



ANTI MONEY LAUNDERING & COUNTER TERRORIST FINANCING UNIT

# Annual Report 2013





**His Majesty King Abdullah II Ibn Al Hussein**



**His Royal Highness Prince Al-Hussein Ibn Abdullah II, Crown Majesty**

# Captor One: National Anti Money Laundering and Counter Terrorist Financing Committee



Ministry of Justice



وزارة الداخلية



MINISTRY OF FINANCE



ANTI MONEY LAUNDERING  
& COUNTER TERRORIST FINANCING UNIT



Ministry of Social Development

The Hashemite Kingdom of Jordan



دائرة مراقبة الشركات  
Companies Control Department



# Tasks and Authorities of the National Committee

**T**he National Anti Money Laundering and Counter Terrorist Financing Committee was formed pursuant to the provisions of Article (5) of the Anti Money Laundering and Counter Terrorist Financing Law No. (46) for the year 2007 and amendments thereto, and chaired by the Governor of the Central Bank of Jordan, with the membership of the following:-

1. Deputy Governor of the Central Bank of Jordan (as Vice Chairman).
2. Secretary General of the Ministry of Justice.
3. Secretary General of the Ministry of Interior.
4. Secretary General of the Ministry of Finance.
5. Secretary General of the Ministry of Social Development.
6. Director General of the Insurance Commission.
7. General Controller of Companies.
8. A Commissioner of the Securities Commission Board, designated by the Chairman of the Board of the Commissioners.
9. The Chief of the Anti Money Laundering and Counter Terrorist Financing Unit.

**The National Committee undertakes any tasks and authorities related to anti money laundering and counter terrorist financing, including the following:-**

1. Developing the general policy for anti money laundering and counter terrorist financing and setting the plans necessary for its implementation.
2. Following-up with the competent authorities for the purposes of fulfilling the obligations under the relevant and enforceable international resolutions.
3. Participating in international forums relevant to the general policy of anti money laundering and counter terrorist financing.
4. Studying the annual reports submitted by the Unit concerning anti money laundering and counter terrorist financing activities.
5. Approving and adopting the annual budget of the Unit proposed by the Chief of the Unit.
6. Studying the necessary draft legislation for implementing the provisions of the Law as prepared by the Unit, and submitting such to the Council of Ministers to complete the necessary procedures.
7. Studying the instructions and guidelines to be issued by the regulatory and supervisory authorities pursuant to the provisions of the Law.

Regulation No. (44) for the Year 2008 and amendments thereto Regulation of the National Committee was issued which determined the National Committee meetings, quorum for its meeting, decision making, recommendations, how it works and other related provisions.

# National Committee Members

## **Chairman**

Governor of the Central Bank of Jordan  
H. E. Dr. Ziad Fareez

## **Vice Chair**

Deputy Governor of the Central Bank of Jordan  
H. E. Dr. Maher "Sheikh Hasan"

## **Member**

Secretary General of the Ministry of Justice<sup>1</sup>  
H. E. Judge Mr. Ahmad Jamaliah

## **Member**

Secretary General of the Ministry of Interior  
H. E. Mr. Sameh Majali

## **Member**

Secretary General of the Ministry of Finance  
H. E. Dr. Omar Al Zoubi

## **Member**

Secretary General of the Ministry of Social Development<sup>2</sup>  
H.E Mr. Omar Hamzeh

## **Member**

Director General of the Insurance Commission  
H. E. Mrs. Rana Tahboub

## **Member**

Companies Controller  
H. E. Mr. Burhan Akroush

## **Member**

Commissioner from the Jordan Securities Commission  
H. E. Mr. Mansour Hadadin

## **Member**

Chief of the Unit  
Mrs. Dana Junbulat

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<sup>1</sup> as of November 2013 instead of H. E. Judge Mohammad Mbaydeen

<sup>2</sup> as of August 2013 instead of H. E. Mr. Mohammad Khasawneh

# The Anti Money Laundering and Counter Terrorist Financing National Plan

**I**n implementation of the National Anti Money Laundering and Counter Terrorist Financing Committee's visions and aspirations for setting the legislative and operational framework of the anti money laundering and counter terrorist financing regime in the Kingdom and for ensuring its effectiveness in line with the new international standards and the International Conventions ratified by the Kingdom in the field of combating money laundering and terrorist financing, the National Committee set out the Anti Money Laundering and Counter Terrorist Financing National Plan for the years (2013-2015). In order to reflect the Kingdom's commitment in the fight against financial crimes in general and the crimes of money laundering and terrorist financing in particular so as to ensure the safety of the financial and banking work, in addition to increase the efficiency and effectiveness of the financial and non-financial institutions in conducting their operations and to protect such institutions from the risks of exploiting them in money laundering and terrorist financing transactions, in addition to enhancing the Kingdom's performance in accordance with the mutual evaluation report of 2009 to reach for adopting an effective legislative and regulatory regime to combat money laundering and terrorist financing by the entities concerned with implementing the mentioned National Plan and their relevant partners. The National Plan, during the three years, will be based on achieving the following strategic goals:-

- 1- Reviewing and developing legislations related to combating ML/TF in line with the International Standards.
- 2- Reinforcing and developing the institutional capacity of the relevant entities.

Furthermore, the National Plan was circulated to the concerned national entities for the purpose of implementing the National Plan items, especially that the Kingdom is approaching, in the next phase, the mutual evaluation process of the AML/CTF regime. The Unit held a meeting on the Anti Money Laundering and Counter Terrorist Financing National Plan with all relevant entities, whereby during the meeting the implementation of the main and subsidiary activities were reviewed and the role of each entity mentioned in the National Plan was determined.



