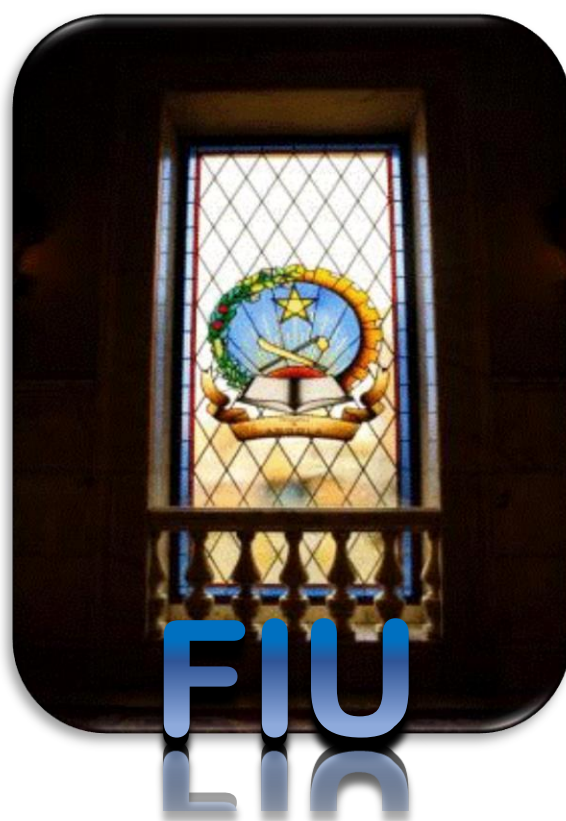


**FINANCIAL INFORMATION UNIT - FIU**

**MANUAL OF PROCEDURES OF THE  
TRANSACTION COMMUNICATIONS IN  
CASH**

**(article 3 of Art. 17 of Law No. 05/20 of  
January 27**

**- Law on the prevention and combating of  
money laundering financing of terrorism and  
proliferation of weapons of mass  
destruction)**





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## **INTRODUCTION**

The Financial Intelligence Unit has as purpose to prevent and combat money laundering, terrorist financing and the proliferation of weapons of mass destruction by collecting, centralizing, analyzing and disseminating information on this matter at national level.

The general purpose of this manual is to align the criteria for reporting cash transactions (DTN) in accordance with Law No. 05/20 of 27 January-Law on the Prevention and Anti-Money Laundering of Terrorist Financing and The Proliferation of Weapons of Mass Destruction.

This manual intends to assist the entities subject in the process of reporting cash transactions that are sent to the FIU, through the acts and procedures to be carried out by the same entities in compliance with the obligation of communication provided for in Article 17 of the above mentioned Law.

The submission will be made by presentation of the Excel map attached electronically or by any other means that the FIU may make available for the purpose of this type of communication.

Subject entities shall communicate to the Financial Information Unit all transactions in amounts equal to or greater in national currency or other equivalent currency between a maximum amount of 15,000.00 U.S. Dollars and the minimum amount of 5,000.00 U.S. Dollars, as provided for in points a; b; c; d; e; f; Article 17(3) and (4) (reporting obligation) and Article 89 (attached table) of Law No. 5/20 of 27 January-Law on the Prevention and Anti-Money Laundering of Terrorist Financing and The Proliferation of Weapons of Mass Distribution when they are registered:

- I. Withdrawals, deposits in cash, in the amount equal to or greater than the equivalent, in national or foreign currency, at 15,000.00 USD, according to Point 2.1 of the Table Annexed to Law No. 5/20 of January 27.



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- II. Exchange of money between low denomination notes for high denomination notes in the amount equal to or greater than the equivalent, in national or foreign currency, at 5,000.00 U.S. Dollars, as indicated in Point 2.2 of the Table Annexed to Law No. 5/20 of January 27.
- III. Exchange in different currencies with an amount equal to or greater than the equivalent, in national or foreign currency, at 5,000.00 U.S. Dollars, as indicated in Point 2.3 of the Table Annexed to Law No. 5/20 of January 27.
- IV. Purchase and/or settlement of checks, traveler's checks or similar payment methods in the amount equal to or greater than the equivalent, in national or foreign currency, at 5,000.00 U.S. Dollars, as indicated in Point 2.4 of table attached to Law No. 5/20 of January 27.
- V. Involve securities in the amount equal to or greater than the equivalent, in national or foreign currency, at 5,000.00 U.S. Dollars, as indicated in Point 2.5 of the Table Attached to Law No. 5/20 of January 27.
- VI. Amounts not counted; in foreign currency; not deposited into their own account; transferred to an account abroad in the amount equal to or greater than the equivalent, in national or foreign currency, at 5,000.00 U.S. Dollars, as indicated in Point 2.6 of the Table Annexed to Law No. 5/20 of January 27.
- VII. Electronic transfers made, the amounts of which, in national currency, exceed the amount equal to or greater than the equivalent, in national or foreign currency, to 5,000.00 U.S. dollars not holding a bank account and are for foreign countries as indicated in Point 2.7 of table attached to Law No. 5/20 of January 27.



