

**ANNUAL FINANCIAL CRIME REPORTING REQUIREMENTS FOR
CRYPTOASSET BUSINESSES REGISTERED UNDER THE MONEY
LAUNDERING REGULATIONS**

Powers exercised

- A. The Financial Conduct Authority (“the FCA”) make these directions in the exercise of the powers set out in regulation 74A of the Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017 (SI 2017/692).

Commencement

- B. These directions come into force on 30 March 2022.

By order of the Board
25 March 2021

Part 1: Purpose and application

- 1.1 D These directions are made by the *FCA* under Regulation 74A (Reporting requirements: cryptoasset businesses) of the *Money Laundering Regulations*.
- 1.2 D The directions come into force on 30 March 2022 and shall continue to apply until such time as they are amended by a further direction or revoked.
- 1.3 D The directions apply to a *cryptoasset business*.

Part 2: Interpretation

- 2.1 D In these directions, italicised words and phrases have the meanings given in Part 5 (Interpretation).
- 2.2 D The Interpretation Act 1978 applies to these directions.
- 2.3 G In these directions:
- (1) any provision with “D” in the margin indicates that it is a direction made under Regulation 74A (Reporting requirements: cryptoasset businesses) of the *Money Laundering Regulations*; and
 - (2) any provision with “G” in the margin indicates that the provision is guidance, which is designed to throw light on a particular aspect of a direction.

Part 3: Reporting requirement

- 3.1 D
- (1) A *cryptoasset business* must submit the Annual Financial Crime Report to the *FCA* annually in respect of the year ending on its *accounting reference date*.
 - (2) A *cryptoasset business* is only directed to submit data that relates to the parts of its business subject to the *Money Laundering Regulations*.
- 3.2 G
- (1) If a *group* includes more than one *cryptoasset business*, a single Annual Financial Crime Report may be submitted, and so satisfy the requirements imposed on all *cryptoasset business* in the *group*.
 - (2) Such a report should contain the information required from all the relevant *cryptoasset businesses*, meet all relevant due dates, indicate all the *cryptoasset businesses* on whose behalf it is submitted and give their *FCA* firm reference numbers (FRNs), if they have them. The obligation to report under the direction in paragraph 3.1D remains with the individual *cryptoasset business*.

- 3.3 G A *cryptoasset business* is not required to submit the information set out in the following parts of the Annual Financial Crime Report in Annex 1:
- (a) sections 4 (Sanctions-specific information) and 5 (Fraud). However, a *cryptoasset business* may choose to do so voluntarily.
 - (b) section 2 questions 5A&B (non-EEA correspondent banks).

Part 4: Method and time period for submitting the Annual Financial Crime Report

- 4.1 D A *cryptoasset business* must submit the Annual Financial Crime Report in the form specified in Annex 1 to these directions using the appropriate online systems accessible from the *FCA*’s website.
- 4.2 D A *cryptoasset business* must submit the Annual Financial Crime Report within 60 *business days* of the *cryptoasset business*’ *accounting reference date*.

Part 5: Interpretation

- 5.1 The following words or phrases used in these directions appearing in italics have the meanings given to them below.

Expression	Definition	
<i>accounting reference date</i>	(1)	(in relation to a <i>company</i> incorporated in the <i>United Kingdom</i> under the Companies Acts) the accounting reference date of that <i>company</i> determined in accordance with section 391 of the Companies Act 2006;
	(2)	(in relation to any other body) the last <i>day</i> of its financial year.
<i>business day</i>	any <i>day</i> which is not a Saturday or Sunday, Christmas Day, Good Friday or a bank holiday in that part of the <i>United Kingdom</i> .	
<i>cryptoasset business</i>	(1)	a “cryptoasset exchange provider” as defined in regulation 14A(1) of the <i>Money Laundering Regulations</i> ;
	(2)	a “custodian wallet provider” as defined in regulation 14A(2) of the <i>Money Laundering Regulations</i> .
<i>day</i>	a period of 24 hours beginning at midnight.	
<i>FCA</i>	Financial Conduct Authority.	
<i>group</i>	(as defined in section 1261 of the Companies Act 2006) “group”, in relation to a body corporate, means the body corporate, any other body corporate which is its holding	

	company or subsidiary and any other body corporate which is a subsidiary of that holding company.
<i>Money Laundering Regulations</i>	the Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017 (SI 2017/692).