لجنة الوطنية لمكافحة غسل الأموال وتمويل الإرهاب  
٢٠١٣-٢٠١٥

الغاية من أهمية مكافحة غسل الأموال وتمويل الإرهاب ومخاطر هذه الجريمة وأثرها على المصداقية والثقة الدولية والوطنية قد تضمنت المصلحة  
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# **Chapter Two: The Anti Money Laundering and Counter Terrorist Financing Unit**



**Anti Money Laundering  
& Counter Terrorist Financing Unit**



# Vision, Mission and Strategic Objectives

## **Vision**

An Efficient Unit to combat money laundering and terrorist financing, and a distinguished performance at the regional and international levels.

## **Mission**

Ensuring the protection of the financial systems and the community from the risk of money laundering and terrorist financing through providing the required information promptly with high precision in coordination with the related competent authorities.

## **Strategic Objectives**

1. Developing and implementing the national legislation related to combating money laundering and terrorist financing.
2. Reinforcing the mechanisms of disseminating information between the Unit and the related competent authorities, and maintaining the confidentiality of such information.
3. Developing and documenting the executive procedures necessary to coordinate with the financial and non-financial entities subject to the provisions of the Law.
4. Building the institutional and administrative capacity of the Unit and the relevant competent authorities.

# Chapter Three: The Unit's Activities of the National, Arab and International Levels



## The Unit's New Premises Opening

In February 25<sup>th</sup>, 2013, the Unit's new premises was opened, under the auspices of H.E Dr. Maher Sheikh Hasan/ Vice Chair of the National Anti Money Laundering and Counter Terrorist Financing Committee and the American Ambassador Deputy in Amman/Jordan Mrs. Stephanie Williams, that is funded by U.S Department of State for the purpose of preparing the Unit's infrastructure.



The American Ambassador Deputy in Amman/Jordan Mrs. Stephanie Williams praised in her speech saying that " The United States of America is committed to its partnership with the Jordanian government for protecting the integrity of the financial systems in Jordan in order to prevent money laundering and terrorist financing".

Furthermore, Dr. Maher Sheikh Hasan expressed his appreciation to the American authorities and added that such support shows the deep bilateral relationship between Jordan and the United States of America. In addition Dr. Sheikh Hasan expressed his wishes of success to the Unit and its employees for their enormous role in combating money laundering and terrorist financing transactions.



At the end of the opening ceremony, Dr. Maher presented the Unit's armor plate to the ceremony patronage the American Ambassador Deputy, Mrs. Stephanie Williams as an appreciation for their efforts in supporting the Unit.

## **Signing Memoranda of Understanding on the National Level**

Within the Unit's continuous efforts for reinforcing the cooperation and coordination with the national authorities represented by the National Anti Money Laundering and Counter Terrorist Financing Committee, the Unit signed Memoranda of Understanding with the following authorities:

- Ministry of Social Development for the purposes of achieving cooperation and coordination between both parties. In addition, the Memorandum of Understanding granted the Unit the right to access the charities registry data base at the Ministry of Social Development with the extent possible for implementing the provisions of the Memorandum.
- Securities Commission which aimed at facilitating exchanging information necessary for each party to perform its tasks and duties for combating money laundering and terrorist financing transactions in accordance with the international best practices in the field of national cooperation for exchanging information.

## **Reinforcing Cooperation on the National Level**

The Unit is keen on the national cooperation and coordination along with the regulatory and supervisory authorities on financial and non-financial institutions and the competent authorities in order to activate the anti money laundering and counter terrorist financing regime in the Kingdom. For that the Unit conducted several meetings and participated in coordinating meetings with the national authorities for the purposes of discussing relevant issues, the latest developments, requirements and trends in the field of anti money laundering and counter terrorist financing and these authorities are:

- The Central Bank of Jordan.
- Ministry of Foreign Affairs.
- Ministry of Interior.
- Ministry of Justice.
- Anti Corruption Commission.
- Income Tax and Sales Department.
- Anti Drugs Directorate.
- Public Security Directorate.
- All Banks operating in the Kingdom.

**Technical Committee for the Implementation of the Security Council Resolution No. 1267 (1999) and No. 1373 (2001) and Other Relevant Resolutions thereto**

As the vice chairmen of the committee, the Unit participated in the Technical Committee meetings which were held during the year 2013. During the mentioned meetings, the Unit submitted a draft of the Instructions for Implementing Security Council Resolution No. 1267 (1999) and No. 1989 (2011) and Other Relevant Resolutions thereto and a draft of the Instructions for Implementing Security Council Resolution No. 1988 (2011) and Other Relevant Resolutions thereto. The Unit prepared the mentioned drafts and discussed such, in addition to discussing the draft of the guidance for implementing the provisions of such draft instructions based on Security Council Resolutions by separating resolutions related to Al-Qaida from those related to Taliban.

**The National Working Group for Reviewing Kingdom of Bahrain's Compliance with Implementing the United Nations Convention Against Corruption (UNCAC)**

In the framework of following-up on the Kingdom of Bahrain's compliance with the provisions of chapter (3) and (4) of the United Nations Convention Against Corruption (UNCAC), each of the United Nations Office of Combating Drugs and Crime (UNODC), Honduras and the Hashemite Kingdom of Jordan agreed to conduct such evaluation.

Based on that, a national working group was formed from a number of national authorities which are: Anti Money Laundering and Counter Terrorist Financing Unit, Anti Corruption Commission, Central Bank of Jordan, Ministry of Justice, Public Security Directorate and the Ministry of Interior, which will review the Kingdom of Bahrain's implementation of the provisions of chapter (3) from the Convention related to criminalization and law enforcement. Honduras reviews Kingdom of Bahrain implementation of the provisions of Chapter (4) of the Convention related to international cooperation.

**The National Working Group for Evaluating the Hashemite Kingdom of Jordan's Implementation of the Preventive Measures of the United Nations Convention Against Corruption (UNCAC)**

In the framework of beforehand preparation conducted by the Kingdom for the next stage of the reviewing mechanism of the Hashemite Kingdom of Jordan compliance with Chapter (2) from the United Nations Convention Against corruption, the Anti Money Laundering and Counter Terrorist Financing Unit participated in the National Working Group which consists of a number of specialists who represent ministries, concerned institutions, supervisors and institutions from the civil society and the private sector.

