/20231102">https://ofac.treasury.gov/recent-actions/20231102</a></p>
3	EU	<p><b>[17/October/2023] COUNCIL IMPLEMENTING REGULATION (EU) 2023/2196 implementing Regulation (EU) No 267/2012 concerning restrictive measures against Iran</b></p> <p>Regarding maintaining after JCPOA Transition Day the restrictive measures on financial messaging services, related to the transport sector, related to proliferation-sensitive nuclear activities and associated services, on metals and associated services, on software and associated services and on arms and associated services. Annexes VIII and IX to Regulation (EU) No 267/2012 are amended in accordance with the Annex to this Regulation (17 persons and 48 entities added ; 4 replaced).</p> <p><a href="https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:32023R2196">https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:32023R2196</a></p>
4		<p><b>EU ML/TF SupraNational Risk Assessment</b></p>
4	EBA	<p><b>EBA Opinion</b> on money laundering and terrorist financing risks across the EU was published on [13/July/2023]</p> <p><a href="https://www.eba.europa.eu/sites/default/documents/files/document_library/Publications/Opinions/2023/1058335/EBA%20Op%202023%2008%20Opinion%20on%20MLTF%20risks%20EBA%20REP%202023%2021.pdf">https://www.eba.europa.eu/sites/default/documents/files/document_library/Publications/Opinions/2023/1058335/EBA%20Op%202023%2008%20Opinion%20on%20MLTF%20risks%20EBA%20REP%202023%2021.pdf</a></p>
4	EU	<p>The EU report of the risk of money laundering and terrorist financing affecting the internal market and relating to cross-border activities (<b>EU SNRA</b>) was issued on [27/October/2022]</p> <p><a href="https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:52022DC0554">https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:52022DC0554</a>  <a href="https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:52022SC0344">https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:52022SC0344</a></p>





5		<b>Information and assessments by national authorities on risks at national level</b>
5	ROMANIA	<p>The main findings and conclusions of the <b>Romania ML/TF National Risk Assessment (NRA)</b> was published on [22/November/2022]</p> <p>RO: <a href="http://www.onpcsb.ro/pdf/Rezumat%20NRA%20Public.pdf">http://www.onpcsb.ro/pdf/Rezumat%20NRA%20Public.pdf</a>  EN: <a href="http://www.onpcsb.ro/pdf/Summary%20of%20the%20National%20Risk%20Assessment%20Report%20on%20Money%20Laundering%20and%20Terrorism%20Financing.pdf">http://www.onpcsb.ro/pdf/Summary%20of%20the%20National%20Risk%20Assessment%20Report%20on%20Money%20Laundering%20and%20Terrorism%20Financing.pdf</a></p>
6		<b>Specific guidelines, guides, instructions or warnings</b>
6	US OFAC	<p><b>[14/November/2023] Guidance for the Provision of Humanitarian Assistance to the Palestinian People</b></p> <p>OFAC is issuing this guidance to clarify that U.S. sanctions do not stand in the way of legitimate humanitarian assistance to the Palestinian people.</p> <p><a href="https://ofac.treasury.gov/media/932311/download?inline">https://ofac.treasury.gov/media/932311/download?inline</a></p>
6	EU	<p><b>[10/November/2023] Prominent public functions at national level, at the level of International Organisations and at the level of the European Union Institutions and Bodies</b></p> <p><a href="https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:52023XC00724">https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:52023XC00724</a></p>
6	US FinCEN	<p><b>[07/November/2023] FinCEN Finalizes Rule on Use of FinCEN Identifiers in Beneficial Ownership Information Reporting</b></p> <p>The Financial Crimes Enforcement Network (FinCEN) is issuing a final rule that specifies the circumstances in which a reporting company may report an entity's FinCEN identifier in lieu of information about an individual beneficial owner. The final rule, which amends FinCEN's final Beneficial Ownership Information (BOI) Reporting Rule, specifically responds to commenter concerns that the reporting of entity FinCEN identifiers could obscure the identities of beneficial owners in a manner that might result in greater secrecy or incomplete or misleading disclosures. The final rule provides clear criteria that must be met in order for a reporting company to report an intermediate entity's FinCEN identifier in lieu of information about the individual beneficial owner. The final rule will be effective January 1, 2024, to align with the effective date of the BOI Reporting Rule.</p> <p><a href="https://fincen.gov/news/news-releases/fincen-finalizes-rule-use-fincen-identifiers-beneficial-ownership-information">https://fincen.gov/news/news-releases/fincen-finalizes-rule-use-fincen-identifiers-beneficial-ownership-information</a></p>
6	Malta	<p><b>[06/November/2023] Terrorism Sanctions against the Background of Recent Developments in the Middle East</b></p> <p>The Sanctions Monitoring Board (SMB) as the National Competent Authority responsible for sanctions implementation in the Republic of Malta issued this guidance note in view of the recent developments in the Middle East, extending information on targeted counter-terrorism sanctions applicable in Malta.</p> <p><a href="https://smb.gov.mt/wp-content/uploads/2023/11/Terrorism-Sanctions-against-the-Background-of-Recent-Developments-in-the-Middle-East-1.pdf">https://smb.gov.mt/wp-content/uploads/2023/11/Terrorism-Sanctions-against-the-Background-of-Recent-Developments-in-the-Middle-East-1.pdf</a></p>