Annex 1

GROUP REPORTING

1 Does the data in this report cover more than one firm?

A

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2 If Yes, list the firm reference numbers (FRNs) of all additional firms included in this report.

FRN

+

Section 1: Operating Jurisdictions

3 Please list:

A	B
The jurisdictions within which the firm operates as at the end of the reporting period	Those jurisdictions assessed and considered high-risk by the firm

Section 2: Customer Information

If any part of the the firm's business is subject to the Money Laundering Regulations, please provide the total number of the firm's relationships with:

- 4 Politically Exposed Persons
- 5 Non-EEA Correspondent Banks
- 6 All Other High-Risk Customers

A	B
As at the end of the reporting period	New in the reporting period

For any business conducted by the firm:

Please provide the number of the firm's customer relationships located in the following geographical areas:

7 Europe

A

As at the end of the reporting period

Of which:

- 8 United Kingdom
- 9 European Economic Area (EEA) & Switzerland
- 10 Other Europe
- 11 Middle East & Africa
- 12 North America
- 13 Central America & Caribbean
- 14 South America
- 15 Asia
- 16 Oceania

17 Please provide the number of the firm's customers linked to those jurisdictions considered by the firm to be high-risk:

As at the end of the reporting period

18 Please provide the number of customer relationships refused or exited for financial crime reasons during the reporting period:

A	B
Relationships refused	Relationships exited

Section 3: Compliance Information

	A	B	C
19 Please provide the number of suspicious activity reports (SARs) under Part 7 of the Proceeds of Crime Act (POCA) 2002:	Submitted internally to the nominated officer/MLRO within the firm as at the end of the reporting period	Disclosed to the National Crime Agency as at the end of the reporting period	The number of those SARs which were consent requests under s.335 POCA 2002

	A
20 Please provide the number of SARs disclosed to the National Crime Agency under the Terrorism Act 2000 during the reporting period?	
21 Please provide the number of investigative court orders received as at the end of the reporting period:	

	A	B
22 Please provide the number of restraint orders being serviced/ in effect as at the end of the reporting period and the number of new restraint orders received during the reporting period:	Restraint orders being serviced/ in effect as at the end of the reporting period	New restraint orders received during the reporting period
23 Please provide the number of relationships maintained with natural or corporate persons (excluding group members) which introduce business to the firm. Please also provide the number of these relationships which have been exited for financial crime reasons during the reporting period:	Relationships maintained	Relationships exited

If the firm has appointed representatives:

	A
24 Please provide the number of appointed representative (AR) relationships exited due to financial crime reasons:	During the reporting period

For all firms:

25 As at the end of the reporting period, please provide the total FTE of UK staff with financial crime roles:	
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Of which:

26 Please provide the percentage of the FTE stated above dedicated to fraud responsibilities:	
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Section 4: Sanctions-Specific Information

27 Does the firm use an automated system(s) to conduct screening against relevant sanctions lists?	
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	A	B
28 How many TRUE sanction matches were detected in the reporting period?	True customer sanctions matches	True payments sanctions matches
29 Does the firm conduct repeat customer sanctions screening?		

Section 5: Fraud

Please indicate the firm's view of the top three most prevalent frauds which the FCA should be aware of and whether they are increasing, decreasing or unchanged:

	A	B	C	D
30 1st most prevalent fraud	Fraud Typology	Suspected Perpetrator(s)	Primary Victim	Incidence
31 Where 'Other' is selected in Question 30, please provide details				
32 2nd most prevalent fraud				
33 Where 'Other' is selected in Question 32, please provide details				
34 3rd most prevalent fraud				
35 Where 'Other' is selected in Question 34, please provide details				

Annex 2

Guidance notes for completion of the Annual Financial Crime Report

The form should only be completed by cryptoasset businesses.

