



Communication

Monday, 16 September 2024

The CTIF-CFI will, as from 30 September 2024, accept suspicious transaction reports exclusively via the “goAML” application

The CTIF-CFI will, as from 30 September 2024, no longer accept suspicious transaction reports on paper. Those submitting such reports are required to use the *goAML* application¹.

More information is available in the Communication of 19 April 2024² or on the website www.ctif-cfi.be.

- By way of reminder -

What is the CTIF-CFI?

The CTIF-CFI is an administrative authority with legal personality tasked with processing and providing information with a view to combating money laundering and the financing of terrorism (ML/FT), as well as combating the financing of weapons of mass destruction³.

What to report

Obligated entities must report to the CTIF-CFI if they know, suspect or have reasonable grounds to suspect⁴:

- 1) that funds, regardless of the amount, are related to ML/FT;
- 2) that transactions or attempted transactions are related to ML/FT. This obligation to report also applies if the client decides not to carry out the intended transaction;
- 3) in addition to the cases referred to in 1) and 2), that a fact of which they are aware is related to ML/FT.

¹ <https://www.ctif-cfi.be/index.php/nl/hulpmiddelen/goaml>

² <https://www.ctif-cfi.be/index.php/en/news-quick-links/274-goaml-19042024-en-other>

³ Art. 76, § 1 of the Law of 18 September 2017 on the prevention of money laundering and terrorist financing and on the restriction of the use of cash (hereafter: “AML Law”).

⁴ Art. 47, § 1, first paragraph of the AML Law.

Obligated entities must also report to the CTIF-CFI any suspicious funds, transactions or attempted transactions or facts as referred to in the above paragraph that they become aware of in the course of the activities they carry on in another Member State without having a subsidiary, branch or other form of establishment via agents or distributors that represent them in that State⁵.

Who must report?

In principle, any information or intelligence is reported to the CTIF-CFI by the person(s) designated pursuant to Article 9, § 2, of the AML Law⁶: the person known as the **AML Compliance Officer or AMLCO**. The AMLCO is responsible for the implementation of the AML Law within the company and is entrusted with, among other things, analysing atypical transactions and reporting the relevant information or intelligence to the CTIF-CFI.

If this procedure cannot be followed, then any manager, employee, agent or distributor of an obliged entity referred to in Article 5, § 1, 1° to 22° and 29° through 33° of the AML Law, as well as any employee or representative of an obliged entity referred to in Article 5, § 1, 23° to 28° of the AML Law, who is an obliged entity him/herself, shall nevertheless personally report the information or intelligence to the CTIF-CFI⁷.

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⁵ Art. 47, § 2 of the AML Law.

⁶ Art. 49, first paragraph of the AML Law.

⁷ Art. 49, second paragraph of the AML Law.