## IDENTIFICATION

The entity subject to reporting shall always register the Declaration submitted to the FIU.



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At this point the FIU should also register the file and assign a Single Reference Number (CRG) and then send it to the entity that submitted the declaration for better monitoring, organization and monitoring of its process.<sup>1</sup>

## COMMUNICATION

Considering the obligation to communicate in accordance with Article 17(3) and (4) of Law No. 5/20 of 27 January, the subject entities must send a daily map in Excel to the FIU whenever they identify cash transactions of equal or greater value in national currency or other equivalent currency.

### NUMBER 3) - CASH TRANSACTIONS

The entities subject shall communicate to the Financial Information Unit all cash transactions (DTN's), with an amount equal to or greater than the equivalent, in national or foreign currency of 5,000.00 to 15,000.00 U.S. Dollars, through a map in Excel, sent by email or other means to be indicated by the FIU, without forgetting to include in the communication the elements determined in the following paragraphs:

#### Point (a) - Cash Withdrawals and Deposits Operations

Withdrawal transactions, cash deposits, with an amount equal to or greater than the equivalent, in national or foreign currency, at 15,000.00 U.S. Dollars, pursuant to Point 2.1 of Table Attached to Law No. 5/20 of January 27, shall be communicated with the elements described in the table below:

DEPOSIT AND COIN WITHDRAWAL COMMUNICATIONS							
<i>Name</i>	<i>Data</i>	<i>Number Account</i>	<i>Operation Description</i>	<i>W/E</i>	<i>Coin</i>	<i>Value</i>	<i>Against Value</i>

- **Name** - name of the subject of the operation.
- **Date** - date of operation.
- **Account Number** - account number of the subject of the transaction.
- **Description of the Operation** - cash withdrawals and deposits.

<sup>1</sup> The COMMUNICATION of the NUR to the entity that submitted the declaration is conditional on the entry into force of the IFU identification information application.



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- **P/E**- P-corresponds to transactions carried out in accounts entitled by natural persons (individuals) and E- corresponds to transactions carried out in accounts entitled by companies and other institutions.
- **Currency**- currency in which the operation is carried out. Ex: KZ - Kwanzas; USD - United States Dollars.
- **Amount**- cash amount of the currency in which the transaction is carried out.
- **Countervalue**- corresponding value in national currency, i.e. KZ (Kwanzas).

### Point (b) - Monetary Exchange Operations

Exchange between low denomination banknotes for high denomination banknotes with a value equal to or greater than the equivalent, in national or foreign currency, of USD 5,000.00, as indicated in Point 2.2 of table attached to Law No. 5/20 of January 27, shall be communicated with the elements described in the table below:

MONETARY EXCHANGE COMMUNICATIONS (exchange between low denomination notes for high notes)							
Name	Data	Account Number	Entity	Operation Description	Coin	Value	Countervalue

- **Name** - name of the subject of the operation.
- **Date** - date of operation.
- **Account Number** - account number of the subject of the transaction.
- **Entity** - entity that submits the operation.
- **Description of the Operation** - cash withdrawals and deposits.
- **Currency**- currency in which the operation is carried out. Ex: KZ - Kwanzas; USD - United States Dollars.
- **Amount**- cash amount of the currency in which the transaction is carried out.
- **Countervalue**- corresponding value in national currency, i.e. KZ (Kwanzas).