General Notes

This data item is reported on a single unit basis and in integers, except where a full-time equivalent (FTE) figure is requested. Where an FTE figure is requested, this should be reported to two decimal places where available. If the figure to be reported is a whole number, this should be reported as [n].00.

This return allows firms to report for a specified group of firms in a single Annual Financial Crime Report. Where a report is filed for a group of firms, the reported information should be the aggregate data for those firms. Firms should note that this is only available where all the firms included are subject to the requirement (i.e. firms that would not be subject to the requirement on a solo entity basis should not be included).

Firms subject to the requirement and which have a different accounting reference date from the firm submitting the Annual Financial Crime Report on behalf of a group should have their firm reference numbers (FRNs) included in the group report list. They will then need to submit a nil return for the entity via the appropriate systems accessible from the FCA website.

For the purposes of completing this return, references to ‘customer’ or ‘client’ refer to customer or client relationships.

We will use the data we collect through this data item to assess the nature of financial crime risks within the cryptoasset business sector. Section 5 of this return is designed to allow the FCA to track the industry’s perception of the most prevalent fraud risks. A firm may not be specifically affected by the fraud typologies it considers most prevalent across the industry.

Data Elements

Group reporting		
1A	Does the data in this report cover more than one firm?	If the report is being submitted on behalf of a number of firms, firms should answer ‘yes’ to this question.
2A	If yes, list the FRNs (where applicable) of all additional firms included in this report.	Where a report is submitted on behalf of a number of firms, the submitting firm should report all of the FRNs of the firms included. A firm listed in response to this question by another firm within its group will see the requirement marked as ‘satisfied for group’ in the appropriate systems accessible from the FCA website. Firms to whom this applies do not need to report a separate nil return.

Section 1: Operating jurisdictions

Please list:

3A	The jurisdictions within which the firm operates as at the end of the reporting period.	<p>Input the country codes (in ISO 3166 format) of the jurisdictions within which the firm is operating as at the end of the reporting period.</p> <p>Only those jurisdictions active as at the end of the reporting period should be reported; if a firm terminated operations within a jurisdiction during the reporting period, this jurisdiction does not need to be reported.</p> <p>‘Operates’ for the purposes of this form is defined as where the firm carries on its business or has a physical presence through a legal entity. For avoidance of doubt, this definition includes those jurisdictions in which the firm has representative offices. It also includes any jurisdictions where the firm carries on business using a services passport or an establishment passport.</p> <p>Where a firm is operating in the UK as a branch or subsidiary of a foreign institution, it should report the operations of the UK branch or subsidiary rather than all jurisdictions where the firm operates.</p> <p>This question does not concern the geographical location of the firm’s customers or clients.</p> <p>This question is mandatory and must contain at least one entry, i.e. ‘GBR’.</p>
3B	Those jurisdictions assessed and considered high-risk by the firm.	<p>Input the country codes (in ISO 3166 format) of the jurisdictions assessed and considered by the firm to be high-risk. As a minimum, firms should report any jurisdictions considered high-risk in which they operate. In addition, where a firm has conducted a Country Risk Assessment (i.e. it maintains a ‘high-risk jurisdiction list’) the jurisdictions that were the subject of such an assessment should be recorded in 3B.</p> <p>This question should be answered with regard to the firm’s own assessment of risk, which may or may not include the use of available public indices.</p> <p>A firm should therefore leave this section blank if it does not operate in any high-risk jurisdictions nor carry out a country risk assessment.</p> <p>Firms who provide a positive response to question 17 (customers linked to high-risk jurisdictions) should also provide a response to question 3B.</p>

Section 2: Customer information

Figures in this section should be for the number of customer or client relationships as at the end of the reporting period. It should include all accounts that are open, including dormant and inactive accounts. This would also include all current accounts, CTF bank accounts, client bank accounts and client transaction accounts. It excludes former customers or clients. Each party to a joint account should be recorded as a separate customer or client.

