**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