The National Working Group was divided into four subcommittees which are: the prevention from corruption in the framework of effective and coordinated policies and competent commissions which the Unit is a member of, the prevention from corruption in performing the public position, the prevention from corruption in the public procurement and the role of the public and private sectors in the prevention of corruption through making information available to the public and reinforcing the public participation.

## **Training**

For the Unit's faith that its success in performing its tasks comes through creating and reinforcing the adequate technical knowledge of its employees and informing them of everything new in their work field, in addition to the latest developments of the anti money laundering and counter terrorist financing nationally and internationally. Therefore, the Unit deputed many of its employees to participate in conferences and training courses relevant to its work and to provide several lectures in this field, in addition to the Unit participation in regional and international working groups. In addition, the Unit conducted in collaboration with many national and international agencies a number of workshops and training courses which we highlight the most important as follows:-

### **A Workshop Titled "Criminal Investigations and Anti-Money Laundering"**

A workshop titled "Criminal Investigations and Anti-Money Laundering" was held at the Royal Police Academy during the period from 24-28/2/2013 with the participation of the Anti Money Laundering and Counter Terrorist FIU, the Public Security Directorate, the Customs Department and a number of the Anti Corruption Commission investigators and prosecutors. The workshop addressed many topics about the methods of investigation, sources of intelligence, methods to use intelligence to prepare reports, and the system of informal systems of financial transfers, money laundering through trade, the role of Financial Intelligence Units and prosecutors and the importance of international standards in addition to some practical exercises.

### **Workshop on "Supervision and Inspection Pertaining to Goldsmithing and Sale of Jewellery"**

The Anti Money Laundering and Counter Terrorist Financing Unit conducted a workshop on "Supervision and Inspection Pertaining to Goldsmithing and Sale of Jewellery, Precious Metals and Gems' Shops operating in the Middle and South governorates in the Field of AML/CTF" in cooperation with the Ministry of Interior for considering such shops as one of the entities subjected to the provisions of the Anti Money Laundering and Counter Terrorist Financing Law No. (46) for the year 2007 and amendments thereto.

The workshop addressed the Anti Money Laundering and Counter Terrorist Financing Law in force and the Anti Money Laundering and Counter Terrorism Financing Instructions Pertaining to Goldsmithing and Sale of Jewelry, Precious Metals and Gems' Shops for the year 2010, in

addition to addressing the mechanisms of supervision and inspection on money laundering and terrorist financing transactions and the main indicators of a suspicious transaction in this regard. Such workshop was conducted as a comprehensive framework that includes the supervision and inspection committees on Goldsmithing and Sale of Jewellery, Precious Metals and Gems' Shops operating in the North, Center and South governorates.

### **A Training Course Titled "Investigating, Prosecuting and Adjudicating Money Laundering Cases"**

The Anti Money Laundering and Counter Terrorist Financing Unit organized a training course titled "Investigating, Prosecuting and Adjudicating Money Laundering Cases" in cooperation with the (World Bank) which was conducted during the period from May 5th-8th, 2013 with the participation of a number of civil and military judges and prosecutors in addition to the participation of many national entities concerned with combating money laundering and terrorist financing in the Kingdom. The training course addressed mechanisms and techniques of investigation resulted through analyzing the financial documents of different banking statements. Furthermore, the training course addressed the necessary requirements of international cooperation in the field of combating money laundering offence and the organized crimes and how to prepare the mutual legal assistance requests for exchanging the necessary information.

### **Workshop on "FATF International Standards on Combating Money Laundering and the Financing of Terrorism and Proliferation and the Methodology for Assessing Technical Compliance with the FATF Recommendations and the Effectiveness of AML/CFT Systems"**

The mentioned workshop conducted by the Anti Money Laundering and Counter Terrorist Financing Unit is considered one of the first workshops in this field on the international level and on the MENA region.

The Anti Money Laundering and Counter Terrorist Financing Unit held a workshop on "FATF International Standards on Combating Money Laundering and the Financing of Terrorism and Proliferation and the Methodology for Assessing Technical Compliance with the FATF Recommendations and the Effectiveness of AML/CFT Systems" during the period from September 15<sup>th</sup> -19<sup>th</sup> , 2013. Meanwhile, Dr. Rana Matar, an expert in the field of criminal law and a consultant in the field of anti money laundering and counter terrorist financing – a former Executive Officer of the Mutual Evaluation Department at the (MENAFATF) – conducted the



technical preparation and production of the training modules for the workshop. Representatives from all the national authorities concerned with combating money laundering and terrorist financing in the Kingdom from the competent ministries, supervisory and regulatory authorities on financial and non-financial institutions and law enforcement agencies.

Moreover, conducting such workshop comes from the directions of the National Anti Money Laundering and Counter Terrorist Financing Committee for the necessity of keeping up all the concerned authorities in the Kingdom with the latest international developments in the field of combating money laundering and terrorist financing crimes, in addition to identifying the concerned authorities with the new obligations adopted by the (FATF) through amending the International Standards and the Methodology for the assessment to include several international obligations for guaranteeing the existence of an effective framework for combating money laundering and terrorist financing and confronting the new threats of such crimes.

### **On the Regional and International Level:**

#### **Workshop on the Effective Implementation of United Nations Security Council Resolutions and the Relevant Conventions and International Standards on Combating Money Laundering and Financing of Terrorism and Proliferation.**

The Middle East and North Africa Financial Action Task Force (MENAFATF) in collaboration with the Anti Money Laundering and Counter Terrorist Financing Unit and the Counter Terrorism Executive Directorate (CTED) held a two-day workshop 2-3/10/2013 in Amman, with the participation of experts from the Monitoring Team of the Security Council Committee established pursuant to resolution 1267 (1999), the United Nations Office on Drugs and Crime (UNODC) and the Financial Action Task Force (FATF). The Workshop dealt with the effective implementation of Security Council resolutions and United Nations Conventions and international standards on combating money laundering and the financing of terrorism and the financing of proliferation.

