



DA AFGHANISTAN BANK
FINANCIAL INTELLIGENCE UNIT

ANNUAL REPORT 2019



ACKNOWLEDGEMENTS

As the end of yet another successful year approaches, we are reminded of those who have helped us along our journey throughout the year 2019. At this special time, we express our deepest appreciation and are thankful to our colleagues at ONSC, AGO, DAB, MoF, NDS, MoI, AMA, ABA; The World Bank, UNODC, US Treasury, DoJ, INL, and NCA for supporting our practice with their cooperation and referrals. Your ever-reliable support has been clinical in the center's efforts to implement AML/CFT standards and achieve planned activities.

A heartfelt thank you to all!



Photo: Zirak Malya

ABOUT US

Financial Transaction and Reports Analysis Center of Afghanistan (FinTRACA) is an operationally independent body established as the national Financial Intelligence Unit in accordance with the provisions of the Anti-Money Laundering and Proceeds of Crime Law (AML-PC Law).

The center is purposed to collaborate with LEAs, regulators, prosecutors and international counterparts to protect Afghanistan's financial system from exploitations for the purpose of money laundering, terrorist financing and other predicate offenses. Here at the center, we strive to collect, analyze and disseminate STRs and other financial information which lead to investigations, prosecutions, and convictions by criminal justice system.

The center plays an instrumental role in exchange of information with foreign FIUs as per mutual MOUs and Egmont group of FIU's principles. Afghanistan is observer state in EAG and a member state in APG. FinTRACA is a member in EGMONT group of FIU's.

OUR VISION

To become a center of excellence in fighting against money laundering and terrorist financing in the country by maintaining international best practices.

OUR MISSION

To safeguard the financial system of Afghanistan from money laundering, terrorist financing and other predicate offenses in collaboration with law enforcement agencies, regulators, prosecutors and international counterparts.

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GOVERNOR MESSAGES



WAHIDULLAH NOSHER

ACTING GOVERNOR, DA AFGHANISTAN

The central bank is highly devoted and shall remain strongly committed to fighting financial crimes and ensuring the protection of the integrity of the financial sector of the country. We have prioritized diagnostics to counter financial criminology and apply a strict AML/CFT regime across the country.

The central Bank has made far reaching commitments at national and international levels to work together with relevant bodies and ensure protection of Afghanistan's financial sector from money laundering, terrorist financing and other financial crimes. In this regard, FinTRACA's contribution extends to all facets. The center has made tremendous progress in the collection, analysis, and dissemination of financial intelligence reports concerning various financial crimes to the country's respective law enforcement agencies and foreign counterpart FIUs.

Collection, analysis, and dissemination of analytical products formulate the core operations of the FIU and require domestic inter-agency and international cooperation.

Through its core operations, FinTRACA facilitates the criminal justice system in combating money laundering, terrorist financing and other financial crimes by coordinating the exchange of information among domestic authorities via domestic MOUs, and with foreign counterpart FIUs through MOUs and Egmont Secure Web. In this manner, the center plays an instrumental role in provision of financial intelligence data to be utilized in investigation, prosecution and conviction of financial crimes.

Throughout the year 2019, FinTRACA also continued working beyond its routine activities and ensuring a positive contribution to national level policy development committees. I greatly acknowledge the center's country-wide participation and input in implementation of AML/CFT measures.

The year 2019 was yet another successful year for FinTRACA as the center continued fighting hard to accomplish its annual plan for the year 2019 endeavoring certain challenges and constraints. Doing so, FinTRACA remained unhesitant and uncompromising to its relentless commitments in line with its legal mandate. Such advancements by the FIU are indicative of its contribution in maintaining economic stability of the country.

It gives me utmost pleasure and a feeling of great happiness to release my statement for FinTRACA's Annual report for the year 2019. I take this opportunity to congratulate FinTRACA on successful completion of yet another year filled with great endeavors. I offer my warmest gratitude to the center's staff for their staunch determination in serving and protecting the country's financial sector. In order for FinTRACA operations to meet best international practices, Da Afghanistan Bank shall strive to provide the best of necessary resources.

DIRECTOR GENERAL MESSAGE



MOHD. SALIM SALAH

DIRECTOR GENERAL, FINTRACA

I am pleased to present Financial Transactions and Reporting Analysis Center's (FinTRACA) Annual Report for the year 2019. Throughout the year the center continued to strive and work hard to accomplish its planned activities in areas of collection, analysis and dissemination of financial reports.

Despite the challenges, FinTRACA continued to successfully fulfill its obligations and remained determined, in the fight against money laundering, terrorist financing and other predicate offences in 2019. Thus, the past year was yet another year filled with numerous achievements for FinTRACA. Most notably, successful completion of the first ever National Risk Assessment (NRA) on money laundering (ML) and terrorist financing (TF) of Afghanistan, signing of MOUs to enhance and further enlarge the scope of the centers national and international cooperation, enforcement of compliance measures to strengthen the application of AML/CFT regime in the country and working with relevant state and non-state actors to improve the

quality and consistency of the AML/CFT regime across the country are a few to name.

The center coordinated the country's first National ML/TF Risk Assessment. NRA forms the basis for the application of risk-based implementation of an AML/CFT regime by aligning the regime to the specific threats and vulnerabilities confronting the country. The NRA allows for a better understanding of needs and priorities, which in turn can result in strengthening of the national combating abilities to mitigate ML and TF risks.

As far as the implementation of AML/CFT regime is concerned, the center undertook strict compliance enforcement measures to ensure reporting entities maintain vigorous AML/CFT control mechanisms and remain protected against money laundering, terrorist financing and other financial crimes. The center worked with reporting entities by providing them with technical assistance and training programs to improve compliance and reporting regimes. As a result, the STRs received by the center increased by 8% this year. The increase in STRs is due to the enhancement of capacity of reporting entities to detect and report STRs.

The center's scope of national and international cooperation improved via signing of domestic and international MOUs with domestic state entities and foreign counterpart FIUs. The MOUs signed with domestic entities enable the center to exchange financial intelligence information resulting in increased effectiveness of national AML/CFT regime. The MOUs signed with international counterpart FIUs satisfy the FATF recommendations on international cooperation and the legal obligations of the center as outlined in the residing AML-PC law.

With respect to our human resource capacities and capabilities, the year 2019 marked additions to our organization structure, and attainment of specialized trainings and capacity building programs to our staff. The human resource structure of the center is increased in order to meet higher expectations, and to adapt to a specialization-based task management.

Finally, it gives me immense pleasure to reflect upon our achievements in the year 2019 and I take this opportunity to extend my heartfelt gratitude to the contributions and efforts of the FinTRACA staff members and all stakeholders who partnered with us in fight against money laundering, terrorist financing and other financial crime in 2019.

HIGHLIGHTS

1.9M

TOTAL
LCTRS RECEIVED

1M

LCTRS
BANKING SECTOR

790K

LCTRS
NON-BANKING SECTOR

29%

INCREASE
COMPARED TO 2018

843

SUSPICIOUS TRANSACTION REPORTS
RECEIVED

811

STRs RECEIVED FROM BANKING
SECTOR

32

STRs RECEIVED FROM NON-
BANKING SECTOR

9%

INCREASED
COMPARED TO 2018

AFN

11,547,400

FINANCIAL PENALTIES ENFORCED

AFN

11,247,400

FINANCIAL PENALTIES ENFORCED ON NON-
BANKING FINANCIAL INSTITUTES

AFN

300,000

FINANCIAL PENALTIES ENFORCED ON
BANKING FINANCIAL INSTITUTES

21

FXDs & MSPs
LICENSES REVOKED

47

FXDs, MSBs & MSPs
LICENSES SUSPENDED

111

SUBJECTS
INCLUDED IN FINTRACA
WATCH-LIST

34

FROZEN
BANK ACCOUNTS

2

INTERNATIONAL
MOUs SIGNED

2

NATIONAL
MOUs SIGNED

293

DOMESTIC REQUESTS
RECEIVED

253

DOMESTIC REQUESTS
RESPONDED

16%

INCREASED
COMPARED TO 2018

CRIMINAL JUSTICE AND ENFORCEMENT SNAPSHOT

CONVICTIONS REPORTED BY THE ANTI-CORRUPTION JUSTICE CENTER (ACJC)

CONVICTIONS	2016	2017	2018	2019
Money Laundering	1	2	7	6
Corruption and Bribery	1	5	1	2
Embezzlement	1	8	7	4
Land Usurpation	0	1	0	0
Misuse of Duty and Power	0	11	4	6
Forgery	0	4	1	1
Betrayal	0	0	2	3
Illegal Use of Weapon	0	0	0	1
Total Convictions	3	23	22	23
Total Number of Subjects	10	91	85	67
Total Amount of Financial Penalties in AFN & USD	52,445,263 AFN	816,642,743 AFN	87,157,000 AFN	37,580,000 AFN
	152, 500 USD	6,787,954 USD	386,880 USD	80,000 USD
Total Amount of Confiscations	0	7,063,000 AFN	1,075,000 AFN	102,217,675 USD
		352,200 USD	353,500 USD	150,000 SAR
		299,500 PKR	309,000,000 IRT	100,000 AED

TERRORIST FINANCING CONVICTIONS

CONVICTIONS	2016	2017	2018	2019
Convictions at Primary Court	13	5	19	49
Number of suspects	13	5	18	77
Amount of financial penalties	18,507,000 AFN	800,000	905,080	5,515,200 AFN
Confiscations	1,910,000 AFN	2,100,000 PKR	314,000 AFN and 363,000 PKR	0

CONVICTIONS REPORTED BY COUNTER NARCOTICS JUSTICE CENTER (CNJC)