6	US FinCEN	<p><b>[03/November/2023] FinCEN and the U.S. Department of Commerce’s Bureau of Industry and Security Announce New Reporting Key Term and Highlight Red Flags Relating to Global Evasion of U.S. Export Controls</b></p> <p>The Department of Commerce’s Bureau of Industry and Security (BIS) and the U.S. Department of the Treasury’s Financial Crimes Enforcement Network (FinCEN) issued a joint notice highlighting a new Suspicious Activity Report (SAR) key term (“FIN-2023-GLOBALEXPORT”) for financial institutions to reference when reporting potential efforts by individuals or entities seeking to evade U.S. export controls not related to Russia’s invasion of Ukraine. The joint notice emphasizes the importance of financial institutions applying a risk-based approach to trade transactions and remaining vigilant against efforts by individuals or entities seeking to evade export controls globally. This joint notice highlights global red flag indicators of export control evasion, with a focus on advanced and critical technologies, that also can be applicable to due diligence efforts of exporters in addition to financial institutions.</p> <p><a href="https://www.fincen.gov/sites/default/files/shared/FinCEN_Joint_Notice_US_Export_Controls_FINAL508.pdf">https://www.fincen.gov/sites/default/files/shared/FinCEN_Joint_Notice_US_Export_Controls_FINAL508.pdf</a></p>
6	FATF	<p><b>[01/November/2023] Public Consultation - FATF Risk-Based Guidance on Recommendation 25</b></p> <p>At the February 2023 Plenary, the Financial Action Task Force (FATF) adopted amendments to Recommendation 25, and agreed to immediately start the work to update guidance on Recommendation 25, with a view to help support the implementation of the new requirements. The FATF now welcomes comments to its updated Risk-Based Guidance to Recommendation 25 on Beneficial Ownership and Transparency of Legal Arrangements. The consultation is open until 08/December/2023 and will discuss the Guidance in February 2024 Plenary.</p> <p><a href="https://www.fatf-gafi.org/content/dam/fatf-gafi/public-consultation/Consultation-RBA-BO-Transparency-Legal%20Arrangements%20(R.25)-Oct23.docx.coredownload.inline.docx">https://www.fatf-gafi.org/content/dam/fatf-gafi/public-consultation/Consultation-RBA-BO-Transparency-Legal%20Arrangements%20(R.25)-Oct23.docx.coredownload.inline.docx</a></p>
6	EU	<p><b>[01/November/2023] European Commission updated numerous FAQs related to the Russia sanctions regime.</b></p> <p>The updates cover: 01 November 2023 : Russian Central Bank</p> <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>
7		<p><b>Warnings, fines and convictions for violating the KYC/AML/CTF/FiSa/Compliance legislation in financial market</b></p>
7	USDOJ	<p><b>[09/November/2023] “Head Of Legal And Compliance” For Multibillion-Dollar Cryptocurrency Pyramid Scheme “OneCoin” Pleads Guilty</b></p> <p>IRINA DILKINSKA pled guilty to wire fraud and money laundering charges in connection with her participation in the massive OneCoin fraud scheme. OneCoin, which began operations in 2014 and was based in Sofia, Bulgaria, marketed and sold a fraudulent cryptocurrency by the same name through a global multi-level-marketing (“MLM”) network. As a result of misrepresentations made about OneCoin, victims invested over \$4 billion worldwide in the fraudulent cryptocurrency. DILKINSKA as Compliance Officer assisted OneCoin in running its day-to-day operations and laundered money for OneCoin, including arranging for the transfer of \$110 million in fraudulently obtained OneCoin proceeds to a Cayman Islands entity.</p> <p><a href="https://www.justice.gov/usao-sdny/pr/head-legal-and-compliance-multibillion-dollar-cryptocurrency-pyramid-scheme-onecoin">https://www.justice.gov/usao-sdny/pr/head-legal-and-compliance-multibillion-dollar-cryptocurrency-pyramid-scheme-onecoin</a></p>
7	USOFAC	<p><b>[06/November/2023] OFAC Settlement - daVinci Payments \$206,213</b></p> <p>The U.S. Department of the Treasury’s Office of Foreign Assets Control (OFAC) today announced a settlement with daVinci Payments (daVinci), which manages prepaid reward card programs. DaVinci agreed to remit \$206,213 to settle its potential civil liability for apparent violations of sanctions on Crimea, Iran, Syria, and Cuba. Between November 15, 2017 and July 27, 2022, daVinci enabled reward cards to be redeemed from persons in sanctioned jurisdictions.</p> <p><a href="https://ofac.treasury.gov/media/932276/download?inline">https://ofac.treasury.gov/media/932276/download?inline</a></p>



7	USDFS	<p><b>[02/November/2023] CONSENT ORDER - Payoneer \$1.25 million penalty</b></p> <p>Payoneer, a financial institution acting as money transmitter and pre-paid cards issuer, has been fined \$1.25 million for processing transactions related to Crimea, Iran, Sudan and Syria.</p> <p><a href="https://www.dfs.ny.gov/system/files/documents/2023/11/ea20231102_co_payoneer.pdf">https://www.dfs.ny.gov/system/files/documents/2023/11/ea20231102_co_payoneer.pdf</a></p>
7	USSEC	<p><b>[01/November/2023] SEC Charges Crypto Company SafeMoon and its Executive Team for Fraud and Unregistered Offering of Crypto Securities</b></p> <p>The Securities and Exchange Commission (SEC) charged SafeMoon LLC, its creator Kyle Nagy, SafeMoon US LLC, and the companies' Chief Executive Officer, John Karony, and Chief Technology Officer, Thomas Smith, for perpetrating a massive fraudulent scheme through the unregistered sale of the crypto asset security, SafeMoon.</p> <p><a href="https://www.sec.gov/news/press-release/2023-229?utm_medium=email&amp;utm_source=govdelivery">https://www.sec.gov/news/press-release/2023-229?utm_medium=email&amp;utm_source=govdelivery</a></p>