Where the figure requested is ‘new in the reporting period’, a firm should report new (not pre-existing) customer or client relationships initiated within the reporting period. This should not include existing customers taking on new products. A firm should only provide figures in this section for those areas of its business subject to the Money Laundering Regulations.

For non-financial institutions which may carry out some cryptoasset business, the firm should not include customers which are outside the scope of the Money Laundering Regulations.

Firms should refer to sector specific industry guidance (i.e. JMLSG Guidance Part II) for additional information on who is their customer or client for the purposes of this section.

Firms should ensure they record an entry in each field. Where a firm has no data to report it should record ‘0’.

If any part of the firm’s business is subject to the Money Laundering Regulations, please provide the total number of the firm’s relationships with:

4A&B	Politically Exposed Persons (PEPs)	<p>A definition of ‘Politically Exposed Person’ can be found in Regulation 35(12)(a). The figure should include family members and known close associates of PEPs, as defined in Regulation 35(12)(b) and (c) of the Money Laundering Regulations. These definitions should be read in conjunction with the guidance published by the FCA in FG17/6.</p> <p>Firms should report the number of customer or client relationships, either individual or corporate, which they have classified in accordance with FG17/6 as being a “higher risk” PEP, family member, known close associate or PEP-connected relationship. They should not report the total number of PEPs associated with a particular corporate customer or client.</p> <p>UK PEPs do not need to be reported as PEP customers. However, if there are other factors which might indicate higher risks, then this should be reported in Question 6A&B.</p> <p>Firms should not reclassify customers or clients for the purposes of completing this return. If firms</p>
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		<p>do not classify or identify PEP-connected corporate entities as PEP customers or clients within their current policies, there is similarly no requirement to report.</p> <p>The figure provided should include existing customer or client relationships that became PEPs in the reporting period.</p> <p>Where a PEP has multiple relationships with the firm, that PEP should only be reported once in each of questions 4A and 4B.</p>
5A&B	Non-EEA correspondent banks	<p>This refers to situations where a credit institution has a correspondent banking relationship with a respondent institution from a non-EEA state. These terms are intended as set out in Regulation 34(4)(a)(i) of the Money Laundering Regulations. Non-credit institutions who do not hold these types of relationships should simply record zero in their response. In addition, for the purposes of reporting, a firm is not required to include any relationship that falls within Regulation 34(4)(a)(ii).</p> <p>Firms carrying on cryptoasset businesses only, will not have correspondent banking relationships.</p> <p>If the firm has no correspondent banking relationships it should record '0'."</p>
6A&B	All other high-risk customers	<p>This refers to a customer or client categorised as being high-risk for the purposes of compliance with Regulation 33(1)(a) of the Money Laundering Regulations, and therefore subject to Enhanced Customer Due Diligence measures, but not otherwise captured in response to question 4 or 5.</p> <p>Existing customers who become high-risk during the relevant period should be included in the response to 6B.</p>
For the firm's business subject to the Money Laundering Regulations:		
7-16	Please provide the number of the firm's customer relationships located in the following geographical areas:	<p>The location for customer or client relationships should be determined by the location in which the customer or client is based. Where a customer or client has multiple addresses, the location reported should be the primary correspondence address as determined by the firm.</p> <p>Where the relationship is with a trust, the firm should report the location as the location of the trust.</p>

