**KEY REFERENCES IN THE AML/CFT MANUAL**

1. **KEY DEFINITIONS**
2. **LAW ON THE PREVENTION AND SUPPRESSION OF ML & TF**

* Offences
* Sanctions
* Monitoring of Recommendations/ Guidelines of International Bodies (FATF, MONEYVAL, EU, UN etc.)

1. **DUTIES AND RESPONSIBILITIES**

* Responsibilities of the Board of Directors and Senior Management
* Duties and Responsibilities of the Compliance Officer/Assistant(s)

1. Annual Report
2. Periodic reviews of the Company’s policies, procedures, systems and controls
3. **POLICIES**

* Anti-Money Laundering Policy
* Customer Acceptance Policy

1. **RISK BASED APPROACH (RBA)**

* Evaluation and Assessment of risks
* Risk criteria
* Customer’s categories
* Implementation of measures and procedures based on a RBA
* Monitoring and improvement of measures and procedures

**6. KYC AND DUE DILIGENCE MEASURES**

* Know your customer: When?
* Know Your Client procedures for Natural and Legal Persons
* Economic Profile
* Timing of identification and verification
* Maintaining customer identification documentation accurate and up to date
* Simplified Due Diligence and Enhanced due diligence measures
* On-going due diligence
* Monitoring of transactions and accounts
* 3rd party Reliance

1. **RECORD KEEPING**
   * Record keeping:documents and duration
   * Format
   * Certification and language requirements
   * 3rd party reliance: documentation
   * Transaction records

**8. EDUCATION AND TRAINING**

* Training of the Compliance Officer
* Training of employees
* Training of the Board of Directors and Senior Management
* Annual training program
* Training Records

1. **REPORTING**

* Internal reporting procedures
* (Electronic) Reporting to MOKAS