CONVICTIONS REPORTED BY CNJC	
Total Suspects	1287
Arrived Cases to CNJC	1081
Convicted Cases by Supreme Court	623

CONFISCATION	
ITEM	QUANTITY
USD	32,634
Afghani	6,999,311
Weapon	105
Mobile Set	1592
Motorcycle	37
Vehicle	313

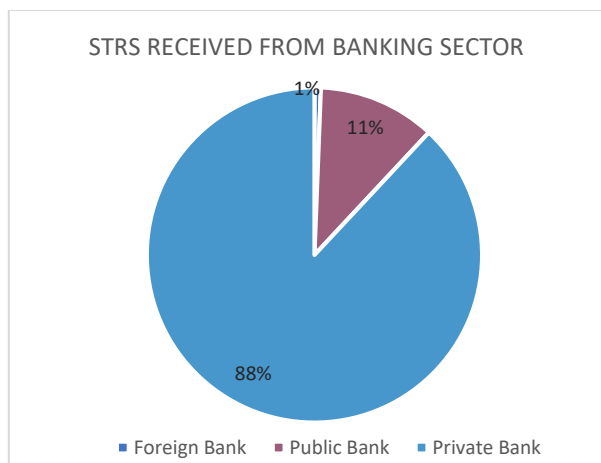
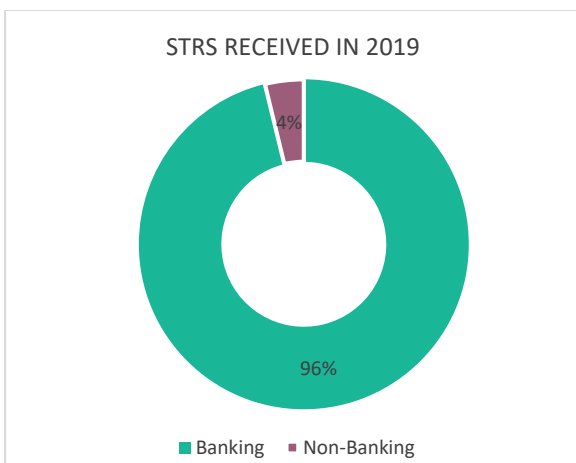
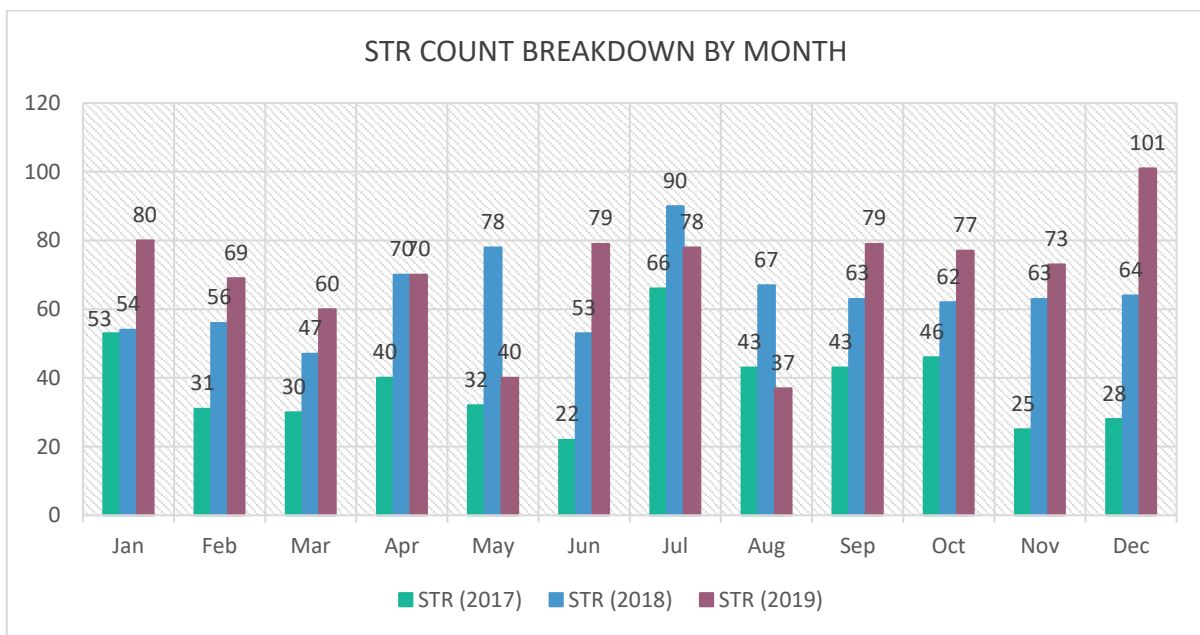
SEIZURE	
ITEM	QUANTITY
Poppy (KG)	198,184
Acid Chloride (KG)	12273.86
Methamphetamine (GR)	1165.99
Bang Dana Henbane (KG)	51700
Tablet K (KG)	17.034
Liquid Chemicals Precursor (L)	95214.43
Solid Chemical Precursor (KG)	79618.76
Hashish (KG)	106780.384
Opium (KG)	30737.531
Heroin (KG)	2449.119
Morphine (KG)	623

RECEIPT OF SUSPICIOUS TRANSACTION REPORTS

A key responsibility of reporting entities of the FIU is to file Suspicious Transaction Reports where reasonable grounds for suspicion of involvement of transaction in money laundering, terrorist financing, proceeds of crime and other predicate offenses exist. The AML-PC law of the country obliges reporting entities to satisfy this requirement.

The STRs must be filed as soon as practicable but no later than three days, once the suspicion is formed. Any additional information that might confirm or validate or be needed for analytical or other legal purposes, must be provided by the reporting entities without delay. All documents exchanged between the FIU and reporting entities concerning STRs remain highly confidential, and to ensure confidentiality of the STRs, the reporting entities including their employees and management boards are prohibited from disclosing the contents or any other information concerning STRs to their customers or any other person.

The center received a total number of 843 STRs, which shows an increase of 9% compared to the previous year.



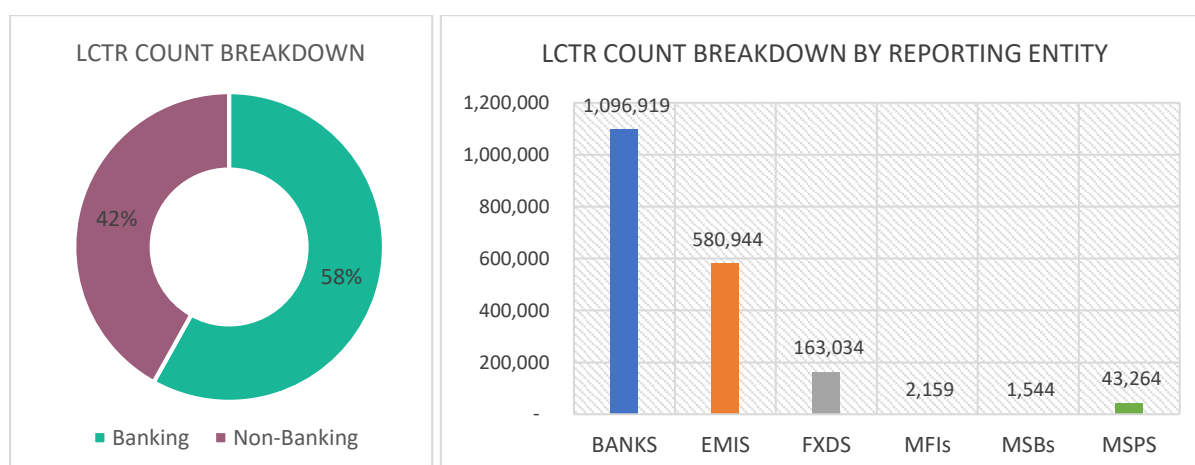
RECEIPT OF LARGE CASH TRANSACTION REPORTS

The residing AML/CFT legal framework of the country forms the legal basis for reporting of large cash transactions. The AML-Pc law legally obliges all reporting entities of the financial intelligence unit to report any cash transaction that exceeds the threshold set by the relevant regulations, to the FIU.

The AML/CFT Responsibilities and Preventative Measures Regulations obliges banks to report particulars of transactions (deposit, withdrawal, or transfers) exceeding AFN1,000,000 or its equivalent in other currencies.

Breakdown of threshold reporting for non-banking financial institutions is as follows:

REPORTING ENTITY	LCTR THRESHOLDS
Money Service Providers (MSPs)	500,000 AFN
Money Service Businesses (MSBs)	500,000 AFN
Micro Finance Institutions (MFIs)	200,000 AFN
Electronic Money Institutions (EMIs)	10,000 AFN



CASH AND BNI

FinTRACA proposed to amend The Regulation Governing the Reporting and Control of Physical Transfers of Currency, Bearer Negotiable Instruments, Gold, Other Precious Metals or Precious Stones through the Borders of Islamic Republic of Afghanistan, which is in its final stage. The need of the amendment is to better control the physical transfers of currency, bearer negotiable instruments, gold, and other precious metals, as well as preventing the illegal transfer of such items and illicit funds concerning money laundering and terrorist financing through the international airports and land borders of the country.