		<p>Note that question 7 is an aggregate figure, therefore responses recorded in questions 8 to 10 should be less than or equal to the figure recorded in response to question 7.</p> <p>Except for the United Kingdom, for the purposes of this question geographical areas should be determined with reference to</p> <p>Guidance Notes: Geographical breakdown for section 2 of the Annual Financial Crime.</p>
17	Please provide the number of the firm's customers linked to those jurisdictions considered by the firm to be high-risk:	<p>The firm should provide the number of customers judged by the firm to have links to jurisdictions identified by it as high-risk in question 3B. Therefore firms who provide customer numbers in response to question 17 should also provide a response to question 3B.</p> <p>Links to a high-risk jurisdiction, for the purposes of this question, means customers or clients that are resident/domiciled/incorporated in a jurisdiction identified as high-risk by the firm.</p>
18A&B	Please provide the number of customer relationships refused or exited for financial crime reasons during the reporting period:	<p>The number of 'refused' relationships refers to the number of customers or clients that the firm did not take on, where financial crime was the principal driver behind the decision. This could be at any stage of customer or client take-on. It would not include customers or clients whose application did not proceed because, for example, they lacked appropriate documentary evidence of identity. It would include customers or clients whose application was escalated to management (due to financial crime concerns) for a decision on whether to proceed, and was rejected.</p> <p>'Relationships exited' covers any customers or clients with whom the firm ceased to do business where financial crime was the principal driver behind the decision. This would only include customers or clients exited from all lines of business.</p> <p>'Relationships exited' also covers criminal behaviour by the customer or client where such behaviour has a financial element, e.g. benefits fraud.</p>
<p>Section 3: Compliance information Firms should ensure they record an entry in each field. Where a firm has no data to report it should record '0'.</p>		

Please provide the number of suspicious activity reports (SARs) under Part 7 of the Proceeds of Crime Act 2002 (POCA):		
19A	Submitted internally to the nominated officer/MLRO, within the firm, as at the end of the reporting period.	This includes reports filed internally from staff to the nominated officer/MLRO that relate to the staff member's concerns, suspicions or knowledge of money laundering. The reported figure should include SARs generated by the AML/compliance function and system-generated SARs. These reports will be considered by the nominated officer/MLRO in order to decide whether a formal submission to the authorities is justified. The figure should not include (either for staff-generated or system-generated SARs) any reports filtered out at an earlier stage.
19B	Disclosed to the National Crime Agency as at the end of the reporting period.	The number of SARs disclosed to the National Crime Agency within the reporting period, as at the end of the reporting period.
19C	The number of those SARs which were consent requests under s. 335 POCA.	The number of disclosed SARs which sought consent from the National Crime Agency within the reporting period, as at the end of the reporting period.
20	Please provide the number of SARs disclosed to the National Crime Agency under the Terrorism Act 2000 during the reporting period:	The number of SARs disclosed to the National Crime Agency under the Terrorism Act 2000 (including consent SARs) within the reporting period, as at the end of the reporting period.
21	Please provide the number of investigative court orders received as at the end of the reporting period:	This refers to production orders, disclosure orders, account monitoring orders and customer information orders as defined by the POCA, and/or the Terrorism Act 2000, received by the firm from law enforcement agencies or accredited financial investigators from other bodies as set out in an Order under section 453 of the POCA. This would include, for example, investigative court orders relating to suspected benefits fraud. The figure reported for this field should be the number of court orders received, regardless of the number of relationships to which these relate.
22A&B	Please provide the number of restraint orders being serviced/in effect as at the end of the reporting period and the	A 'restraint order' here refers to either a restraint order under section 42 of the POCA or a property freezing order under section 245A of the POCA.