8		<b>Law enforcement actions for money laundering and international sanctions crimes</b>
8	OLAF	<p><b>[09/November/2023] OLAF and EPPO investigate alleged fraud and money laundering in Romania</b></p> <p>The European Anti-Fraud Office (OLAF) and the European Public Prosecutor's Office (EPPO) have been looking into suspected fraud worth 15 million euro in Romania. 38 house searches were carried out this week following OLAF's and the EPPO's investigations. The investigations concern IT projects financed by the European Union to support innovation and foster productivity. The searches were conducted in several locations in Romania, including Bucharest, Ploiești, Cluj and Ialomița County. Investigative measures were also carried out in Cyprus, Czechia and Malta, as well as in Monaco and the United States, through international cooperation. At issue are six IT projects financed by the EU, for the development of innovative software solutions. According to the investigation, between 2019 and 2022, the beneficiaries of the projects submitted false or inaccurate documents with overvalued services or services that were never provided, as well as fraudulent invoices for the purchase of goods – thus unduly obtaining funds from the EU budget of at least €15 million. The beneficiaries are suspected of having subsequently created fraudulent domestic and international financial circuits, in order to channel the funds for their own benefit.</p> <p><a href="https://www.eppo.europa.eu/en/news/romania-eppo-conducts-38-house-searches-probe-eu15-million-fraud">https://www.eppo.europa.eu/en/news/romania-eppo-conducts-38-house-searches-probe-eu15-million-fraud</a></p> <p><a href="https://anti-fraud.ec.europa.eu/media-corner/news/olaf-and-eppo-investigate-alleged-fraud-and-money-laundering-romania-2023-11-09_en">https://anti-fraud.ec.europa.eu/media-corner/news/olaf-and-eppo-investigate-alleged-fraud-and-money-laundering-romania-2023-11-09_en</a></p>
8	USDOJ	<p><b>[07/November/2023] Three Defendants Extradited from Germany, Morocco and Romania to Face Charges Related to Russian Cyberfraud Scheme</b></p> <p>Individuals located primarily in Russia and countries of the Commonwealth of Independent States (CIS) and Eastern Europe operated reshipping schemes to defraud merchants, banks and individuals in the United States. They committed wire and mail fraud and money laundering conspiracy and one count of aggravated identity theft, in connection with schemes to steal personally identifiable information (PII) on the black market and to buy merchandise in the United States for resale abroad based on the PII. The defendants are charged with conspiring to defraud victims out of more than \$48 million by stealing sensitive personal information, including social security numbers, and using it to buy and then resell electronics and luxury goods.</p> <p><a href="https://www.justice.gov/d9/2023-11/2023.10.16_redactions_for_nurullin_popan_and_sonfinskij_redacted.pdf">https://www.justice.gov/d9/2023-11/2023.10.16_redactions_for_nurullin_popan_and_sonfinskij_redacted.pdf</a></p>
8	USDOS	<p><b>[03/November/2023] Designating Russian Virtual Currency Money Launderer</b></p> <p>The United States is sanctioning Ekaterina Zhdanova, a Russian national, for her role in laundering hundreds of millions of dollars using virtual currency on behalf of sanctioned Russian elites. Zhdanova has also provided a range of virtual, cash-based, tax residency and other services to Russian clients seeking to launder funds or obscure the sources of their wealth. Among others, she has provided such services to individuals connected with a ransomware group that U.S. law enforcement identified as a cybercrime threat to healthcare providers in the United States.</p> <p><a href="https://www.state.gov/designating-russian-virtual-currency-money-launderer/">https://www.state.gov/designating-russian-virtual-currency-money-launderer/</a></p>
9		<b>Threats, alerts and typologies</b>
9		Nothing relevant during this period



10		<b>Corruption Perception Indices and Country Reports</b>
10	Transparency International	<p>2022 <b>Corruption Perceptions Index</b> was issued on [31/January/2023]</p> <p>The 2022 Corruption Perceptions Index (CPI) was published by Transparency International. The global average remains unchanged for over a decade at just 43 out of 100. More than two-thirds of countries score below 50, while 26 countries have fallen to their lowest scores yet. 155 countries out of 180 have made no significant progress against corruption or have declined since 2012. Here is the score for some relevant countries from each risk class : Denmark 90(88in2021); Austria 75(74in2021); Lithuania 62(61in2021); Malta 51(54in2021); Romania 46(45in2021); Moldova 39(36in2021); Pakistan 27(28in2021); Somalia 12(13in2021). The average score of Western Europe&amp;EU is 66, with max Denmark 90 and min Hungary 42.</p> <p><a href="https://images.transparencycdn.org/images/Report_CPI2022_English.pdf">https://images.transparencycdn.org/images/Report_CPI2022_English.pdf</a></p>
11		<b>Mutual evaluation reports or lists of states or jurisdictions that have KYC/AML/CTF deficiencies</b>
11	FATF	<p><b>[09/November/2023] FATF consolidated countries assessment ratings</b></p> <p>This table provides an up-to-date overview of the FATF ratings that assessed countries obtained for effectiveness and technical compliance with the 40 recommendations.</p> <p><a href="https://www.fatf-gafi.org/content/fatf-gafi/en/publications/Mutualevaluations/Assessment-ratings.html">https://www.fatf-gafi.org/content/fatf-gafi/en/publications/Mutualevaluations/Assessment-ratings.html</a></p>