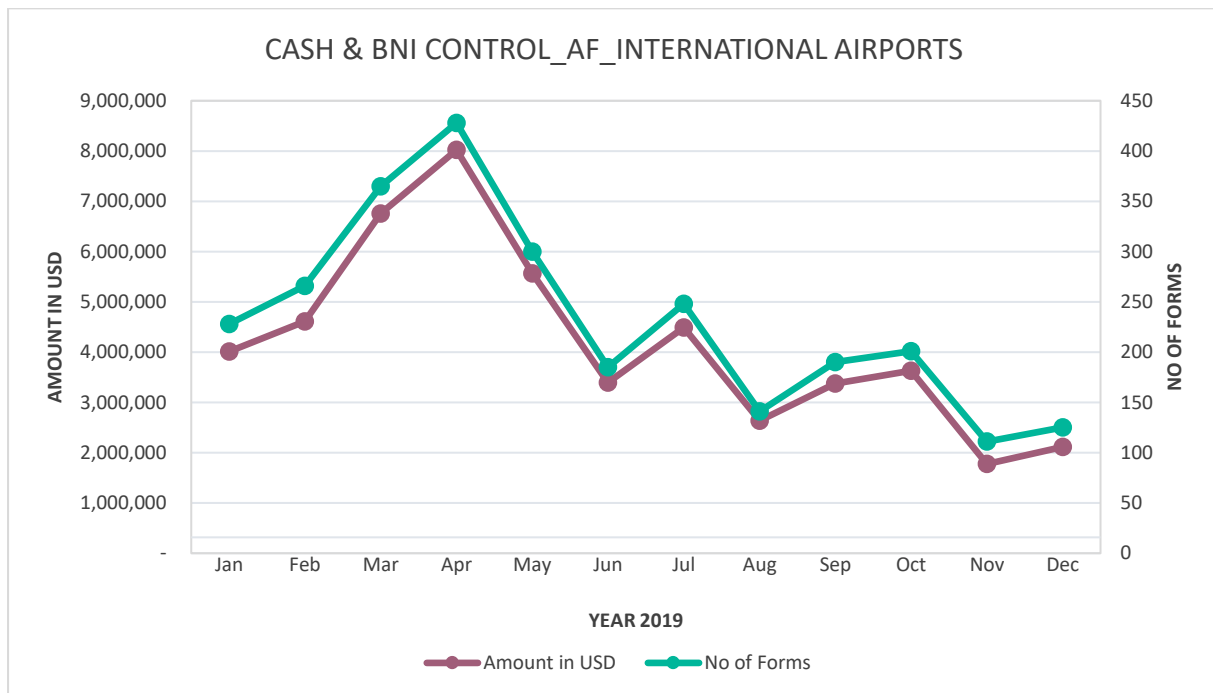
Satisfying its legal obligation outlined in article 12 of this regulation, FinTRACA has delivered 3 technical training sessions regarding "Regulation Governing the Reporting and Control of Physical Transfers of Currency, Bearer Negotiable Instruments, Gold, Other Precious Metals or Precious Stones through the borders of Islamic Republic of Afghanistan during the year

1398 to the Customs officials in order to improve their capacity for better implementation of the regulation.

Above measures by FinTRACA satisfy the requirements of The Office of National Security Council outlined in an official directive on the prevention of Cash and BNIs smuggling through the international airports and land borders of the country.

FinTRACA received a total of 2,788 Cash and BNIs Declaration Forms from international airports and land borders through Customs ASYCUDA Database with a value of USD 50,389,629 from January, 2019 till December, 2019.

CASH & GOLD SEIZURE CASES AT INTERNATIONAL AIRPORTS/LAND BORDERS IN 2019					
NO	DETECTION DATE	AMOUNT	AIRPORT/LAND BORDER	INVESTIGATION	RESULT
1	13-Jan-2019	150,000 SAR 100,000 AED 15,000 EUR	Torkham	Completed	Subjects sentenced to imprisonment and the seized amount has been confiscated
2	30-Mar-2019	70,000 USD	HKIA	Ongoing	-
3	19-Apr-2019	128,200 SAR 75,800 AED 1,360 USD	HKIA	Ongoing	-
4	05-Sep-2019	50,000 USD 1,750 AED	HKIA	Ongoing	-
5	13-Nov-2019	45,900 USD	HKIA	Ongoing	-



MONEY SERVICE PROVIDERS

In accordance with Da Afghanistan Bank law, money service involves services conducted in relation to money including safekeeping, money transmission, cheque cashing, and currency exchange.

Any person providing these services are termed as Money Service Providers and are legally required to attain a business license from the Financial Supervision Department of DAB. MSPs represent an area of vulnerability, therefore FinTRACA regularly reviews the enforcement measures and has taken the following measures during the year;

HAWALA ELECTRONIC AND MANUAL REPORTING

In order to act more transparently and bring efficiency to the sector, FinTRACA has always motivated the MSPs to satisfy their legal obligations by reporting their Hawala LCTRs electronically to FinTRACA.

Trainings delivered to the sector by FinTRACA resulted in increase in the electronic reporting compared to the previous years.

Currently **82%** of the sector provides their LCTRs electronically from across the country. While the percentage of the LCTRs remains same as last year however the number of licensed entities has increase. The breakdown of electronic and manual reporting by region is as follows:

REMITTANCE REPORTING			
NO	REGION	MANUAL REPORTING	ELECTRONIC REPORTING
1	Central Region	54	345
2	East Region	35	106
3	West Region	5	211
4	North Region	0	189
5	Northeast Region	0	254
6	Southwest Region	48	68
7	Southeast Region	114	37
TOTAL		256	1210
GRAND TOTAL		1466	

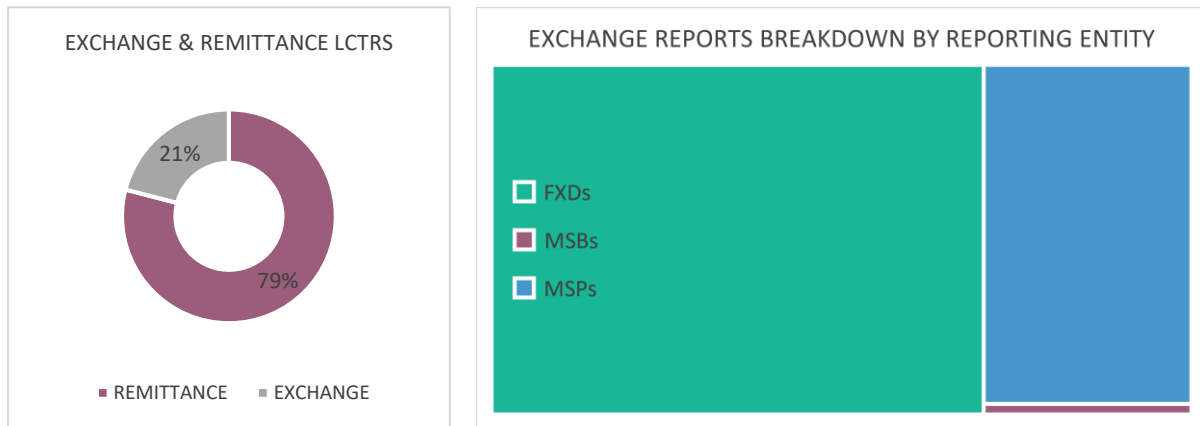
The table above shows an enormous increase in electronic reporting compared to the previous years.

RECEIPT OF REMITTANCE & EXCHANGE LARGE CASH TRANSACTION REPORTS

Money Service Providers and Foreign Exchange Dealers are mandated to report Large Cash Transaction Reports (LCTR) to FinTRACA in compliance with articles 17 and 33 of the AML-PC law. As per the MSP-FXD Regulation, MSPs and FXDs report the particulars of transactions

(exchanges or transfers) in excess of AFN 500,000.00 or its equivalent in other currencies to FinTRACA no earlier than the first business day of the month and no later than the tenth business day of the month following the month during which the transaction occurred.

Any two (2) transactions by and between the same two parties that occur within 2 consecutive days of one and other, the aggregate of which is AFN 500,000.00 or greater should also be reported.

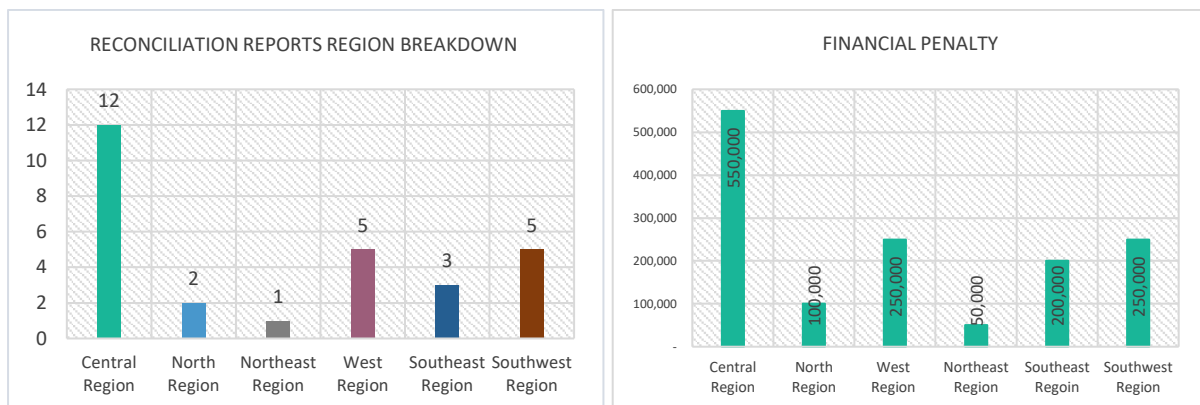


RECONCILIATION OF HAWALA REPORTING

Since MSPs are required to report their LCTRs within the specific dates to FinTRACA. The relevant responsible section within FinTRACA established the reconciliation process for the Hawala reporting. The reconciliation process focuses on the cross reporting of transaction from both side of the MSPs to ensure that both parties have reported the transaction details of their customer in the specific period under reconciliation.

Since the establishment of the process, FinTRACA has concluded **28** reconciliation reports, as a result of which, **28** MSPs are identified as violators and financial penalties equivalent to **1,400,000 AFN** are imposed.