	number of new restraint orders received during the reporting period:	<p>The number of restraint orders being serviced should include all restraint orders which are still in effect as at the end of the reporting period.</p> <p>The number of new restraint orders received should include all new restraint orders received by the firm during the reporting period, as at the end of the reporting period.</p> <p>The figure reported for this field should be the number of restraint orders received, regardless of the number of relationships to which these relate.</p>
23A&B	<p>Please provide the number of relationships maintained with natural or corporate persons (excluding group members) which introduce business to the firm:</p> <p>Please also provide the number of these relationships which have been exited for financial crime reasons during the reporting period:</p>	<p>This question refers to individuals who, or corporate entities which, directly introduce customers or clients to the firm under a formal agency/broker agreement in return for a direct or indirect fee, commission or other monetary benefit.</p> <p>If the firm makes no payment to the introducer (e.g. commission) it is not necessary to report these relationships.</p> <p>Legacy commission payments do not need to be included where these arrangements were made prior to the relevant reporting period.</p> <p>This question does not concern reliance as defined under Regulation 39 of the Money Laundering Regulations.</p>
If the firm has appointed representatives (ARs):		
24	Please provide the number of appointed representative (AR) relationships exited due to financial crime reasons:	<p>Firms should report the number of existing AR relationships terminated for financial crime reasons during the reporting period. Firms carrying on cryptoasset business only, will not have ‘appointed representatives’.</p> <p>If the firm has no appointed representatives it should record ‘0’.</p>
For all firms:		
25	As at the end of the reporting period, please provide the total full time equivalent (FTE) of UK staff with financial crime roles:	<p>Firms should provide an FTE figure on a reasonable endeavours basis.</p> <p>For example, if the firm has 20 part time staff that work 50% of normal hours in a financial crime role, the figure would be 10 FTE.</p> <p>This figure should cover staff in roles relating to anti-money laundering (including those relating to anti-bribery and corruption, and fraud) and counter-terrorist financing.</p>

		<p>This field facilitates the entry of numbers to two decimal places. Integers should therefore be provided in the format [n].00.</p> <p>If this report is being completed on a group basis this figure should be the FTE for the specified group.</p> <p>Where this report is being completed on a single regulated entity basis and services are shared across multiple firms, firms may provide an estimate of the FTE spent on each reported entity on a best endeavours basis.</p> <p>In firms where financial crime responsibilities are divided up among staff with other roles rather than managed by a dedicated function, the figure should reflect the aggregated FTE spent on financial crime activity.</p> <p>The phrase ‘financial crime roles’ for the purposes of this question is intended to cover staff employed in a dedicated financial crime function (for example AML or compliance teams) who deal with, or take decisions on financial crime issues. Therefore it would not cover teams or individuals responsible for collecting customer due diligence or those who submit internal suspicious activity reports.</p> <p>Outsourced financial crime activities should not be included in this figure.</p>
Of which:		
26	Please provide the percentage of the FTE stated above dedicated to fraud responsibilities	<p>Firms should provide a percentage figure on a reasonable endeavours basis. This field facilitates the entry of numbers to two decimal places. Integers should therefore be provided in the format [n].00.</p> <p>Firms should note that this question requires them to provide the percentage of financial crime staff dedicated to fraud (i.e. of the total number provided in response to Q25, what proportion of staff deal with fraud only). This field should contain a value between 0 and 100 (to two decimal places).</p> <p>If this report is being completed on a group basis this figure should be the percentage for the specified group.</p>

		Where this report is being completed on a single regulated entity basis and services are shared across multiple firms, firms may provide an estimate of the percentage spent on each reported entity on a best endeavours basis.
Section 4: Sanctions-specific information		
27	Does the firm use an automated system (or systems) to conduct screening against relevant sanctions lists?	NB. This question is not mandatory. Firms should answer 'Yes' or 'No'. Note there is no explicit regulatory or legal requirement for the use of automated screening tools. This question relates to automated systems for screening customers and clients only. Relevant sanctions lists are the lists against which the firm screens its customers and clients.
28A&B	How many TRUE sanctions matches were detected during the reporting period?	NB. This question is not mandatory. The number of confirmed true sanctions alerts which matched against the firm's customer, client or payment. The number to be reported relates to any matches against any relevant sanctions lists and is defined as any matches reported to the relevant authorities, regardless of whether these are confirmed as true by the authority. Relevant sanctions lists are the lists against which the firm screens its customers or clients. Where no true sanctions matches were detected, firms should record '0'.
29	Does the firm conduct repeat customer sanctions screening?	NB. This question is not mandatory. Firms should answer 'Yes' or 'No'. This question relates to repeat customer or client sanctions screening only.
Section 5: Fraud		
30-35A-D	Please indicate the firm's view of the top three most prevalent frauds which the FCA should be aware of and whether they are increasing, decreasing or unchanged.	NB. This question is not mandatory. This question is designed to obtain the firm's view on the most prevalent frauds relevant to the firm's business and will be used by the FCA to understand whether the organisation is aware of the fraud risks identified by the broader industry. The fraud typologies available in the dropdown list are a subset taken from the Action Fraud A-Z of fraud types and are specified below. Please refer to the Action Fraud definitions in answering this question.