This workshop came to identify the requirements contained in the UN Security Council resolutions and relevant international conventions, in addition to strengthen the international and regional cooperation mechanisms and coordination on the national level to ensure a high level of effective commitment by the responsible parties to implement the requirements and tools of the United Nations and the Security Council resolutions relevant to the resolution 1267 (1999 ), resolution 1373 (2001), 1540 (2004 ), in addition to resolution 1718 ( 2006) and resolution 1737

(2006). The workshop also the new FATF international standards on combating money laundering and the financing of terrorism and the financing of proliferation in addition to the revised assessment methodology.

The workshop was attended by representatives from a number of Middle East and North Africa Financial Action Task Force (MENAFATF) Countries: Saudi Arabia, United Arab Emirates, Bahrain, Kuwait, Qatar, the Republic of the Sudan, the Republic of Iraq, the Kingdom of Morocco, the Republic of Yemen, Tunisia, Palestine, Lebanon and Libya.

### **A Training Course Titled "Combating Money Laundering and Terrorist Financing – The New Standard Methodology"**

The Anti Money Laundering and Counter Terrorist Financing Unit and the Central Bank of Jordan participated in the training course which was conducted by for Economic and Finance in the Middle East in the State of Kuwait during the period from October 6<sup>th</sup> – 10<sup>th</sup>, 2013 with the participation of a number of countries such as Kuwait, Lebanon, Sudan, Egypt, UAE, Qatar, Bahrain, Tunisia, Libya and Syria.

The training course addressed several topics related to the amendments made to the International Standards issued by the Financial Action Task Force (FATF) and the legislative and executive procedures that should be taken by countries for the purposes of achieving the optimum compliance with the International Standards in addition to the AML/CFT Assessment Methodology adopted by the Financial Action Task Force (FATF) in February 2013 which comprises of the technical compliance for ensuring the availability of all the legal and institutional basis for establishing an effective AML/CTF regime and establishing the effectiveness of such regime. All countries are waiting for assessing each of Spain and Norway in October 2014 to know how the evaluation will be conducted according to the new International Standards.

### **Reinforcing Cooperation on the International and Regional Level**

For the Unit's belief in the importance of the international cooperation as a main basis for developing anti money laundering and counter terrorist financing mechanisms and ways, Mrs. Dana Junbulat/ Chief of the Unit welcomed in the Unit's premises during 2013 a number of international experts and representatives of task forces and international organizations concerned with combating money laundering and terrorist financing for discussing a number of significant topics and latest developments in the field of anti money laundering and counter terrorist

financing and developments related to the Financial Intelligence Unit's modus operandi and these entities are as follows:-

- The Executive Secretary of the Middle East and North Africa Financial Action Task Force.
- The International Monetary Fund (IMF).
- Counterpart Unit of Sudan.
- Iraqi Integrity Commission.
- World Bank.
- Iraqi Assets Recovery Department.
- Anti Corruption Commission in the State of Kuwait.

### **The Visit of a Delegation from the Sudanese Financial Intelligence Unit**

In the framework of reinforcing the Unit's regional cooperation with other financial Information Units (FIUs), a delegate from the Sudanese Financial Intelligence Unit visited the Unit in its premises to be informed with the Jordanian FIU's practical experience in the field of anti money laundering and counter terrorist financing, during the period from August 25th-29th, 2013. The Unit developed training programs, which were specifically designed to meet the needs of the Sudanese FIU representatives, through which the Unit displayed its experience in many topics such as receiving the notifications on suspicious transactions, the Unit's databases, the technical and strategic analysis techniques used by the Unit, the national and international cooperation and the mechanism of implementing the United Nations Resolutions.

### **The Methodology for Assessing Technical Compliance with the FATF Recommendations and the Effectiveness of AML/CFT Systems**

In the framework of supporting the efforts of the Middle East and North Africa Financial Action Task Force (MENAFATF) and for the purpose of preparing for the second round of the MENAFATF Mutual Evaluation based on the standards and methodology issued recently by the Financial Action Task Force (FATF), the Unit translated the Methodology for Assessing Technical Compliance with the FATF Recommendations and the Effectiveness of AML/CFT Systems into Arabic. The Unit submitted, during the 22nd Mutual Evaluation working Group of the MENAFATF conducted in Bahrain, a copy of the translated methodology to the MENAFATF to be circulated on the member countries for its final adoption.

## **The Kingdom Moves from the Regular Follow-up Process to Biennial Updates**

In the framework of the main achievements on the regional level for the year 2013, the Kingdom obtained an extensive regional tribute, whereby the 17<sup>th</sup> Middle East and North Africa Financial Action Task Force (MENAFATF) plenary meeting conducted in Khartoum in the Republic of Sudan during the period from April 30<sup>th</sup> – May 2<sup>nd</sup>, decided, after discussing the Third Follow-up Report of the Hashemite Kingdom of Jordan



that includes all the efforts exerted by all entities with regard to the anti money laundering and counter terrorist financing regime in the Kingdom which was reinforced by the Kingdom through taking several legislative, regulatory and supervisory procedures, that the Kingdom to provide its regular reports concerned with anti money laundering and counter terrorist financing regime to move from the regular Follow-up to Biennial Updates. That achievement comes as an admission from the plenary meeting for the unprecedented progress achieved by the Kingdom and as a coronation for its efforts in the framework of combating money laundering and terrorist financing for the Hashemite Kingdom of Jordan to become the first country on the level of the (MENAFATF) countries to move into the Biennial Updates every two years during a period of four years and after submitting its three Follow-up Reports only. The Kingdom achieved a precedent on the level of all countries members in the MENAFATF.

### **Chairmanship of the Sub-committee of the financial Information Units forum**

During the 7<sup>th</sup> meeting of the Financial Information Units Forum which was conducted in Khartoum in April 28<sup>th</sup>, 2013 on the margin of the 17<sup>th</sup> plenary meeting of the Middle East and North Africa Financial Action Task Force, the countries represented by the sub-committee of the Financial Information Units forum unanimously agreed to choose the Jordanian Anti Money Laundering and Counter Terrorist Financing Unit as the chairman of the mentioned sub-committee the successor of the state of Qatar as an admission of the Unit's effective and distinguished role in the Middle East and North Africa Financial Action Task Force.