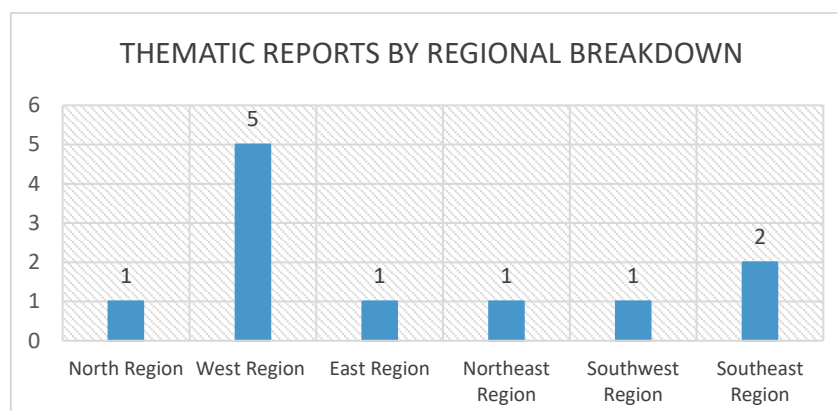
It is also worth mentioning that the reconciliation process was established not only in central office of FinTRACA but also in our regional offices throughout the country.



THEMATIC REPORTS

In line with the annual plan 2019, FinTRACA has initiated to develop Thematic Reports on its regional level offices to create a sound background for its further analysis core function. The mentioned reports are focused on the vulnerable areas of MSPs and FXDs sectors across the

country. As a result, **11** thematic reports are developed by the FinTRACA regional offices and are set to be further analyzed which will lead to financial analysis disclosures to Law Enforcement Agencies and AGO.



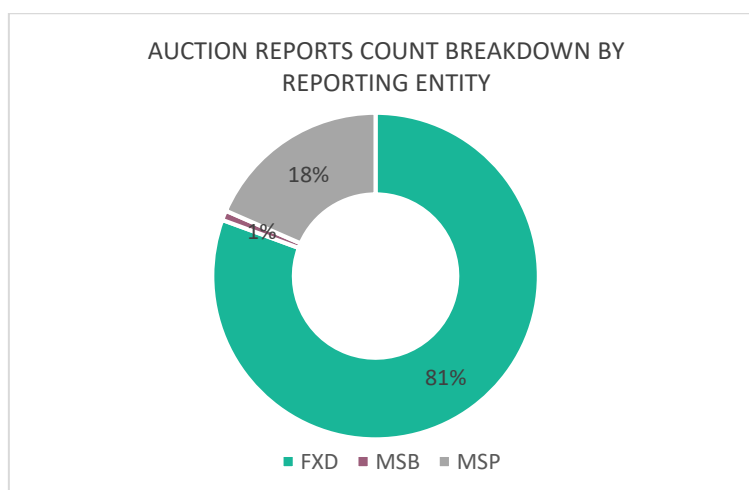
FINTRACA MEASURES IN DAB USD AUCTION PROCESS

The Center has always played its active role to achieve and maintain the highest level of integrity and transparency in financial sector of Afghanistan. Remaining steadfast to its commitments to protect the financial integrity of the financial sector of the country, the center engages itself in DAB USD Auctions process in line with Articles 5, 17 and 18 of AML-PC law.

In order to bring further substantial transparency and ensure that Auctioned Currency does not fall into bad hands and is not rotated among the wrong doers and violators, FinTRACA' has created many rightful challenges and barriers to those who intend to misuse the Auctioned USD Currency and has stepped up the following proceeds.

DAB USD AUCTION REPORTS RECEIPT

Money Service Providers and Foreign Exchange Dealers are reporting entities to FinTRACA as per article 5 of AML-PC Law of the country. These sectors are required to report their Large Cash Transactions related to DAB USD Auction to FinTRACA via FX Portal regardless of the amount.



ENFORCEMENT MEASURES OF FINTRACA IN DAB USD AUCTION PROCESS

As per the enforcement action MATRIX specific for DAB USD AUCTION and relevant law and regulations FinTRACA takes enforcement measures for non-compliance with Auction terms and conditions and minor regulatory violations.

The following table illustrates the enforcement actions taken for violations concerning DAB Auction Process:

EXCLUSION	NUMBER OF PARTICIPANTS
Permanent	6
Temporary	54

ENFORCEMENT MEASURES CONCERNING DISCREPANCIES IN AUCTION REPORTING

FinTRACA notifies the Financial Supervision Department of DAB of any discrepancies observed in online reporting of USD auction between amount purchased from DAB and amount reported to FinTRACA.

WATCHLIST

All participants enlisted in the FinTRACA watchlist are prohibited from participating in DAB USD Auction.

FX-PORTAL

All reporting entities of FinTRACA have electronic reporting systems in place, to ensure transparency in reporting and enable reporting entities to report electronically to FinTRACA on a timely manner. MSPs and FXDs have recently been provided with an electronic reporting portal called 'the FX-Portal'. All MSPs and FXDs are required to register themselves into this portal.

The portal is developed in three languages and is easily accessible in all parts of the country via computers, smart phones and other smart gadgets. It enables both MSP/FXD sectors and relevant government authorities to further analyze the transactions as prescribed in AML/CFT laws of Afghanistan. The step also enables the sector to avoid being abused by money launderers and UN Sanctions designates in the country.

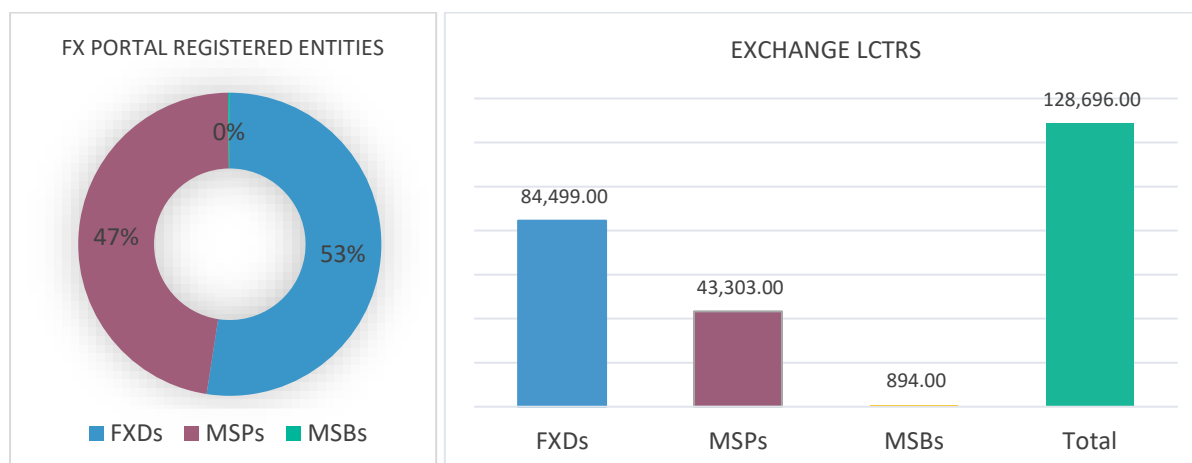
Since most of the FXDs in the country are not very familiar with the use of advanced technology, the interface of the portal is developed in a user-friendly manner.

MAIN OBJECTIVES OF FX PORTAL

- To Collect Foreign Exchange Transaction Reports;
- To Collect Auction Related Transaction Reports;
- To Re-register FXDs/MSPs as Reporting Entity;
- To Strengthen Enforcement of Compliance;

- To Improve Analytical Capacity;
- Simplifying Sanctions Screening; and
- Identifying Dummy Transactions;

Since the establishment of the FX portal, 3015 entities comprising of 1610 FXDs, 1402 MSPs and 3 MSBs have registered themselves in the portal. The concentration of reporting entities and breakdown of their reports received via this portal is as follows;



As illustrated above, a total of 128,696 reports have been received via this portal, of which 84,499 have been reported by FXDs, 43,303 have been reported by MSPs and 894 reports have been received from MSBs. During the implementation of the FX Portal almost 200 training sessions were conducted across the country in 34 provinces by FinTRACA Regional Operations Team to complete the project.

To ensure compliance with the registration requirement into the portal, FinTRACA instructed all banks to terminate their business relationship with unregistered FXDs and MSPs. Non-compliance with the FX portal requirements has resulted in revocation of 7 licenses and suspension of 16 licenses.

NON-BANKING SECTION DIRECTORATE

The Non-Banking Financial Institutions Section is established in April 2019 in FinTRACA's operational Framework.

The establishment of Non-Banking Financial Institutions Section in FinTRACA's structure is one the major developments in FinTRACA's institutional framework. Through establishment of this Section, FinTRACA incorporates Insurance Companies, Money Services Businesses (MSBs), Electronic Money Institutions (EMIs) and Micro Finance Institutions (MFIs). These entities were covered as reporting entities by the FIU in the year 2018. The establishment of Non-banking Financial Institution Section emancipates these entities under one umbrella, ensuring specialized intelligence coverage of these sectors.

Currently, all of the four sectors are connected with FinTRACA database and submit their STRs and LCTRs. The non-banking financial institutions are provided with relevant AML/CFT regulations, circulars and specific reporting format for their threshold transactions.

The newly established section provides technical support through provision of trainings and capacity building programs to the relevant entities. To this end, the section has provided such programs to insurance companies, MSBs, EMIs and MFIs in order to familiarize their employees with AML/CFT legal framework and enhance their capacity. Trainings covered topics including introduction to FIU, AML-PC law, CFT law, STR reporting, implementation of UNSC sanctions, customer due diligence, and reporting formats.