	<p>The identified fraud typologies may or may not be those by which the firm has been specifically impacted, but should be those that the firm considers most prevalent as at the end of the reporting period.</p> <p>Fraud typologies</p> <p>419 emails and letters</p> <p>Abuse of position of trust</p> <p>Account takeover</p> <p>Advance fee fraud</p> <p>Application fraud</p> <p>Asset misappropriation fraud</p> <p>Bond fraud</p> <p>Carbon credits fraud</p> <p>Cashpoint fraud</p> <p>Cheque fraud</p> <p>Companies – fraudulent</p> <p>Computer hacking</p> <p>Credit card fraud</p> <p>Debit card fraud</p> <p>Expenses fraud</p> <p>Exploiting assets and information</p> <p>Fraud recovery fraud</p> <p>Hedge fund fraud</p> <p>Identity fraud and identity theft</p> <p>Insurance fraud</p> <p>Landbanking fraud</p> <p>Loan repayment fraud</p> <p>Short and long firm fraud</p> <p>Malware-enabled fraud</p> <p>Mandate fraud</p> <p>Mortgage fraud</p> <p>Other (to be used where the specified typologies are not applicable). Please provide the fraud type in the free text box.</p> <p>Other investment fraud</p> <p>Pension liberation fraud</p> <p>Phishing</p> <p>Ponzi schemes</p> <p>Procurement fraud</p> <p>Pyramid schemes</p> <p>Share sale fraud</p> <p>Smishing</p> <p>Vishing</p> <p>Suspected perpetrators</p> <p>Customer</p> <p>Internal employee</p> <p>Organised crime group</p>
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		<p>Other (to be used where the suspected perpetrator typologies are not applicable). Please provide the perpetrator type in the free text box.</p> <p>Third party contractor</p> <p>Third party professional</p> <p>Third party supplier</p> <p>Unknown third party</p> <p>Primary Victim</p> <p>Customer</p> <p>Other (to be used where the suspected perpetrator is neither a customer nor a regulated firm/electronic money institution). Please provide the primary victim type in the free text box.</p> <p>Regulated firm/electronic money institution (all jurisdictions).</p> <p>Incidence</p> <p>Decreasing</p> <p>Emerging risk</p> <p>Increasing</p> <p>Stable</p>
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Guidance Notes: Geographical breakdown for section 2 of the Annual Financial Crime Report

General Notes

Questions 7 – 16 of the form require a breakdown of a firm’s customers by geographical area. This annex specifies, for the avoidance of doubt, how countries are categorised in this breakdown.

References to the “European Economic Area” (EEA) should be read as the area established by the agreement on the European Economic Area signed at Oporto on 2 May 1992, as it has effect for the time being and which consists of the EEA States. Firms should use these definitions when completing relevant questions in the form.

Note: Question 3 requires jurisdictions to be reported under ISO 3166-1 3-digit codes. These may be more granular than the classification below but this does not affect the categories in questions 7 – 16. For example, Jersey and Guernsey should be reported under their respective 3-digit codes in question 7, but for brevity have been included under ‘Channel Islands’ below.

This classification will be reviewed every two years. If a firm does business in a jurisdiction not listed, the firm should include that business under the region it considers most appropriate.