## **The Unit's Participation in the 17<sup>th</sup> Middle East and North Africa Financial Action Task Force Plenary Meeting**

The Unit participated in the 17<sup>th</sup> Middle East and North Africa Financial Action Task Force (MENAFATF) plenary meeting which was conducted in Khartoum, Republic of Sudan during the period from April 30<sup>th</sup>, 2013 till May 2<sup>nd</sup>, 2013.

In addition, the Unit participated in the Financial Information Units Forum of the member countries of MENAFATF. The Chief of the Unit/ Mrs. Dana Junbulat was chosen as the chairman of the MENAFATF FIUs Forum Sub-committee which aims at reinforcing the role of the FIUs of the MENAFATF member countries. Furthermore, the Unit attended the meetings of the MENAFATF Mutual Evaluation Working Group and the Technical Assistance and Typologies Working Group which were conducted on the margin of the MENAFATF 17<sup>th</sup> plenary meeting.

## **The MENAFATF 21st Mutual Evaluation Working Group Inter-sessional Meeting**

The Anti Money Laundering and Counter Terrorist Financing Unit participated in the MENAFATF 21st Mutual Evaluation Working Group Inter- sessional Meeting which was held in Bahrain during the period from 5-6/6/2013 for the purposes of amending the "Follow-Up Process of the First Round paper" and the "Mutual Evaluation Procedures Paper".

## **The Financial Action Task Force (FATF) Plenary Meeting**

The Unit participated in the FATF plenary meeting which was held in Oslo, Norway during the period from June 19th-21st, 2013. In addition, the Unit participated in the FATF Working Group on Evaluations and Implementation (WGEI) which was conducted during the period from June 17th-18th, 2013 on the margin of the mentioned FATF plenary meeting.

## **The 21st Egmont Group Plenary Meeting**

The Unit, chaired by" Mrs. Dana Junbulat/ Chief of the Unit, participated in the 21<sup>st</sup> Egmont Group plenary meeting which was conducted in Sun City, Republic of South Africa during the period from July 1st-5th, 2013 with the participation of counterpart units from all over the world, noting that the Unit is an Egmont member since July 2012. The mentioned meetings were attended by (380) participants from the Financial Intelligence Units (FIUs), (15) international organizations and (3) other agencies.

## **The Unit's Participation in the 18th Middle East and North Africa Financial Action Task Force Plenary Meeting**

The Unit participated in the 18th Middle East and North Africa Financial Action Task Force (MENAFATF) plenary meeting which was conducted in Manama, Bahrain during the period from November 26th- 28th, 2013 chaired by the Republic of Sudan. The plenary meeting discussed during its sessions several important topics and took a number of decisions and the most important was adopting the amendments made to the MENAFATF Memorandum of Understanding in addition to adopting some amendments made to the MENAFATF Internal Regulation.

## **The Unit's Participation in the Financial Action Task Force (FATF) and the Middle East and North Africa Financial Action Task Force (MENAFATF) Joint Typologies Experts' Meeting**

The Unit participated in the Joint Typologies Experts' meeting which was conducted by the FATF and MENAFATF during the period from December 2nd – 4th, 2013 in Doha, Qatar hosted by the Qatar Central Bank and the National Anti-Money Laundering / Counter Financing of Terrorism (AML/CFT) Committee of Qatar. The meeting brought together more than (180) experts from (40) countries and (14) regional and international organizations to examine current methods and trends in money laundering and terrorist financing. Workshops at the meeting focused on the following four specific areas (non-profit organizations, financial flows linked to illicit production and trafficking of Afghan drugs, physical transportation of cash, and gold trade).

## Lectures, Training, Workshops and Meetings Nationally

Date	Subject	Organizing Entity	Place
19 – 21/2	Training Course Titled "International Cooperation and Mutual Legal Assistance"	Anti Corruption Commission within the Twinning Project with the State of Finland	Jordan
24 – 28/2	Training on "Scientific Techniques for Detecting the Forgery of Documents, Checks and Signatures"	The Institute of Banking Studies	Jordan
24 – 28/2	A workshop Titled "Criminal Investigations and Anti-Money Laundering"	British Embassy	Jordan
14 – 18/4	Anti Money Laundering and Proceeds of Crime Tracking	Anti Corruption Commission within Twinning Project with the State of Finland	Jordan
5 -8/5	A Training Course Titled "Investigating, Prosecuting and Adjudicating Money Laundering Cases"	World Bank and the Anti Money Laundering and Counter Terrorist Financing Unit	Jordan
28/5	A Meeting with the Inspection Committees on Pertaining to Goldsmithing and Sale of Jewellery, Precious Metals and Gems' Shops	The Anti Money Laundering and Counter Terrorist Financing Unit	Amman - Jordan
12 – 13/6	Risk Management Conference 2013	Banks Association in cooperation with Albatros for Consultation	Jordan

3/7	A Meeting with the Inspection Committees on Pertaining to Goldsmithing and Sale of Jewellery, Precious Metals and Gems' Shops	The Anti Money Laundering and Counter Terrorist Financing Unit	Jordan
19 – 20/8	Workshop Titled "Electronic Fraud Transactions in Banks"	Banks Association	Jordan
25 – 28/8	The Sudanese Financial Intelligence Unit Visit to the Unit to be informed with the Jordanian FIU's practical experience in the field of anti money laundering and counter terrorist financing	The Unit	Jordan
4/9	The Anti Money Laundering and Counter Terrorist Financing Law	The Unit in cooperation with Anti Drugs Directorate	Jordan
15 – 19/9	A Workshop on "FATF International Standards on Combating Money Laundering and the Financing of Terrorism and Proliferation and the Methodology for Assessing Technical Compliance with the FATF Recommendations and the Effectiveness of AML/CFT Systems"	The Anti Money Laundering and Counter Terrorist Financing Unit in cooperation with Dr. Rana Matar	Jordan
21/9	A Meeting with the Inspection Committees on Pertaining to Goldsmithing and Sale of Jewellery, Precious Metals and Gems' Shops	The Anti Money Laundering and Counter Terrorist Financing Unit	Aqaba - Jordan