11	FATF	<p><b>[09/November/2023] Myanmar's progress in strengthening measures to tackle money laundering and terrorist financing</b></p> <p>Overall, Myanmar has made minimal progress in addressing the technical compliance deficiencies identified in its Mutual Evaluation. The country has been re-rated on one Recommendation. Recommendation 14 is re-rated from Partially Compliant to Largely Compliant. Insufficient progress has been made to grant the requested re-ratings for Recommendations 7, 8, 24 and 26. Myanmar currently has 7 Recommendations rated Compliant and 18 Recommendations Largely Compliant; 13 Recommendations remain Partially Compliant.</p> <p><a href="https://www.fatf-gafi.org/content/dam/fatf-gafi/fsrb-fur/Myanmar-2023-FUR.pdf.coredownload.inline.pdf">https://www.fatf-gafi.org/content/dam/fatf-gafi/fsrb-fur/Myanmar-2023-FUR.pdf.coredownload.inline.pdf</a></p>
11	FATF	<p><b>[09/November/2023] Mongolia's progress in strengthening measures to tackle money laundering and terrorist financing</b></p> <p>Mongolia has made progress in addressing the technical deficiencies in its Mutual Evaluation. The country has been re-rated on one Recommendation. Recommendation 8 has been re-rated from Partially Compliant to Compliant. Mongolia has 9 Recommendations rated Compliant and 30 Recommendations rated Largely Compliant.</p> <p><a href="https://www.fatf-gafi.org/content/dam/fatf-gafi/fsrb-fur/Mongolia-FUR-2023.pdf.coredownload.inline.pdf">https://www.fatf-gafi.org/content/dam/fatf-gafi/fsrb-fur/Mongolia-FUR-2023.pdf.coredownload.inline.pdf</a></p>
11	FATF	<p><b>[09/November/2023] Thailand's progress in strengthening measures to tackle money laundering and terrorist financing</b></p> <p>Thailand has made some progress in addressing the technical compliance deficiencies identified in its Mutual Evaluation. The country has been re-rated on two Recommendations. Recommendation 1 is re-rated from Partially Compliant to Largely Compliant Recommendation 26 is re-rated from Partially Compliant to Largely Compliant Thailand now has 3 Recommendations rated Compliant and 29 Recommendations rated Largely Compliant; 6 Recommendations remain Partially Compliant.</p> <p><a href="https://www.fatf-gafi.org/content/dam/fatf-gafi/fsrb-fur/Thailand-2023-FUR.pdf.coredownload.inline.pdf">https://www.fatf-gafi.org/content/dam/fatf-gafi/fsrb-fur/Thailand-2023-FUR.pdf.coredownload.inline.pdf</a></p>

11	FATF	<p><b>[09/November/2023] Cambodia's progress in strengthening measures to tackle money laundering and terrorist financing</b></p> <p>Overall, Cambodia has made progress in addressing the technical compliance deficiencies identified in its Mutual Evaluation. The country has been re-rated on one Recommendation. Recommendation 7 is re-rated from Partially Compliant to Largely Compliant. Cambodia has 2 Recommendations rated Compliant, 30 Recommendations rated Largely Compliant; 6 Recommendations remain Partially Compliant.</p> <p><a href="https://www.fatf-gafi.org/content/dam/fatf-gafi/fsrb-fur/Cambodia-2023-FUR.pdf.coredownload.inline.pdf">https://www.fatf-gafi.org/content/dam/fatf-gafi/fsrb-fur/Cambodia-2023-FUR.pdf.coredownload.inline.pdf</a></p>
11	FATF	<p><b>FATF lists has been reviewed and updated on [27/October/2023]</b></p> <p>FATF has reviewed and published :</p> <ul style="list-style-type: none"> <li>- the lists of jurisdictions subject to a Call for Action(BLACK), list remained unchanged : North Korea; Iran; Myanmar;</li> <li>- list of jurisdictions under Increased Monitoring(GREY), the updates are: <b>Albania, Cayman I, Jordan and Panama exit; enter in the list : Bulgaria.</b> The grey list contains 23 countries : 1/Barbados 2/Bulgaria 4/Burkina Faso 3/Cameroon 4/Congo D.R. 5/Croatia 6/Gibraltar 7/Haiti 8/Jamaica 9/Mali 10/Mozambique 11/Nigeria 12/Panama 13/Philippines 14/Senegal 15/South Africa 16/South Sudan 17/Syria 18/Tanzania 19/Turcia 20/Uganda 21/United Arab Emirates 22/Vietnam 23/Yemen</li> </ul> <p><a href="https://www.fatf-gafi.org/en/publications/High-risk-and-other-monitored-jurisdictions/Increased-monitoring-october-2023.html">https://www.fatf-gafi.org/en/publications/High-risk-and-other-monitored-jurisdictions/Increased-monitoring-october-2023.html</a></p> <p><a href="https://www.fatf-gafi.org/en/publications/High-risk-and-other-monitored-jurisdictions/Call-for-action-october-2023.html">https://www.fatf-gafi.org/en/publications/High-risk-and-other-monitored-jurisdictions/Call-for-action-october-2023.html</a></p>
11	EU	<p><b>The EU list of high-risk third countries with strategic deficiencies has been updated and will enter into force on [18/October/2023].</b></p> <p>The Commission Delegated Regulation (EU) 2016/1675 regarding high-risk third countries with strategic deficiencies has been updated by C.D.Reg. 2023/2070 as follows: <b>NO exit ; New entries: Cameroon &amp; Vietnam</b></p> <p>The list contains 29 countries : 1/Afghanistan(2016) 2/South Africa (2023) 3/Barbados(2020) 4/Burkina Faso(2022) 5/Cameroon(2023) 6/Cayman I.(2022) 7/D.R.Congo(2023) 8/Filipine(2022) 9/Gibraltar(2023) 10/Haiti(2022) 11/Jordan(2022) 12/Jamaica(2020) 13/Mali(2022) 14/Myanmar(2020) 15/Mozambique(2023) 16/Nigeria(2023) 17/Panama(2020) 18/Senegal(2022) 19/Syria(2016) 20/South Sudan(2022) 21/Trinidad and Tobago(2018) 22/Tanzania (2023) 23/Uganda(2016) 24/Vanuatu(2016) 25/Vietnam(2023) 26/Yemen(2016) 27/United Arab Emirates(2023) 28/Iran(2016) 29/D.P.R.Korea(2016)</p> <p><a href="https://eur-lex.europa.eu/eli/reg_del/2023/2070/oj">https://eur-lex.europa.eu/eli/reg_del/2023/2070/oj</a></p> <p><a href="https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:32016R1675">https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:32016R1675</a></p>