### Point (c) - Foreign Currency Exchange Communications

Exchanges in different currencies with an amount equal to or greater than the equivalent, in national or foreign currency, that of 5,000.00 USD, as indicated in Point



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2.3 of the Table Annexed to Law No. 5/20 of January 27, must be communicated with the elements described in the table below:

EXCHANGE COMMUNICATIONS IN DIFFERENT CURRENCY							
Name	Data	No. Account	Entity	Description of Operation	Coin	Value	countervalue

- **Name** - name of the subject of the operation.
- **Date** - date of operation.
- **Account Number** - account number of the subject of the transaction.
- **Entity** - entity that submits the operation.
- **Description of the Operation** - cash withdrawals and deposits.
- **Currency**- currency in which the operation is carried out. Ex: KZ - Kwanzas; USD - United States Dollars.
- **Amount**- cash amount of the currency in which the transaction is carried out.
- **Countervalue**- corresponding value in national currency, i.e. KZ (Kwanzas).

**Point d) - Purchase/Settlement of Checks**

The purchase and/or settlement of checks, traveler's checks or similar payment methods with an amount equal to or greater than the equivalent, in national or foreign currency, at 5,000.00 USD, as indicated in Point 2.4 of table attached to Law No. 5/20 of January 27, shall be communicated with the elements described in the table below:

COMMUNICATION OF EXCHANGE/SETTLEMENT OF CHECKS (traveler's checks or similar payment methods)							
Name	Data	Account Number	Entity	Operation Description	Coin	Value	Countervalue

- **Name** - name of the subject of the operation.
- **Date** - date of operation.
- **Account Number** - account number of the subject of the transaction.
- **Entity** - entity that submits the operation.
- **Description of the Operation** - cash withdrawals and deposits.



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- **Currency** - currency in which the operation is carried out. Ex: KZ - Kwanzas; USD - United States Dollars.
- **Amount**- cash amount of the currency in which the transaction is carried out.
- **Countervalue**- corresponding value in national currency, i.e. KZ (Kwanzas).

### Point (e) - Transactions involving Securities

Transactions involving securities with an amount equal to or greater than the equivalent, in national or foreign currency, at 5,000.00 USD, as indicated in Point 2.5 of the Table Annexed to Law No. 5/20 of January 27, shall be communicated with the elements described in the table below:

COMMUNICATIONS INVOLVING SECURITIES							
Name	Data	Account Number	Entity	Operation Description	Coin	Value	Countervalue

- **Name** - name of the subject of the operation.
- **Date** - date of operation.
- **Account Number** - account number of the subject of the transaction.
- **Entity** - entity that submits the operation.
- **Description of the Operation** - cash withdrawals and deposits.
- **Currency**- currency in which the operation is carried out. Ex: KZ - Kwanzas; USD - United States Dollars.
- **Amount**- cash amount of the currency in which the transaction is carried out.
- **Countervalue**- corresponding value in national currency, i.e. KZ (Kwanzas).

### Alienates f) - Transactions That Satisfy Two or More Indicators

(uncounted amounts; foreign currency; not deposited into own account; transfer to a foreign account)

The communications provided for in this paragraph shall be made where there are two or more indicators referred to in the points below:





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**Point i) - Uncounted Amounts**

Amounts not counted with an amount equal to or greater than the equivalent, in national or foreign currency, at 5,000.00 USD, as indicated in Point 2.6 of the Table Annexed to Law No. 5/20 of January 27, shall be communicated with the elements described in the table below:

COMMUNICATIONS OF AMOUNTS NOT COUNTED;							
Name	Data	No. Account	Entity	Description of Operation	Coin	Value	Countervalue

- **Name** - name of the subject of the operation.
- **Date** - date of operation.
- **Account Number** - account number of the subject of the transaction.
- **Entity** - entity that submits the operation.
- **Description of the Operation** - cash withdrawals and deposits.
- **Currency**- currency in which the operation is carried out. Ex: KZ - Kwanzas; USD - United States Dollars.
- **Amount**- cash amount of the currency in which the transaction is carried out.
- **Countervalue**- corresponding value in national currency, i.e. KZ (Kwanzas).

**Point ii) - Transactions in Foreign Currency**

Transactions in foreign currency with an amount equal to or greater than the equivalent, in national or foreign currency, at 5,000.00 USD, as indicated in Point 2.6 of the Table Annexed to Law No. 5/20 of January 27, must be communicated with the elements described in the table below:

FOREIGN CURRENCY TRANSACTION COMMUNICATIONS							
Name	Data	Account Number	Entity	Operation Description	Coin	Value	Countervalue

- **Name** - name of the subject of the operation.
- **Date** - date of operation.
- **Account Number** - account number of the subject of the transaction.