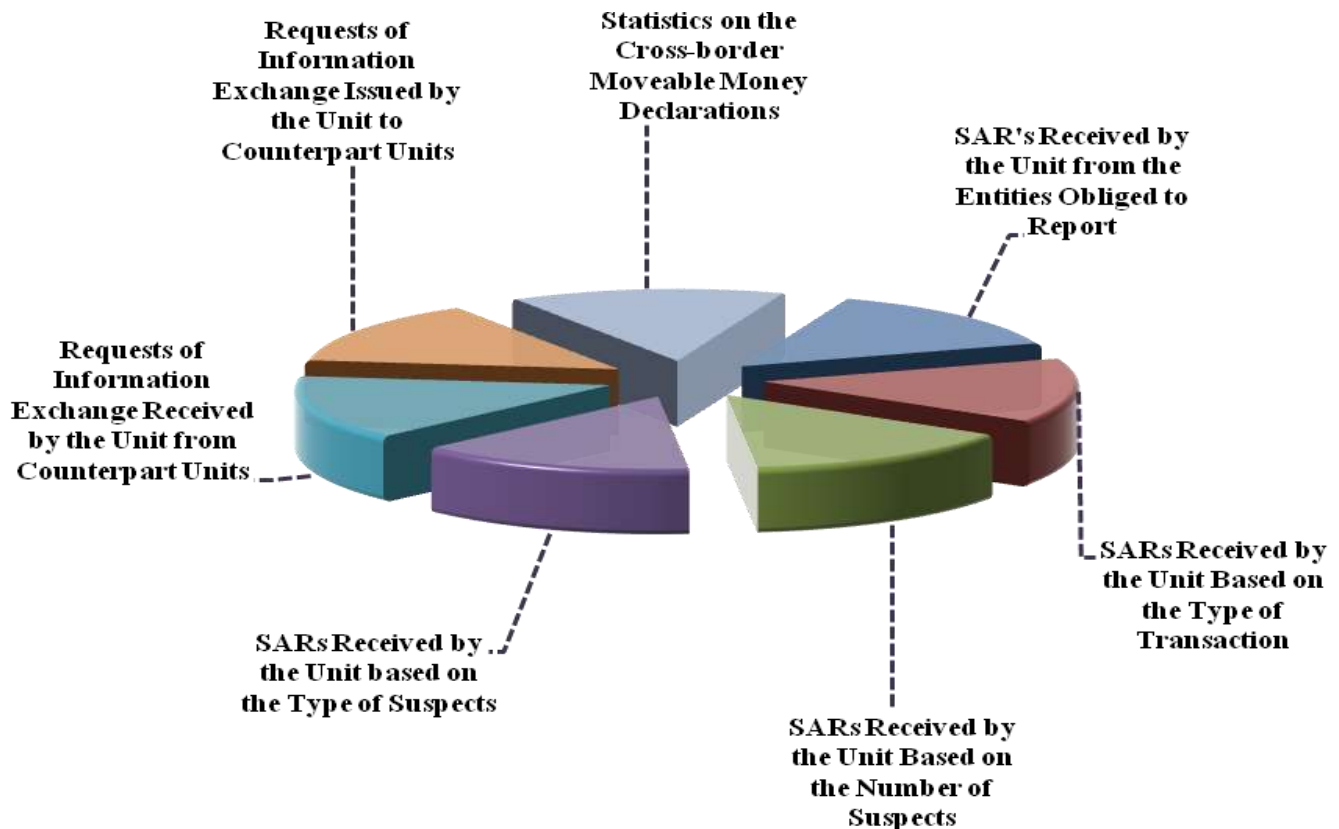
29/9 – 3/10	Workshop on "Strengthening the Institutional Framework on the Fight Against Financial and Economic Crimes"	The Spanish Embassy in Amman and the Spanish Agency for International Cooperation and Development in cooperation with the Public Security Directorate	Jordan
2 -3/10	Workshop on "the Effective Implementation of United Nations Security Council Resolutions and the Relevant Conventions and International Standards on Combating Money Laundering and Financing of Terrorism and Proliferation"	The Middle East and North Africa Financial Action Task Force (MENAFATF) in collaboration with the Anti Money Laundering and Counter Terrorist Financing Unit and the Counter Terrorism Executive Directorate (CTED)	Jordan
28 – 29/10	The "Secured Electronic Transactions Forum"	Jordan Today Centre for Developments	Jordan
11 – 12/12	A Workshop on Recovering the Proceeds of Crime	Ministry of Justice in cooperation with Criminal Justice Development Project	Jordan

## Lectures, Training, Workshops and Meetings Regionally and Internationally

Date	Subject	Organizing Entity	Place
15 – 17/1	The" Regional Working Group Meeting on the Global Initiative of the United Nations on Preventing Abuse of the Non-profit Sector to Finance Terrorism"	The Central Bank of Qatar, Qatar National Anti Money Laundering and Terrorism Financing Committee and the United Nations Counter-Terrorism Committee Executive Directorate	Doha - Qatar
26 – 27/3	5th Compliance and Anti Money Laundering Seminar	Thomson Reuters	Kingdom of Saudi Arabia
28/4	7th Meeting of the Financial Intelligence Units Forum and the FIUs Forum Sub-committee Meeting	The Middle East and North Africa Financial Action Task Force (MENAFATF)	Khartoum - Sudan
30/4 – 2/5	17th Plenary Meeting of the Middle East and North Africa Financial Action Task Force (MENAFATF)	The Middle East and North Africa Financial Action Task Force (MENAFATF)	Khartoum - Sudan
5 – 6/6	The MENAFATF 21st Mutual Evaluation Working Group Inter- Sessional Meeting for the purposes of amending the "Follow-Up Process of the First Round paper" and the "Mutual Evaluation Procedures Paper"	The Middle East and North Africa Financial Action Task Force (MENAFATF)	Manama - Bahrain
19 – 21/6	The Financial Action Task Force (FATF) Plenary Meeting	The Financial Action Task Force (FATF)	Oslo - Norway