11	EU	<p><b>EU list of non-cooperative jurisdictions for tax purposes has been upadeted on [17/October/2023]</b></p> <p>The EU list of non-cooperative jurisdictions for tax purposes has been updated. Antigua and Barbuda, Belize and Seychelles were added, British Virgin Islands, Costa Rica and Marshall Islands were removed. The black list contains the following countries: 1/ American Samoa 2/ Anguila 3/ Antigua &amp; Barbuda 4/ Bahamas 5/ Belize 6/ Fiji 7/ Guam 8/ Palau 9/ Panama 10/ Rusia 11/ Samoa 12/ Seychelles 13/ Trinidad &amp; Tobago 14/ Turk &amp; Caicos I. 15/ US Virgin I. 16/ Vanuatu For the grey list see Annex II</p> <p><a href="https://www.consilium.europa.eu/media/67379/st13879-en23.pdf">https://www.consilium.europa.eu/media/67379/st13879-en23.pdf</a></p>


11	Moneyval	<p><b>Romania MONEYVAL Mutual Evaluation Report [18/July/2023]</b></p> <p>The report provides a comprehensive assessment of the country's level of compliance with standards set by the Financial Action Task Force (FATF). MONEYVAL notes that Romania has achieved moderate levels of effectiveness in all areas assessed except for international cooperation, where it has achieved a substantial level of effectiveness and has been commended by other countries for its constructive assistance.</p> <p>MONEYVAL's mutual evaluation of Romania highlights that the country demonstrates a fair understanding of ML risks and, to a lesser degree, of TF risks. Romania needs to immediately start implementing mitigating actions that target the highest risks to which the country is exposed.</p> <p><a href="https://rm.coe.int/moneyval-2023-5-mer-romania/1680abfd1c">https://rm.coe.int/moneyval-2023-5-mer-romania/1680abfd1c</a></p>
12		<p><b>Relevant information from credible and reliable organizations</b></p>
12	ICIJ	<p><b>[14/November/2023] Cyprus ignores Russian atrocities, Western sanctions to shield vast wealth of Putin allies</b></p> <p>ICIJ-led investigation Cyprus Confidential reveals how the EU member state powered the Kremlin's financial machine, moving vast sums for oligarchs, including after Russia's 2022 Ukraine invasion.</p> <p><a href="https://www.icij.org/investigations/cyprus-confidential/cyprus-russia-eu-secrecy-tax-haven/">https://www.icij.org/investigations/cyprus-confidential/cyprus-russia-eu-secrecy-tax-haven/</a></p>
12	OCCRP	<p><b>[14/November/2023] Cyprus Wing of Auditing Giant PwC May Have Breached Sanctions in Work for Oligarch</b></p> <p>Leaked documents show staff at PwC Cyprus hurried to restructure companies belonging to Russian oligarchs as the prospect of sanctions loomed. Now Cyprus says it is investigating one case in which PwC staff appeared to work on the transfer of an oligarch's assets in the days after he was sanctioned by the EU.</p> <p><a href="https://www.occrp.org/en/cyprus-confidential/cyprus-wing-of-auditing-giant-pwc-may-have-breached-sanctions-in-work-for-oligarch">https://www.occrp.org/en/cyprus-confidential/cyprus-wing-of-auditing-giant-pwc-may-have-breached-sanctions-in-work-for-oligarch</a></p>
12	Basel Institute on Governance	<p><b>[13/November/2023] Public Edition of the Basel AML Index</b></p> <p>The Basel 2023 AML INDEX has been issued containing 152 assessed jurisdictions. The least risky country is Iceland (score = 2,87) and the most risky is Haiti (8,25). Other relevant countries : France 3,58; Greece 3,70; Austria 4,10; Germany 4,28; Italy 4,56; Moldova 4,59; Cyprus 4,67; Romania 4,90; Hungary 4,94; Bulgaria 5,16;</p> <p><a href="https://index.baselgovernance.org/ranking">https://index.baselgovernance.org/ranking</a></p>
12	Transparency International	<p><b>[08/November/2023] HOW WELL DO EU COUNTRIES PROTECT WHISTLEBLOWERS?</b></p> <p>In 2019, the European Union adopted the Whistleblower Protection Directive, and to understand how well EU countries are protecting whistleblowers, Transparency International reviewed the whistleblower protection laws of 20 member states against key requirements provided and best practices.</p> <p>Key findings:</p> <ul style="list-style-type: none"> <li>- It was discovered that 19 of the 20 countries reviewed do not comply with the directive.</li> <li>- None of the 20 countries reviewed fully meets best practices.</li> </ul> <p><a href="https://images.transparencycdn.org/images/How-well-do-EU-countries-protect-whistleblowers_08112023.pdf">https://images.transparencycdn.org/images/How-well-do-EU-countries-protect-whistleblowers_08112023.pdf</a></p>

12	Finance Uncover	<p><b>[02/November/2023] Seychelles secrets: Island tourist paradise home to Russia-linked firm exploiting UK laws</b></p> <p>Russian businesswoman recruited a team of Seychelles citizens to help front more than 900 shell firms in Britain  UK firms stuffed with Seychelles fronts linked to catalogue of controversies, from suspect oil tankers to bogus heart pills  Leaked documents suggest business figures from former Soviet Union secretly control UK firms</p> <p><a href="https://www.financeuncovered.org/stories/seychelles-secrets-island-tourist-paradise-alpha-consulting-valkovskaya-uk-economic-crime-act">https://www.financeuncovered.org/stories/seychelles-secrets-island-tourist-paradise-alpha-consulting-valkovskaya-uk-economic-crime-act</a></p>