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- **Entity** - entity that submits the operation.
- **Description of the Operation** - cash withdrawals and deposits.
- **Currency**- currency in which the operation is carried out. Ex: KZ - Kwanzas; USD - United States Dollars.
- **Amount**- cash amount of the currency in which the transaction is carried out.
- **Countervalue**- corresponding value in national currency, i.e. KZ (Kwanzas).

**Point iii)- Transactions Not Deposited in Own Account**

Deposits made in non-private account with an amount equal to or greater than the equivalent, in national or foreign currency, at 5,000.00 USD, as indicated in Point 2.6 of the Table Annexed to Law No. 5/20 of January 27, must be communicated with the elements described in the table below:

COMMUNICATIONS OF TRANSACTIONS NOT DEPOSITED IN OWN ACCOUNT							
Name	Data	No. Account	Entity	Description of Operation	Coin	Value	Countervalue

- **Name** - name of the subject of the operation.
- **Date** - date of operation.
- **Account Number** - account number of the subject of the transaction.
- **Entity** - entity that submits the operation.
- **Description of the Operation** - cash withdrawals and deposits.
- **Currency**- currency in which the operation is carried out. Ex: KZ - Kwanzas; USD - United States Dollars.
- **Amount**- cash amount of the currency in which the transaction is carried out.
- **Countervalue**- corresponding value in national currency, i.e. KZ (Kwanzas).

**Point iv)- Transfer to Foreign Account**

Transfers made to an account abroad of the country with an amount equal to or greater than the equivalent, in national or foreign currency, at 5,000.00 USD, as indicated in Point 2.6 of the Table Annexed to Law No. 5/20 of January 27, must be communicated with the elements described in the table below:



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TRANSFER COMMUNICATIONS TO ACCOUNT ABROAD							
Name	Data	No. Account	Entity	Description of Operation	Coin	Value	Countervalue

- **Name** - name of the subject of the operation.
- **Date** - date of operation.
- **Account Number** - account number of the subject of the transaction.
- **Entity** - entity that submits the operation.
- **Description of the Operation** - cash withdrawals and deposits.
- **Currency**- currency in which the operation is carried out. Ex: KZ - Kwanzas; USD - United States Dollars.
- **Amount**- cash amount of the currency in which the transaction is carried out.
- **Countervalue**- corresponding value in national currency, i.e. KZ (Kwanzas).

#### NUMBER 4)- ELECTRONIC TRANSFERS MADE BY NO BANK ACCOUNT HOLDERS

Electronic transfers made by non-bank account holders, the amounts of which in national currency exceed the amount equal to or greater than the equivalent, in national or foreign currency, of USD 5,000.00 and are addressed to foreign countries as indicated in Point 2.7 of the Table Annexed to Law No. 5/20 of January 27, shall be communicated with the elements described in the table below:

ELECTRONIC COMMUNICATIONS MADE BY NON-BANK ACCOUNT HOLDERS							
Name	Data	No. Account	Entity	Description of Operation	Coin	Value	Countervalue

- **Name** - name of the subject of the operation.
- **Date** - date of operation.
- **Account Number** - account number of the subject of the transaction.
- **Entity** - entity that submits the operation.
- **Description of the Operation** - cash withdrawals and deposits.



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- **Currency**- currency in which the operation is carried out. Ex: KZ - Kwanzas; USD - United States Dollars.
- **Amount**- cash amount of the currency in which the transaction is carried out.
- **Countervalue**- corresponding value in national currency, i.e. KZ (Kwanzas).

## **RECEPTION**

After submission of the communications map of cash transactions (DTN), the Financial Information Unit will make the reception by generating a Single Reference Number (NUR), through which the relevant entity may in the future consult the state of the communication.

During the communication process, confidentiality on the part of the FIU and the entity subject to the reported data shall always prevail.

In accordance with article 17(3) of Law No. 5/20 of January 27, the Law on the Prevention and Anti-Money Laundering of Terrorist Financing and the Proliferation of Weapons of Mass Destruction, subject entities must communicate whenever they identify cash transactions whose value equal to or greater in national currency or other currency ranging from 5,000.00 to 15,000.00 USD.