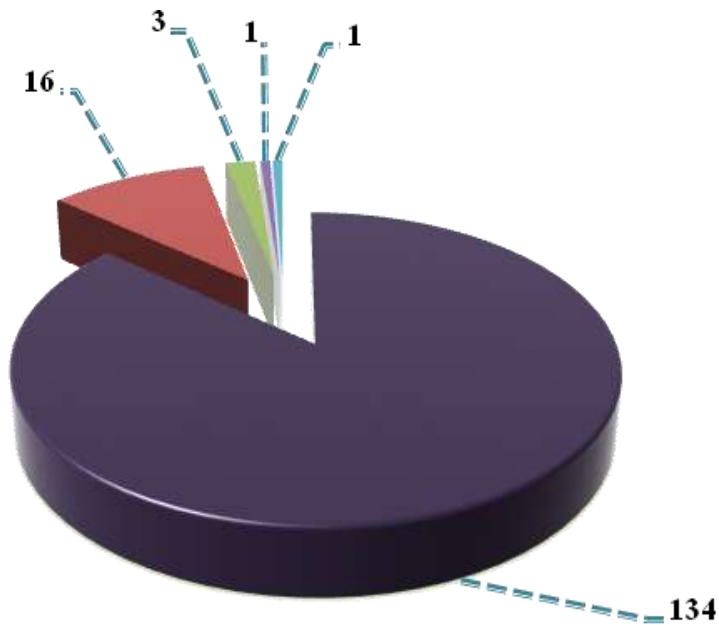
<b>1 – 5/7</b>	The 21st Egmont Group Plenary Meeting	Egmont Group	Sun City – The Republic of South Africa
<b>25 – 27/9</b>	Italy Seminar on the Efforts Towards the Fight Against Money Laundering and Asset Recovery Activities	BANCA D ITALIA	Italy
<b>6-10/10</b>	A Training Course Titled "Combating Money Laundering and Terrorist Financing – The New Standard Methodology"	IMF – Middle East Center for Economics and Finance	Kuwait
<b>24/11</b>	8th Meeting of the Financial Intelligence Units Forum and the FIUs Forum Sub-committee Meeting	The Middle East and North Africa Financial Action Task Force (MENAFATF)	Bahrain
<b>25/11</b>	17th MENAFATF Technical Assistance and Typologies Working Group	The Middle East and North Africa Financial Action Task Force (MENAFATF)	Bahrain
<b>26 – 28/11</b>	18th Plenary Meeting of the Middle East and North Africa Financial Action Task Force (MENAFATF)	The Middle East and North Africa Financial Action Task Force (MENAFATF)	Bahrain
<b>2 – 4/12</b>	(FATF) and(MENAFATF) Joint Typologies Experts' Meeting	The Middle East and North Africa Financial Action Task Force (MENAFATF) and the Financial Action Task Force (FATF)	Qatar

# Chapter Four: Notifications of Transactions Suspected to be Related to Money Laundering or Terrorist Financing



### SARs Received by the Unit from the Entities Obligated to Report for 2013

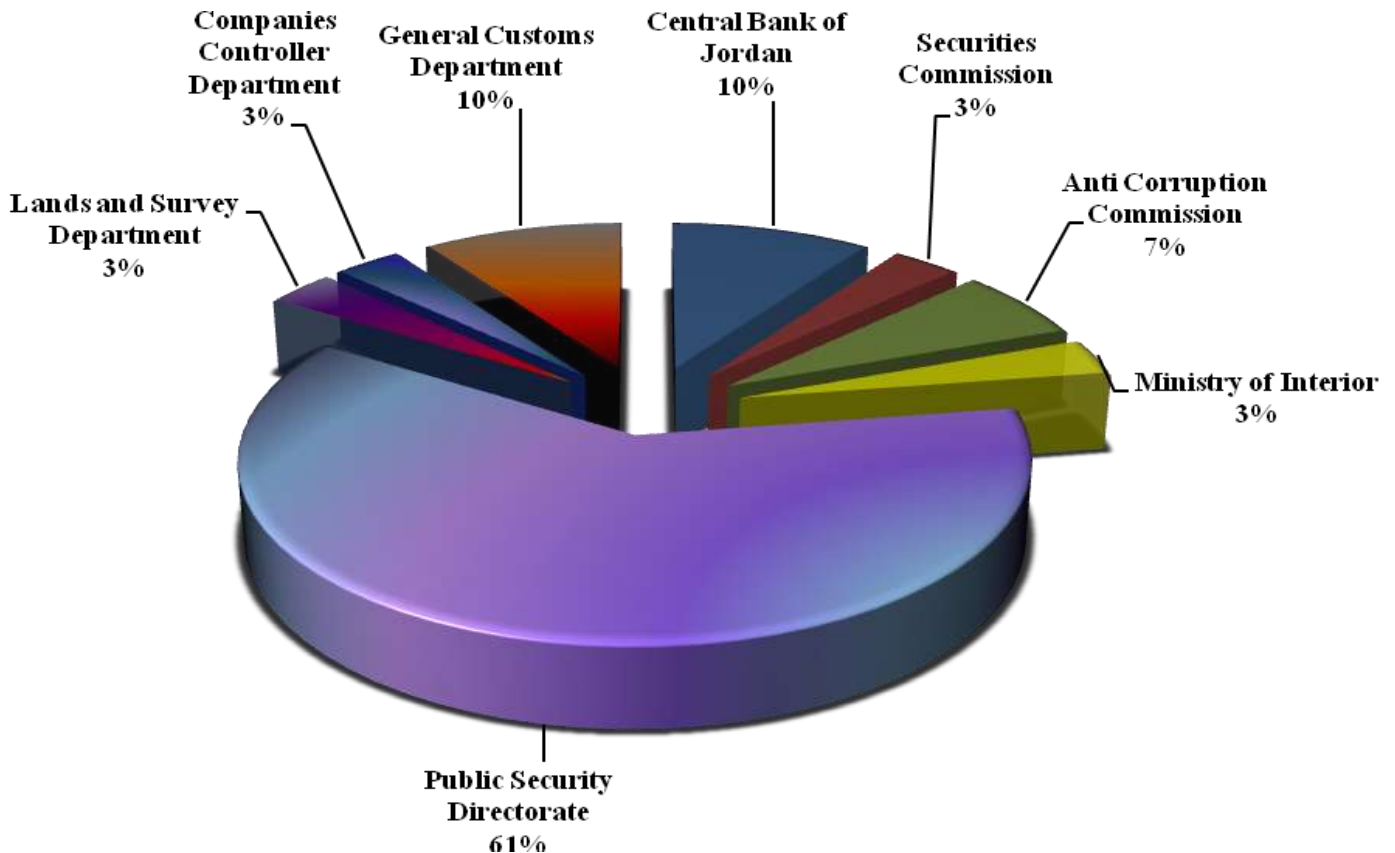
Entity	Number of SARs
Banks	134
Money exchange companies	16
Companies subject to the supervision of the Securities Commission	3
Insurance companies	1
Financial companies	1
<b>Total</b>	<b>155</b>