12	Global Initiative	<p><b>[01/November/2023] Hidden in plain sight -Counting the cost of environmental crime</b></p> <p>Environmental crimes occur globally, often driven by transnational organized criminal networks with many composite parts carrying out operations. Networks can be highly organized and violent, and often rely on corruption and bribery to function. Additionally, the internet and smart devices have transformed how environmental commodities are retailed. This has enabled traders to market to a much wider audience, over long distances and at little cost. Previous studies estimate the annual value of environmental crime at between US\$110 billion and US\$281 billion,6 making it one of the most lucrative criminal economies in the world, but few of the proceeds of this market benefit the development of communities in near the source markets but are instead transferred abroad and laundered into the global financial system.</p> <p><a href="https://globalinitiative.net/wp-content/uploads/2023/11/Kristina-Amerhauser-Robin-Cartwright-Hidden-in-plain-sight-Counting-the-cost-of-environmental-crime-GI-TOC-October-2023.pdf">https://globalinitiative.net/wp-content/uploads/2023/11/Kristina-Amerhauser-Robin-Cartwright-Hidden-in-plain-sight-Counting-the-cost-of-environmental-crime-GI-TOC-October-2023.pdf</a></p>
12	Transparency International	<p><b>[01/November/2023] Anonymity for Sale: The Thriving Black Market of Crypto-to-Fiat Mules</b></p> <p>Research by Transparency International Russia in Exile (TI-R) exposes how intermediaries on the dark web are selling 'money mule' accounts at crypto-to-fiat payment providers to Russian speakers. In Anonymity for Sale: The Thriving Black Market of Crypto-to-Fiat Mules, investigators found several intermediaries were offering the use of mules - providing opportunities for criminals and kleptocrats the ability to move money from anonymous crypto wallets into fiat currency, in the name of a nominee from another country. The ability for those seeking to move funds through the financial system anonymously poses a significant security and money laundering risk. The scale of known activity suggests hundreds, and perhaps even thousands, of these anonymous accounts are being sold every month.</p> <p><a href="https://ti-russia.org/wp-content/uploads/2023/10/epaycrypto_.pdf">https://ti-russia.org/wp-content/uploads/2023/10/epaycrypto_.pdf</a></p>
12	OCCRP	<p><b>[01/November/2023] THE DICTATORS' BANK :CABEI's Many Mistakes in Funding the Agua Zarca Dam</b></p> <p>Internal documents show the Central American Bank for Economic Integration ignored red flags, performed scant due diligence, and backed the Honduran dam even after a local man was killed amid protests by indigenous communities, and another funder said it was too risky to continue.</p> <p><a href="https://www.occrp.org/en/the-dictators-bank/new-and-repeated-failures-cabeis-many-mistakes-in-funding-the-agua-zarca-dam">https://www.occrp.org/en/the-dictators-bank/new-and-repeated-failures-cabeis-many-mistakes-in-funding-the-agua-zarca-dam</a></p>
13		Information from statistical organizations and academia & others
		Nothing relevant during this period
14		Relevant information on ML/FT risks from mass - media



14	Mass-media	<p><b>[11/November/2023] EU weighs sanctions against Iran over Israel-Hamas war</b></p> <p>The EU is discussing ramping up sanctions against Iran over its support for Hamas — but there is a wide split among EU diplomats over whether that’s a good idea. Meanwhile, the big three EU member states — Germany, France and Italy — also have drawn up plans on how to further sanction Hamas. The EU is discussing ramping up sanctions against Iran over its support for Hamas — but there is a wide split among EU diplomats over whether that’s a good idea. Meanwhile, the big three EU member states — Germany, France and Italy — also have drawn up plans, on how to further sanction Hamas.</p> <p><a href="https://www.politico.eu/article/eu-weighs-sanctions-against-iran-over-israel-hamas-war/">https://www.politico.eu/article/eu-weighs-sanctions-against-iran-over-israel-hamas-war/</a></p>
14	Mass-media	<p><b>[09/November/2023] Morgan Stanley under Federal Reserve scrutiny over anti-money laundering protocols</b></p> <p>Morgan Stanley's wealth management division, a crucial unit that accounts for half of the bank's total revenue, is currently under intense review by the Federal Reserve due to concerns over potential lapses in its dealings with wealthy foreign clients. The bank's due diligence and anti-money laundering protocols are being questioned. The Federal Reserve initiated a standard audit to determine whether Morgan Stanley could effectively thwart money laundering attempts by its affluent overseas clients. However, the investigation intensified upon discovering that the bank's client screening processes and anti-money laundering measures were inadequate.</p> <p><a href="https://www.investing.com/news/stock-market-news/morgan-stanley-under-federal-reserve-scrutiny-over-antimoney-laundering-protocols-93CH-3228675">https://www.investing.com/news/stock-market-news/morgan-stanley-under-federal-reserve-scrutiny-over-antimoney-laundering-protocols-93CH-3228675</a></p>