Following is the breakdown of Non-banking Financial Institutions section specifics and activities:

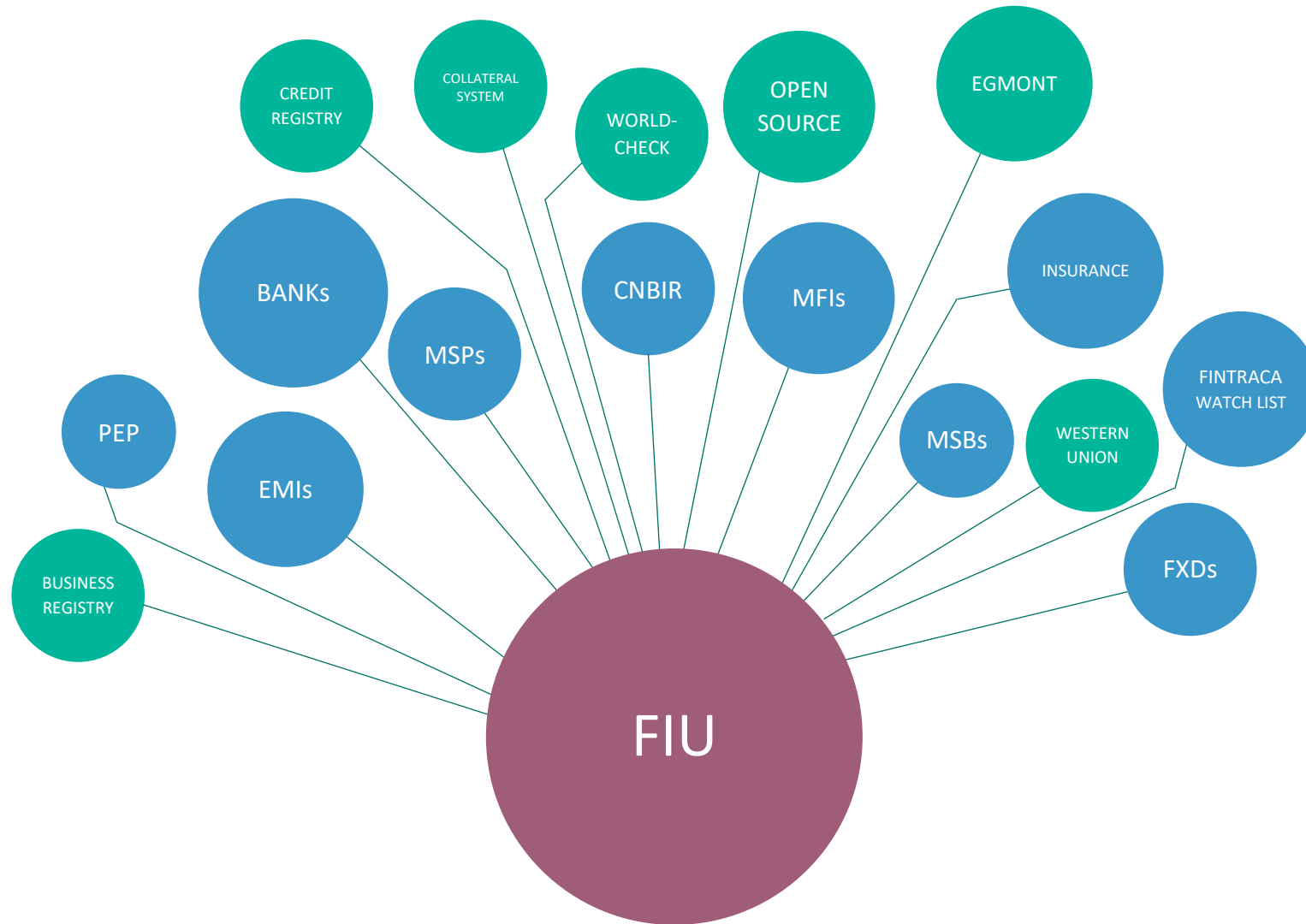
EMIs UPDATES - 2019				
NAME OF ACTIVITIES	LCTRS	STRS	CIRCULAR	PENALTY
Total	492419	0	2	80,000 AFN

MFIs UPDATES - 2019				
NAME OF ACTIVITIES	LCTRS	STRS	CIRCULAR	PENALTY
Total	1957	7	2	50,000 AFN

ICs UPDATES - 2019				
NAME OF ACTIVITIES	LCTRS	STRS	CIRCULAR	WARNING LETTERS
Total	0	1	2	6

MSBs UPDATES - 2019				
NAME OF ACTIVITIES	LCTRS	STRS	CIRCULAR	PENALTY
Total	1598	19	2	27500 AFN

DATA COLLECTION SOURCES



SPONTANEOUS DISCLOSURES

In terms of analysis, the center made remarkable progress in improving the quality of financial reports' analysis. FinTRACA's value added products to LEAs and the Attorney General's Office were deemed useful in combating financial crime in the country. FinTRACA's increased engagement with relevant stakeholders facilitated the provision and usefulness of the value-added products of the center to LEAs.

During the year 2019 the Analysis section of the center analyzed and disseminated a total of 30 cases which included terrorist financing, money laundering, currency smuggling, drug trafficking, and other predicate offences.

The center's Analysis section also coordinated a total of 18 expert opinion committee's meetings concerning 10 cases. These meetings were held in coordination with Afghanistan Revenue Department, Afghanistan Bank's Association, and Financial Supervision Department of DAB.

Cases:

NO	CASE TYPE	PREDICATE OFFENSE	NO. STRS	NO. SUBJECTS	ENTITY
1	Strategic	Human Trafficking	0	19	Ministry of Interior Affairs (MCTF)
2	Strategic	Terrorist Financing	0	7	National Directorate of Security (241)
3	Reactive	Drug Trafficking	0	9	Attorney General's Office (CNJC) (ACJC)
4	Reactive	Money Laundering	1	6	FSD, Da Afghanistan Bank
5	Reactive	Money Laundering	4	6	Ministry of Interior Affairs (MCTF)
6	Reactive	Money Laundering	5	23	Attorney General's Office
7	Reactive	Terrorist Financing	1	7	National Directorate of Security (241)
8	Reactive	TF, Cash and Human Trafficking	6	22	National Directorate of Security (241)
9	Strategic	Fraud	0	12	Attorney General's Office
10	Proactive	Terrorist Financing	0	10	National Directorate of Security (241)
11	Strategic	Terrorist Financing	1	31	Security Council
12	Proactive	Terrorist Financing	0	1	Ministry of Interior Affairs (GDCT) (CTP)
13	Reactive	Money Laundering	1	3	National Directorate of Security (062)
14	Reactive	Money Laundering	3	6	Ministry of Interior Affairs (MCTF)
15	Reactive	Money Laundering	1	3	Attorney General's Office (ACJC)
16	Reactive	Money Laundering	2	5	Attorney General's Office (ACJC)
17	Reactive	Money Laundering	0	18	Attorney General's Office (ACJC)
18	Reactive	Money Laundering	5	14	Attorney General's Office (ACJC)
19	Reactive	Terrorist Financing	1	10	National Directorate of Security (241)
20	Reactive	Cash Smuggling	0	2	National Directorate of Security (MCTF)
21	Reactive	Terrorist Financing	1	10	National Directorate of Security (241)
22	Reactive	Terrorist Financing	1	1	National Directorate of Security (241)
23	Reactive	Terrorist Financing	1	1	National Directorate of Security (241)
24	Reactive	Drug Trafficking	1	3	Ministry of Interior Affairs (SIU)
25	Reactive	Terrorist Financing	1	5	National Directorate of Security (CTP)
26	Proactive	Cash Smuggling	0	6	Ministry of Interior Affairs (MCTF)
27	National	Robbery	3	10	National Directorate of Security (062)
28	Reactive	Money Laundering	5	9	Ministry of Interior Affairs (SIU)
29	Reactive	Money Laundering	1	3	Ministry of Interior Affairs (GDCT) (CTP)
30	Reactive	Terrorist Financing	1	8	National Directorate of Security (241)
31	Reactive	Terrorist Financing	1	2	National Directorate of Security (241)

NATIONAL COOPERATION

In compliance with the Article 28 of Anti-Money Laundering and Proceeds of Crime Law, FinTRACA has responded to 253 out of 293 requests for information, which included 882 legal and natural subjects.

NO	AGENCIES	TOTAL
1	Attorney General's Office (AGO) including Counter Narcotics Justice Center and Anti-Corruption Justice Center	61
2	Ministry of Interior (Police)	111
3	National Directorate of Security (NDS)	71
4	Asset Registration and Verification Office	21
5	National Procurement Authority (NPA)	8
6	Afghanistan Revenue Department (ARD)	6
7	Other	8
TOTAL ASSIGNED REQUEST OF INFORMATION		286
TOTAL RESPONDED REQUEST OF INFORMATION		253
TOTAL RECEIVED REQUEST OF INFORMATION		293
NUMBER OF LEGAL AND NATURAL SUBJECTS INCLUDED		882

PREDICATE OFFENCES RELATED TO UPON REQUEST DISCLOSURES

PREDICATE OFFENCE	NUMBER OF CASES
Asset Registration & Verification	28
Corruption & Bribery	23
Drug Trafficking	61
Tax Crime	5
Terrorist Financing	53
Fraud	2
Kidnapping and Hostage	6
Organized Crime	0
Money Laundering	10
Extortion	1
Forgery	7
Robbery and Theft	2
Wired Fraud	4
Other	84
GRAND TOTAL	286

DOMESTIC INQUIRIES

Based on Article 28 of Anti-Money Laundering and Proceeds of Crime Law, FinTRACA has exchanged 18 inquiries concerning income tax, export & import details, verification of the business licenses, verification of identities and other to Ministry of Interior Affairs, Ministry of Finance, Ministry of Industry and Commerce and National Statistics and Information Authority on the basis of outgoing request of information.