Classification of jurisdictions by geographical area for the purposes of the Annual Financial Crime Report

Europe	
Åland Islands	Lithuania

Europe	
Albania	Luxembourg
Andorra	Malta
Austria	Moldova
Belarus	Monaco
Belgium	Montenegro
Bosnia and Herzegovina	Netherlands
Bulgaria	Norway
Channel Islands	Poland
Croatia	Portugal
Cyprus	Romania
Czech Republic	Russia
Denmark	San Marino
Estonia	Serbia
Faroe Islands	Slovakia
Finland	Slovenia
France	Spain
FYR Macedonia	Svalbard and Jan Mayen islands
Germany	Sweden
Gibraltar	Switzerland
Greece	Turkey
Greenland	Ukraine
Hungary	United Kingdom
Iceland	Holy See (Vatican)
Ireland	
Isle of Man	
Italy	
Latvia	
Liechtenstein	
Middle East & Africa	
Algeria	Morocco

Middle East & Africa	
Angola	Mozambique
Bahrain	Namibia
Benin	Niger
Botswana	Nigeria
Burkina Faso	Oman
Burundi	Palestine
Cameroon	Qatar
Cape Verde	Reunion
Central African Republic	Rwanda
Chad	Saint Helena, Ascension and Tristan da Cunha
Comoros	Sao Tome and Principe
Congo	Kingdom of Saudi Arabia
Democratic Republic of Congo	Senegal
Cote d'Ivoire	Seychelles
Djibouti	Sierra Leone
Egypt	Somalia
Equatorial Guinea	South Africa
Eritrea	South Sudan
Ethiopia	Sudan
Gabon	Swaziland
The Gambia	Syria
Ghana	Tanzania
Guinea	Togo
Guinea-Bissau	Tunisia
Iran	Uganda
Iraq	United Arab Emirates
Israel	Western Sahara
Jordan	Yemen
Kenya	Zambia

Middle East & Africa	
Kuwait	Zimbabwe
Lebanon	
Lesotho	
Liberia	
Libya	
Madagascar	
Malawi	
Mali	
Mauritania	
Mauritius	
Mayotte	
North America	
Bermuda	Saint Pierre and Miquelon
Canada	United States
Mexico	
Central America & Caribbean	
Anguilla	Honduras
Antigua and Barbuda	Jamaica
Aruba	Martinique
Bahamas	Montserrat
Barbados	Nicaragua
Bonaire, Sint Eustatius and Saba	Panama
Belize	Puerto Rico
British Virgin Islands	Saint Barthelemy
Cayman Islands	Saint Kitts and Nevis
Costa Rica	Saint Lucia
Cuba	Saint Martin (French)
Curacao	Saint Vincent and the Grenadines
Dominica	Sint Maarten (Dutch)
Dominican Republic	Trinidad and Tobago

Central America & Caribbean	
El Salvador	Turks and Caicos Islands
Grenada	US Virgin Islands
Guadeloupe	
Guatemala	
Haiti	
South America	
Argentina	Guyana
Bolivia	Paraguay
Brazil	Peru
Chile	Suriname
Colombia	Uruguay
Ecuador	Venezuela
Falkland Islands	
French Guiana	
Asia	
Afghanistan	Philippines
Armenia	Singapore
Azerbaijan	Sri Lanka
Bangladesh	Taiwan
Bhutan	Tajikistan
Brunei Darussalam	Thailand
Cambodia	Timor-Leste
PR China	Turkmenistan
Democratic People's Republic of Korea	Uzbekistan
Georgia	Vietnam
Hong Kong	
India	
Indonesia	
Japan	
Kazakhstan	

Asia	
Republic of Korea	
Kyrgyzstan	
Laos	
Macao	
Malaysia	
Maldives	
Mongolia	
Myanmar	
Nepal	
Pakistan	
Oceania	
American Samoa	Northern Mariana Islands
Australia	Palau
Cook Islands	Papua New Guinea
Fiji	Pitcairn
French Polynesia	Samoa
Guam	Solomon Islands
Kiribati	Tokelau
Marshall Islands	Tonga
Federated States of Micronesia	Tuvalu
Nauru	Vanuatu
New Caledonia	Wallis and Futuna Islands
New Zealand	
Niue	
Norfolk Island	