14	Mass-media	<p><b>[08/November/2023] Citigroup to pay \$25.9 mln for targeting Armenian-American card applicants</b></p> <p>Citigroup Inc (C.N) has agreed to pay \$25.9 million to settle U.S. Consumer Financial Protection Bureau (CFPB) charges it intentionally discriminated against credit card applicants who the bank identified as Armenian-American based on their last names. The regulator said on Wednesday that from 2015 to 2021, Citigroup managers trained employees to stereotype applicants suspected of being of Armenian descent because their last names ended in "ian" and "yan," believing them likely to commit fraud.</p> <p><a href="https://www.reuters.com/business/finance/citigroup-pay-259-mln-settle-us-discrimination-claims-2023-11-08/">https://www.reuters.com/business/finance/citigroup-pay-259-mln-settle-us-discrimination-claims-2023-11-08/</a></p>
14	Mass-media	<p><b>[07/November/2023] 'Doc' Antle of 'Tiger King' pleads guilty to wildlife trafficking, money laundering</b></p> <p>Federal officials say an exotic wildlife preserve owner famous from the popular Netflix series “Tiger King” has plead guilty to animal trafficking and money laundering. Bhagavan “Doc” Antle oversaw the sale or purchase of cheetah cubs, lion cubs, tigers and a juvenile chimpanzee that were all protected as endangered species, according to a Justice Department release.</p> <p><a href="https://abcnews.go.com/US/wireStory/doc-antle-netflixs-tiger-king-pleads-guilty-wildlife-104663058">https://abcnews.go.com/US/wireStory/doc-antle-netflixs-tiger-king-pleads-guilty-wildlife-104663058</a></p>
14	Mass-media	<p><b>[06/November/2023] DBS has S\$100 million exposure to Singapore laundering scandal</b></p> <p>DBS Group Holdings Ltd.'s exposure to a money laundering scandal in Singapore is about S\$100 million (US\$74 million), mainly from financing properties of those arrested in one of the biggest such cases in the city-state. DBS is among several local and international banks that are ensnared in the case, in which more than S\$2.8 billion of assets have been frozen or seized by the police.</p> <p><a href="https://sg.finance.yahoo.com/news/dbs-has-s100-million-exposure-to-singapore-laundering-scandal-061424624.html">https://sg.finance.yahoo.com/news/dbs-has-s100-million-exposure-to-singapore-laundering-scandal-061424624.html</a></p>

14	Mass-media	<p><b>[05/November/2023] Singapore looking at using AI in fight against money laundering, says central bank chief</b></p> <p>The Monetary Authority of Singapore (MAS) is “most keen” to explore how artificial intelligence can be used in the fight against money laundering, said its managing director Ravi Menon. As AI connect the dots across large data sets “beyond the ability of the human brain”, MAS already uses machine learning and advanced data analytics to detect fraud and other suspicious activities. AI is also used in the processing of voluminous data and information, such as reports submitted by financial institutions and news articles to pick up developments that warrant supervisory attention.</p> <p><a href="https://www.channelnewsasia.com/business/singapore-artificial-intelligence-fight-money-laundering-mas-ravi-menon-3894781">https://www.channelnewsasia.com/business/singapore-artificial-intelligence-fight-money-laundering-mas-ravi-menon-3894781</a></p>
14	Mass-media	<p><b>[03/November/2023] Exclusive: Uzbek Man Linked To Ex-President's Daughter Arrested Allegedly Trying To Get Money From Hong Kong Bank</b></p> <p>The former husband of the once-powerful, now-disgraced Uzbek socialite Gulnara Karimova has been arrested in Hong Kong and remains in custody, according to people familiar with the matter. Madumarov reportedly traveled to Hong Kong at the behest of high-ranking officials at Uzbekistan's State Security Service to try and access frozen bank accounts linked to Karimova, according to four people who spoke to RFE/RL's Uzbek Service on condition of anonymity. The officials are subordinate to Otobek Umarov, who is married to the younger daughter of Uzbek President Shavkat Mirziyoev.</p> <p><a href="https://www.rferl.org/a/uzbekistan-karimova-frozen-millions/32670061.html">https://www.rferl.org/a/uzbekistan-karimova-frozen-millions/32670061.html</a></p>
14	Mass-media	<p><b>[03/November/2023] Sanctions on Hamas' secret investment portfolio unlikely to have major impact on group's funding</b></p> <p>The bulk of the Palestinian militant group's funding is provided by foreign governments, a former US counter-terrorism financial analyst told Euronews. According to the former counter-terrorism analyst, Hamas has an annual budget of around \$1 billion (€938 million) to govern the Gaza Strip and run its military arm. Turkey is believed to be another stalwart backer of the Palestinian group, following President Recep Tayyip Erdoğan's rise to power in 2002. Cryptocurrency wallets linked to Hamas and seized by Israeli authorities received more than \$40 million between 2020 and 2023, as first reported by The Wall Street Journal, citing data from Tel Aviv-based crypto analytics firm BitOK.</p> <p><a href="https://www.euronews.com/business/2023/11/02/sanctions-on-hamas-secret-investment-portfolio-unlikely-to-have-major-impact-on-groups-fun">https://www.euronews.com/business/2023/11/02/sanctions-on-hamas-secret-investment-portfolio-unlikely-to-have-major-impact-on-groups-fun</a></p>