No	AGENCY	TOTAL
1	Ministry of Interior Affairs (Police)	4
2	Ministry of Finance (Afghanistan Custom & Revenue Departments)	11
3	Ministry of Industry and Commerce (MICI)	1
4	National Statistics and Information Authority (NSIA)	2
TOTAL INQUIRIES		18

FREEZINGS

FinTRACA has responded to requests made for the freezing of accounts by LEAs including ACJC, NDS, MCTF, IIU and SIU and has frozen a total number of 34 corporate and individual bank accounts in accordance with Article 37 AML-PC Law.

According to the aforementioned Article of AML-PC Law, FinTRACA has frozen total amount of 51,538,178 AFN and 2,466,984 USD within 34 bank accounts in the commission of money laundering, terrorism, drug trafficking and other.

MEMORANDUM OF UNDERSTANDING

The scope of FinTRACA's national cooperation is indicative of the spirit of cooperation and mutual interest with relevant national bodies within the framework of AML/CFT. Cooperation and coordination among national entities and FinTRACA is a key area, based on which intelligence information is exchanged between the two sides to combat ML, TF and other financial crimes.

To satisfy amendments in the AML/CFT legislations and in order to provide value-added operational and strategic analytical products to support the criminal justice system, keeping in mind the risk and context of the country; FinTRACA expanded the scope of its cooperation and coordination with relevant national bodies.

In order to broaden the sphere of its cooperation with relevant national bodies, FinTRACA signed two MOUs in the year 2019. These MOUs were signed with AGO and NDS. Signing of these MOUs is of immense importance and significance concerning FinTRACA's overall strategic objective to curb ML, TF and other financial crimes. These MOUs enable FinTRACA to exchange financial intelligence information with NDS and AGO, which results in effective, and efficient use of financial information in investigation, prosecution and conviction of financial crimes.

Since its establishment, FinTRACA has been exchanging information with a number of enforcement bodies within the NDS and AGO. However, in order to expand the scope of inter-agency cooperation and coordination and to provide value-added analytic and strategic products these MOUs would help enhance FinTRACA's technical cooperation with AGO and NDS.

In addition, since financial crimes have new and emerging trends, these MOUs shall enable both parties to exchange case-sensitive information which shall significantly impact the process of detection, investigation, as well as prosecution of financial crimes.

FinTRACA shall remain committed to assist AGO and NDS by providing technical assistance and coaching support in order to achieve the desired outcomes in accordance with the provisions of AML/CFT regime.

ASSET DECLARATION OF HIGH-RANKING GOVERNMENT OFFICIALS

The Asset Declaration Law of Afghanistan obliges high level government officials to declare their assets. The process outlines deliverable outcomes of the Anti-Corruption Strategy of the government of Afghanistan. Asset Declaration and Verification is a major step taken by the Afghan government to facilitate public trust through accountability and prevent corruption. This process enables the government to manage conflicts of interest and detect illicit enrichment of high-ranking government officials.

Comprehensive inter-agency cooperation among relevant afghan government agencies is a key requirement for the effectiveness of this process. The asset declaration process involves three stages which are:



FinTRACA plays an instrumental role in verification of declared assets of high-ranking government officials. Thus, FinTRACA is involved in the verification stage of the asset declaration process. The center conducts financial verification of declared assets and provides the results to the Asset Registration and Verification Office. The center is linked electronically with Asset Declaration and Verification Office to further facilitate the exchange of financial information of high-level government officials.

During the year 2019, FinTRACA received 21 requests for information, which embodied request for financial analysis of 522 individuals. The center responded to a total of 15 requests which included financial analysis of 332 individuals. A total of 6 requests for information remain under process of financial analysis at FinTRACA.

The number of requests received from Asset Declaration and Verification office this year increased by 133%, while the number of requests responded by FinTRACA increased by 200%.

INTERNATIONAL COOPERATION

As per the legal obligation assigned to FinTRACA in the legal framework of the country, the center has exchanged a total number of 64 analytical reports with respective foreign counterparts FIUs during the year 2019, including 11 outbound requests made, and 53 requests responded. A total number of 156 subjects were included both in inbound and outbound international requests.

MEMORANDUM OF UNDERSTANDING (MOU)

FinTRACA signed two memorandums of understanding during the year 2019. These MOUs were signed with Financial Intelligence Unit of Bank Negara Malaysia and Department of Combating Economic Crimes at the Prosecutor General's Office of The Republic of Uzbekistan.

These MOUs are centered around cooperation in the exchange of information on money laundering, terrorism financing, and other associated predicate offences. The MOU with Financial Intelligence Unit of Bank Nagara Malaysia was signed during the APG annual meeting in the capital of Australia, Canberra city on 19th August, 2019, while the MOU with and Department of Combating Economic Crimes at the Prosecutor General's Office of The Republic of Uzbekistan was signed in the embassy of Republic of Uzbekistan in Kabul.

NO	FIU NAME	COUNTRY	DATE
1	Malaysia Financial Intelligence Unit	Malaysia	Aug, 2019
2	Department of Combating Economic Crimes	Uzbekistan	Mar, 2019

The signing of MOUs establishes the effective mechanism of cooperation and information sharing in relation to ML/TF cases. The signing of MOU with other Financial Intelligence Units is in line with the Principles of Information Exchange of the Egmont Group and domestic legislation. In addition, the signing of MOU is an important step towards complying with the international standards on anti-money laundering and combating the financing of terrorism, in particular, the Financial Action Task Force (FATF) recommendations. The addition of two MOUs has enlarged the center's scope of international cooperation and coordination in the area of exchange of financial intelligence related to money laundering associated predicate offenses and financing of terrorism. So far, FinTRACA has signed a total number of 20 MOUs.

COMPLIANCE ENFORCEMENT

Compliance enforcement measures are imposed in accordance with the powers designated to FinTRACA in Afghanistan's AML-PC law. The range of compliance enforcement measures undertaken by FinTRACA varies from issuing warning letters, revocation and suspension of business licenses and imposition of fines to removal of staff or administrator of reporting entities.

REVOCATION AND SUSPENSION OF BUSINESS LICENSES

The revocation and suspension of business licenses of reporting entities are influenced by factors including the degree of ML/TF risk exposures, and regulatory violations committed by reporting entities. As reflected in the table below, the number of revoked business licenses in 2019 decreased by 162% compared to 2018, while the number of suspended business licenses increased by 170%.

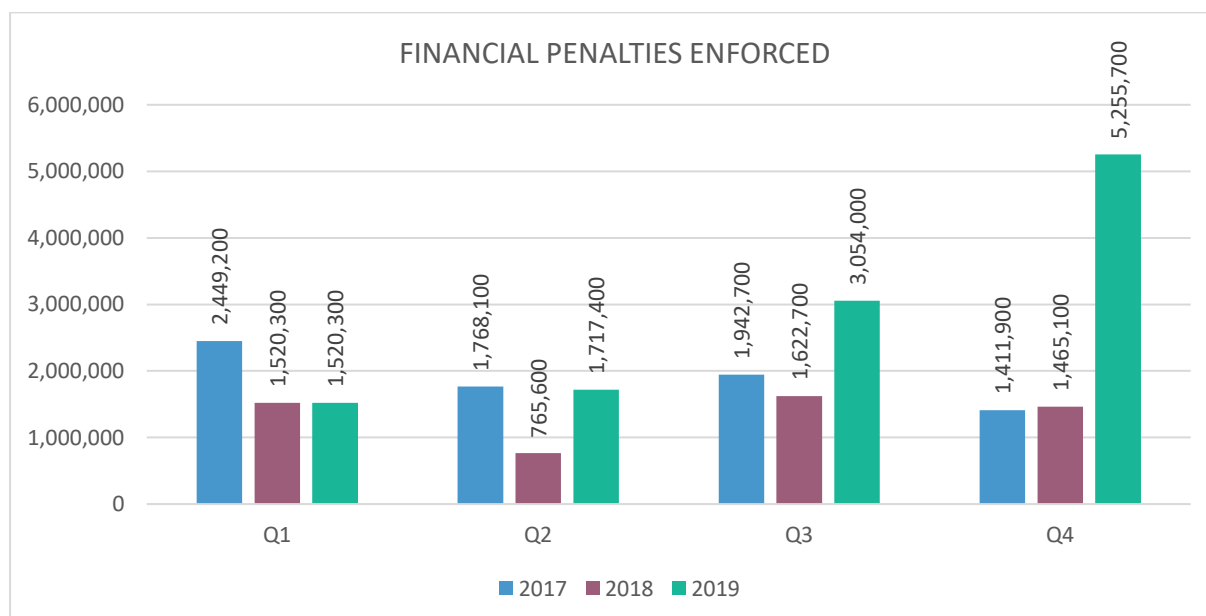
REVOCATION/SUSPENSION OF BUSINESS LICENSES	2016	2017	2018	2019	CHANGE (%)
Revoked Business Licenses	80	25	8	21	162%
Suspended Business Licenses	0	8	17	47	176%

ISSUANCE OF NOTIFICATIONS TO SUPERVISORY BODY

In the year 2019, FinTRACA submitted a total number of 23 reports to the Financial Supervision Department of Da Afghanistan Bank in line with FIU Governance Regulation where the on-site examination was deemed necessary on observation of AML/CFT measure in certain commercial banks or money service providers operating in Afghanistan.

IMPOSING FINANCIAL PENALTIES

In addition to the measures taken by the regulator (DAB), FinTRACA enforced the following financial penalties from reporting entities. The following chart displays comparative analysis of the amount of monetary penalties imposed on the banking and non-banking sectors in the year 2019 against the previous year (2018).



FROZEN BANK ACCOUNTS

Enforcement actions of FinTRACA in the banking sector were not limited to imposition of fines. FinTRACA also responded to requests made for the freezing of accounts by LEAs.

Responding to these requests, FinTRACA issued freezing of 34 bank accounts, which depicts 17% increase.

FINTRACA WATCH-LIST

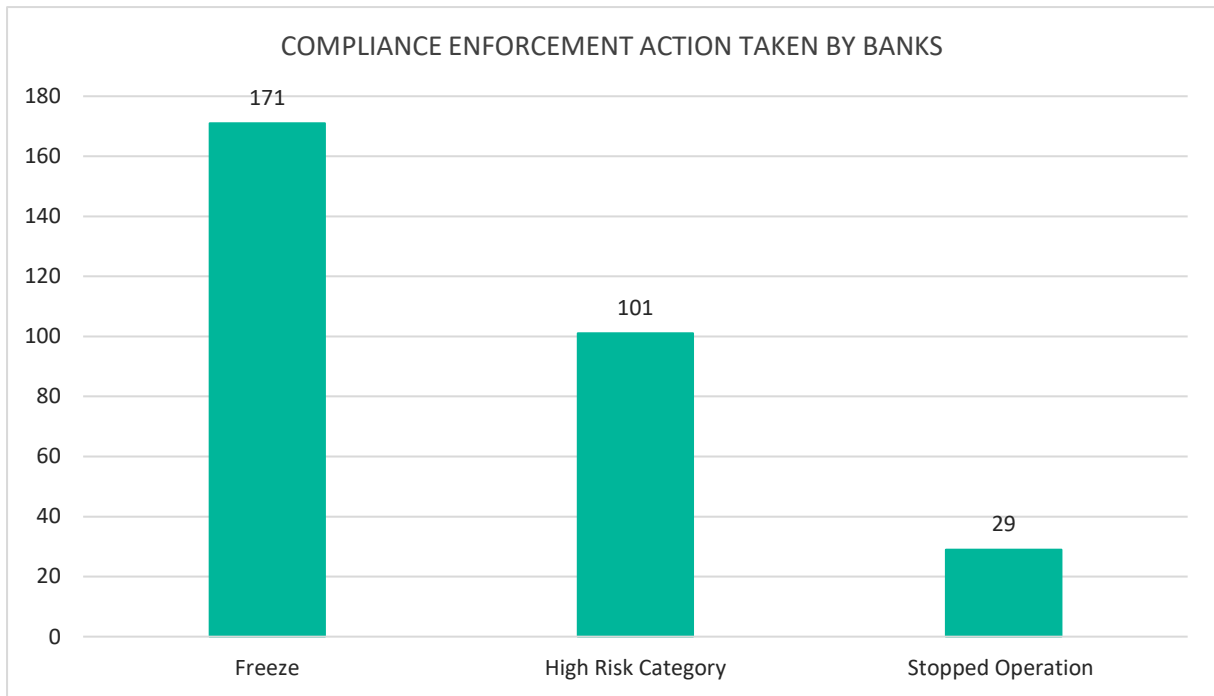
The FinTRACA watch-List database is developed to disrupt the misuse of the financial system for ML and TF. Articles 32 and 24 of AML-PC law and annex (iii) of the AML/CFT Responsibilities and Preventative Measure Regulation form the legal basis for the establishment of this database. The database is used as a surveillance tool to support reporting entities in application of due diligence measures and to alert the reporting entities of the evolving threats of ML, TF and other predicate offences. The database is inclusive of high-risk subjects with whom potential risks of ML, TF and other predicate offences are affiliated.

FinTRACA Watch-List breakdown by subject is illustrated in the table below;

CATEGORY	2016	2017	2018	2019	GRAND TOTAL	PERCENTILE
Individuals (Male)	0	163	225	96	484	00 %
Individuals (Female)	0	03	00	00	03	00 %
Legal Entity	0	27	33	23	83	00 %
TOTAL NUMBER OF SUBJECTS	0	193	258	119	570	100%

FinTRACA Watch-List breakdown by suspicion is illustrated in the table below:

FINTRACA WATCH-LIST BREAKDOWN OF SUSPICIONS	
RED FLAGS	NO. OF SUBJECTS
Money laundering	180
Regulatory violation	242
Drug-related crimes	55
Tax and customs duty fraud	45
Corruption and bribery	7
Robbery and theft	1
Murder	1
Counterfeiting currency	2
Arms trafficking	1
Smuggling	13
Other	69
TOTAL	616



COMPLIANCE ENFORCEMENT		
ACTIONS TAKEN BY BANKING INSTITUTIONS	NO. OF SUBJECTS	%AGE
High Risk Classification	252	56.6
Termination of Relationship	62	13.9
Filing STRs	1	0.22
Closed Bank Account	57	12.80
No Debit of bank accounts	50	11.23
Dormant and Inactive	4	0.89
No Credit of bank accounts	15	3.37
Accounts Blocked	4	0.89
TOTAL	445	100%

NATIONAL ML/TF RISK ASSESSMENT

Financial Transaction and Reports Analysis Center of Afghanistan coordinated the very first National ML/TF Risk Assessment. The NRA is conducted based on FATF recommendations. As per the approval of the DAB Supreme Council and Instructions received from Office of The National Security Council, FinTRACA coordinated the NRA. The process was conducted as per the World Bank assessment model. The World Bank group's role in the NRA process was limited to providing technical assistance to the working groups.

The NRA forms the basis for the application of risk-based implementation of an AML/CFT regime by aligning the regime to the specific threats and vulnerabilities confronting the country. The NRA allows for a better understanding of needs and priorities, which in turn can result in strengthening of the national combating abilities to mitigate ML and TF risks.

The objectives of the NRA are:

- To identify, assess, and understand the ML and TF risks faced by different sectors;
- To adopt a risk-based approach for the mitigation of ML and TF risks;
- To facilitate the allocation of resources in order to tackle the ML and TF risks;
- To develop a comprehensive AML/CFT Action Plan for financial and non-financial businesses and professions; and
- To facilitate the development of 'Financial Inclusion Strategy' in the country.

FinTRACA began to coordinate the countrywide risk assessment in January 2018. NRA working groups are composed of (Threat, Vulnerability, Banking Sector, DNFBP, Financial Inclusion, and other FIs) which have been carried out by 45 members from 17 public and private sector agencies.

In the year 2019, the data collected by the working groups was compiled, reviewed and documented by FinTRACA. The findings of the NRA were presented to high level government officials in a three-day workshop held at the World Bank office in Kabul. The findings of the NRA were also presented to the DAB Supreme Council.

The final NRA workshop was held on the 24th - 26th of August 2019. Relevant stakeholders and participants of the NRA assessment process attended the workshop. The workshop was held in the World Bank office Kabul and was attended by high-ranking government officials, dignitaries from the World Bank and other stake holding entities, and the NRA working groups.

During the first two days of the final NRA workshop, the working groups presented to the peer reviewers of the World Bank, their findings and the related action plan that was designed based on the findings of the assessment teams.

The third day of the workshop saw high ranking government officials and other stakeholders of the NRA attend the workshop to discuss the overall findings of the NRA and the related National Action Plan. The Director General of FinTRACA opened the third day of the workshop by welcoming and thanking the respected dignitaries and distinguished guests for attending the third day of the workshop. He reflected on the importance of NRA and related National action plan in the context of addressing the deficiencies outlined by the working groups of the NRA.

At the end of the workshop, the participants of the NRA were given certificates of acknowledgement to commemorate their contribution in the National ML/TF Risk Assessment.

As the NRA process moves into the next stage where the remaining assignments are due to be completed, it is only fitting to reflect that the progress of the NRA thus far has been very smooth and fruitful.

The remaining assignments concerning the completion of the NRA research and finalization of the NRA action plan are as follows:

1. INTERPRETATION OF NRA ACTION PLAN TO RELEVANT AUTHORITIES

Since all relevant authorities involved in the action plan are national entities, as per the legal requirements of the government of Afghanistan the action plan must be translated into one or both the national languages before dispatching it to the relevant authorities. The relevant entities have received the English version of the NRA national Action Plan via email. The action plan is due to be interpreted into a national language. The coordinator of the NRA is tasked to interpret the NRA action plan.

2. MEETING WITH TEAM LEADERS AND DEPUTY TEAM LEADERS OF NRA WORKING GROUPS

The coordinator of the NRA shall hold a meeting with the team leaders and deputies of the NRA working groups to discuss the NRA action plan with them. In this meeting the participants shall be consulted over the time required for their respected entity to endorse the NRA action plan.

3. DISPATCHING NRA ACTION PLAN TO RELEVANT AUTHORITIES

The physical copy of the NRA action plan in one of the national languages shall be dispatched via official letters to the relevant entities. Each relevant entity shall receive their respective portion of the action plan separately. The relevant entities must endorse their portion of the action plan and report to FinTRACA.

4. PRESENTING NRA TO HLCC

The third High Level Coordination Commission meeting is due to be held in February 2019. In this meeting the NRA findings and the relevant action plan shall be presented to the commission member. The purpose of incorporation the NRA into the agenda of the third HLCC meeting is to attain the commission's endorsement of the NRA and receive further instruction on the proceedings following the HLCC endorsement.

5. PRESENTING NRA TO A HIGH-LEVEL POLITICAL BODY

Following the HLCC's endorsement, the NRA is planned to be presented to a high-level political body of the Islamic Government of Afghanistan. Endorsement of the NRA by this body would satisfy FATF's requirements and reflect Afghanistan's political commitment to fight ML/TF and other financial crimes. The decision over which political body top present the NRA to shall be taken by the HLCC and appropriate instructions would be followed therein.