14	Mass-media	<p><b>[02/November/2023] SafeMoon Executives Charged by SEC for Fraud and Money Laundering, Execs Arrested by DOJ</b></p> <p>Securities and Exchange Commission (SEC) has charged SafeMoon and its executives with "fraud and unregistered offering of crypto securities," alleging their involvement in a fraudulent operation that caused significant losses to investors. The SEC statement mentioned that “instead of delivering profits, they wiped out billions in market capitalization, withdrew crypto assets worth more than \$200 million from the project, and misappropriated investor funds for personal use.” At the same time, the U.S. Department of Justice (DOJ) has revealed an indictment against SafeMoon creator Kyle Nagy, CEO John Karony, and CTO Thomas Smith, charging them with conspiracy to commit securities fraud, wire fraud, and money laundering.</p> <p><a href="https://finance.yahoo.com/news/safemoon-executives-charged-sec-fraud-062101751.html">https://finance.yahoo.com/news/safemoon-executives-charged-sec-fraud-062101751.html</a></p>
14	Mass-media	<p><b>[02/November/2023] Criminals and sanctions-busters exploiting UK secrecy loophole</b></p> <p>An offshore firm helped create companies used by members of Vladimir Putin's inner circle, including one hiding the late mercenary boss Yevgeny Prigozhin's yacht, the BBC can reveal. Seychelles-based Alpha Consulting also helped to form more than 900 UK partnerships which used a secrecy loophole to conceal their true owners. One partnership was involved in running a sanctions-busting oil tanker, while others committed crimes. Alpha said it always followed the law.</p> <p><a href="https://www.bbc.co.uk/news/uk-67276289">https://www.bbc.co.uk/news/uk-67276289</a></p>

14	Mass-media	<p><b>[02/November/2023] UK imposes restrictions on payment system tied to Russia</b></p> <p>The UK regulator has imposed restrictions on the company Dzing Finance Ltd., which is involved in financial technology and has connections with Russia, announced the Financial Conduct Authority of the United Kingdom. The regulator specified that almost one-fifth of the payments received by the company last year were associated with fraud. "Dzing, run by a Russian banker once accused of looting the biggest lender in Kyrgyzstan, has agreed not to take on any new retail customers or funds without prior consent of the Financial Conduct Authority," the material states.</p> <p><a href="https://www.msn.com/en-us/money/markets/uk-imposes-restrictions-on-payment-system-tied-to-russia/ar-AA1jikH1">https://www.msn.com/en-us/money/markets/uk-imposes-restrictions-on-payment-system-tied-to-russia/ar-AA1jikH1</a></p>
14	Mass-media	<p><b>[01/November/2023] Why Switzerland has frozen funding to 11 Middle East NGOs</b></p> <p>Escalating violence in the Middle East has persuaded Switzerland and other countries to suspend funding of some NGOs in the region, pending a review of the existing arrangements with these development agencies.</p> <p>The suspension affects some CHF2.3 million (\$2.5 million) out of a total commitment of CHF4.78 million to fund the activities of NGOs in the region. Switzerland says there is no indication that funds are being used to benefit Hamas, but there are clearly concerns about the political neutrality of some NGOs.</p> <p><a href="https://www.swissinfo.ch/eng/why-switzerland-has-frozen-funding-to-11-middle-east-ngos/48945246">https://www.swissinfo.ch/eng/why-switzerland-has-frozen-funding-to-11-middle-east-ngos/48945246</a></p>
14	Mass-media	<p><b>[01/November/2023] Dutch court sentences Russian man to prison for EU sanctions breach</b></p> <p>A Dutch court has sentenced a Russian citizen to 18 months in prison and fined his company 200,000 euros (\$211,000) for breaching trade sanctions against Russia which the European Union imposed over the war in Ukraine. The 56-year-old man, named Dmitri K by prosecutors, was tried in absentia and is believed to have fled to Russia after being released from custody pending his trial last year. In a rare ruling, the court said the man had been trading in microchips and other electronic goods for 6 years and had been fully aware of the sanctions against Russia.</p> <p><a href="https://www.reuters.com/world/europe/dutch-court-sentences-russian-man-prison-eu-sanctions-breach-2023-11-01/">https://www.reuters.com/world/europe/dutch-court-sentences-russian-man-prison-eu-sanctions-breach-2023-11-01/</a></p>
15		<b>Legislative changes</b>
	ONPCSB	<p><b>[03/November/2023] Extension of the reporting deadline on the new format from 07November to 22November.</b></p> <p>In the Official Gazette no. 1003 of 03/November/2023 was published the Order of the President of the ONPCSB no. 261/3.11.2023 by which the deadline for reporting entities to submit new reports in the new IT system was extended until <b>22 November 2023</b>.</p> <p><a href="https://onpcsb.ro/ro/a/202/decalar-termen-ordin-nr.191/2023">https://onpcsb.ro/ro/a/202/decalar-termen-ordin-nr.191/2023</a></p> <p><a href="https://www.onpcsb.ro/ro/a/201/informatii-cu-privire-la-modul-de-completare-a-rapoartelor-si-a-anexelor-aferente-acestora---ordinul-191/2023">https://www.onpcsb.ro/ro/a/201/informatii-cu-privire-la-modul-de-completare-a-rapoartelor-si-a-anexelor-aferente-acestora---ordinul-191/2023</a></p>

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**\*) Note: all property and interests in property of the designated individuals and entities that are in the United States or in the possession or control of U.S. persons must be blocked and reported to OFAC. In addition, any entities that are owned, directly or indirectly, 50 percent or more by one or more blocked persons are also blocked. OFAC's regulations generally prohibit all dealings by U.S. persons or within the United States (including transactions transiting the United States) that involve any property or interests in property of designated or otherwise blocked persons.**