6. SANITIZATION OF THE NRA

Post their endorsement, the high-level political body shall instruct the coordinator to amend the NRA and construct a sanitized version of the document. Any sensitive or confidential matters discussed in the NRA are expected to be excluded in the sanitized version. Instruction on sanitization of the NRA must be received from a high-level political body as this body is the authorized entity to decide over public disclosure of NRA related matters. The coordinator of the NRA shall review the NRA and prepare its sanitized version as per instructions received from the high-level political body.

7. LAUNCH OF NRA

Upon completion of the sanitized version of NRA, the document shall be released via public domains. The release of sanitized version of the NRA shall be commemorated via an official ceremony which would be attended by policy level government officials, relevant authorities involved in NRA and national action plan, and media persons.

8. ROAD MAP FOR IMPLEMENTATION OF THE ACTION PLAN

FinTRACA shall coordinate the timetable and road map of the national action plan with the relevant authorities. The time table and road map for implementation of the NRA action plan shall be endorsed by a high-level administrative body to provide the required support structure for timely completion of the NRA action plan.

9. MONITORING AND UPDATING ACTION PLAN

The coordinator of the NRA shall regularly monitor the progress of the concerned entities in implementation of the action plan. During its implementation, may there emerge any need for updating or amending the action plan, the coordinator must take appropriate steps to address it.

10. REPORTING TO HLCC

FinTRACA shall report to the HLCC its findings of the implementation and progress of the NRA action plan. May the HLCC have any significant observations concerning the implementation of the NRA action plan; the coordinator of the RNA shall receive the appropriate instructions and address the concerned matters. Throughout the implementation of the NRA action plan, FinTRACA is expected to act as a point of contact between the HLCC and the relevant authorities of the action plan.

COMPLIANCE COORDINATION COMMITTEE MEETING

During the year 2019 a total of two compliance coordination meetings were held as per the terms of reference of the committee. The first meeting of the Compliance Coordination Committee was held in the Afghanistan Banking Association (ABA) and jointly chaired by Director General of Financial Transactions and Reports Analysis Center of Afghanistan (FinTRACA) and the Executive Director of Afghanistan Banking Association (ABA) in the presence of Compliance Manager of FinTRACA and AML/CFT Manager of Financial Supervision Department of Da Afghanistan Bank.

The purpose of the meeting was to discuss AML/CFT preventative measures, responsibility of commercial banks in relation to AML/CFT issues particularly in relation to international fund transfers.

The second Compliance Coordination Committee in the year 2019 was held in Financial Transactions and Reports Analysis Center of Afghanistan (FinTRACA) and chaired by the Director General of (FinTRACA) Co-chaired by Financial Supervision Department of Da Afghanistan Bank.

The meeting was attended by ABA, Chief Compliance Officers and Chief Operation Officers of Commercial Banks.

The purpose of the meeting was to discuss AML/CFT preventative measures, responsibility of commercial banks in relation to AML/CFT issues, LCTRs, AML/CFT certification for compliance department employees and to create a platform for exchange of information among mentioned banks.

HIGH LEVEL COORDINATION COMMISSION

The establishment of the HLCC is in line with the FATF recommendation and is purposed to establish an effective inter-governmental agency coordination mechanism between 10-member ministries and government agencies to enhance collective efforts of the Afghan government to combat terrorist financing, money laundering and other predicate offences and increase effective outcomes of AML/CFT regime in the country. During the year 2019 two High Level Coordination Committee meetings were coordinated by FinTRACA.

FinTRACA coordinated the first meeting of the High-Level Coordination Commission (HLCC) on 26th of February 2019.

The first meeting of HLCC was held in Supreme Council Hall of Da Afghanistan Bank and chaired by the Ex-governor of Da Afghanistan Bank His Excellency Mr. Khalil Sediq, and attended by deputy ministers and high-ranking representatives of the member agencies.

As per the agenda of the meeting, a briefing on the progress and prospects of the National Risk Assessment (NRA) was presented by Director General of FinTRACA. One of the main responsibilities of the HLCC includes high level coordination of the National Risk Assessment. Members of the commissions displayed contentment over the progress of the NRA thus far, and emphasized on timely completion of the project.

Following briefing on the NRA, member took part in a general discussion on the contents and quality of the proposed procedure for HLCC. The HLCC procedure was subjected to detailed analysis by members, and all line ministries incorporated their observations in the procedure.

The second meeting of the High-Level Coordination Commission was held at Da Afghanistan Bank head office on 27th March 2019. The purpose of the meeting was to adopt procedures for the Commission and the Working Committee aimed at coordinating the efforts to combat money laundering, financing of terrorism, money smuggling, and economic crimes.

The working procedure for the Commission, which was previously subjected to detailed discussion by the members of the commission and amended by FinTRACA as per the instructions given by the chairman of the Commission was presented by FinTRACA for approval of the members of the Commission.

The members reviewed and approved the amended procedure. The chairman of the Commission then instructed the HLCC Working Committee to begin operations based on the approved procedure, and report to the commission in the coming meeting scheduled to be held in three months' time.

CAPACITY BUILDING AND TRAINING

All trainings and capacity building programs delivered and received by the FIU in the year 2019 are centered around development of the center to enhance its analytical capabilities, development of reporting entities to better detect and report financial crimes and strengthening the law enforcement bodies alongside other relevant national AML/CFT stakeholders. Developments in these three key areas ensure quality and consistency in reporting, analysis, investigation and prosecution of financial crimes. This enables the center to better achieve its strategic objective which is protection and safeguarding of Afghanistan's financial system from money laundering, terrorist financing and other predicate offences.

The training and capacity building regime maintained by FinTRACA in the year 2019 was intended to maintain a strict country wide AML/CFT regime. This implies that the trainings and capacity building programs were conducted in three areas which are:

STRENGTHENING FIU CAPACITY:

Throughout the year 2019, FinTRACA received a total of 5 training programs. These training programs were provided in the following areas:

- Implementing the International AML-CFT Standards;
- FATF Standards Training Course;
- Financial Disruption of Illicit Financial Flows Associated with Transnational Organized Crime; and
- APG Mutual Evaluation Preparation Course

STRENGTHENING THE LAW ENFORCEMENTS AND OTHER NATIONAL AML/CFT STAKE HOLDERS:

Throughout the year FinTRACA delivered several training programs to law enforcement agencies and financial intelligence coordinating bodies. These trainings were provided to delegations from Ministry of Interior, National Directorate of Security, Intelligence Information Unit, Sensitive Information Unit, Afghanistan Customs Department, and Major Crime Task Force in areas concerning the basics of AML/CFT regime which is inclusive of trainings on:

- Money Laundering;
- Terrorist Financing;
- Regulatory requirements on cross border cash control;
- Customs Department responsibilities related to cross border cash control;
- Cash declaration and reporting form;
- Introduction to FinTRACA; and
- Electronic exchange of intelligence information between FinTRACA and relevant bodies.

IMPROVING THE CAPACITY OF REPORTING ENTITIES.

Training and capacity building programs delivered by FinTRACA to reporting entities were inclusive of the following topics:

- Money laundering,
- Sanction lists,
- FinTRACA watch list,
- KYC, LSTR & STR, and
- Electronic request for information

FinTRACA also delivered customized training programs on DAB Auction and Large cash transaction reporting for more than 3000 MSPs and FXDs which are registered on the FX portal.

PRIORITIES FOR THE FY YEAR 1399 (2020)

- PROPOSAL FOR AMENDMENT OF AML/CFT LEGISLATION
- ENDORSEMENT AND RELEASE OF NRA & TIS ACTION PLAN
- IMPLEMENTATION OF NEW TECHNOLOGY
- ACCESS TO LAW ENFORCEMENT AND RELEVANT AUTHORITIES' DATABASES
- CONDUCTING HLCC MEETING & ITS WORKING COMMITTEE
- DIGITALIZATION OF INTELLIGENCE INFORMATION EXCHANGE WITH LEAs
- IMPROVING FEEDBACK REGIME
- CAPACITY BUILDING OF REPORTING ENTITIES AND LEAs

ACRONYMS

ACCRA	Afghanistan central Civil Registration Authority
AFN	Afghani
AGO	Attorney General's Office
AML/CFT	Anti-Money Laundering and Combating the Financing of Terrorism
AML/CFT RPMR	AML/CFT Responsibilities and Preventative Measures Regulation
AML-PC Law	Anti-Money Laundering and Proceeds of Crime Law
AOP	Administrative Office of the President
APG	Asia Pacific Group
ARD	Afghanistan Revenue Department
BNI	Bearer Negotiable Instrument
CDD	Customer Due Diligence
CFT Law	Law on Combating the Financing of Terrorism
CNPA	Counter-Narcotics Police of Afghanistan
DAB	Da Afghanistan Bank (Central Bank)
DNFBP	Designated Non-Financial Businesses and Professions
DOJ	Department of Justice (US)
FATF	Financial Action Task Force
FI	Financial Institution
FSD	Financial Supervision Department of Da Afghanistan Bank
FT	Financing of Terrorism
IRT	Iranian Toman
LCTR	Large Cash Transaction Report
MCTF	Major Crime Task Force
ML	Money Laundering
MSB	Money Service Business
MOF	Ministry of Finance
MOI	Ministry of Interior
MOU	Memorandum of Understanding
MSP	Money Service Provider
NDS	National Directorate of Security
NRA	National ML/TF Risk Assessment
PKR	Pakistani Rupees
SAR	Saudi Arabian Riyal
STR	Suspicious Transaction Report
WG	Working Group
ABA	Afghanistan Banks Association
AMA	Afghanistan Microfinance Association
UNODC	United Nations Office on Drugs and Crime
NCA	National Crime Agency
INL	Bureau of International Narcotics and Law Enforcement Affairs
HKIA	Hamid Karzai International Airport



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