- Banks
- Money exchange companies
- Companies subject to the supervision of the Securities Commission
- Insurance companies
- Financial companies

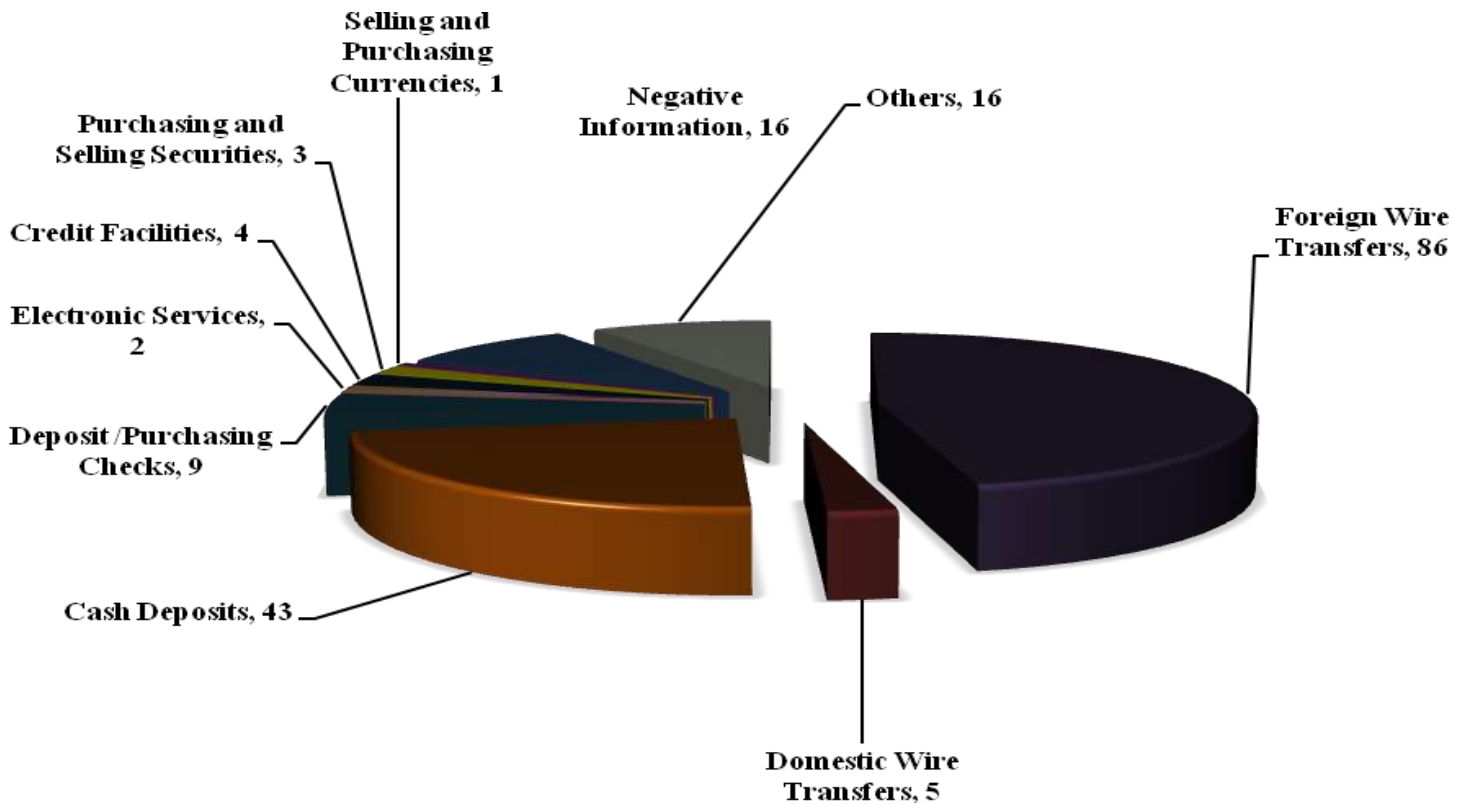
## Notifications Received by the Unit from Regulatory and Supervisory Authorities and Other Competent Authorities for 2013

Entity	Number of SARs
Central Bank of Jordan	3
Securities Commission	1
Anti Corruption Commission	2
Ministry of Interior	1
Public Security Directorate	19
Lands and Survey Department	1
Companies Controller Department	1
General Customs Department	3
<b>Total</b>	<b>31</b>



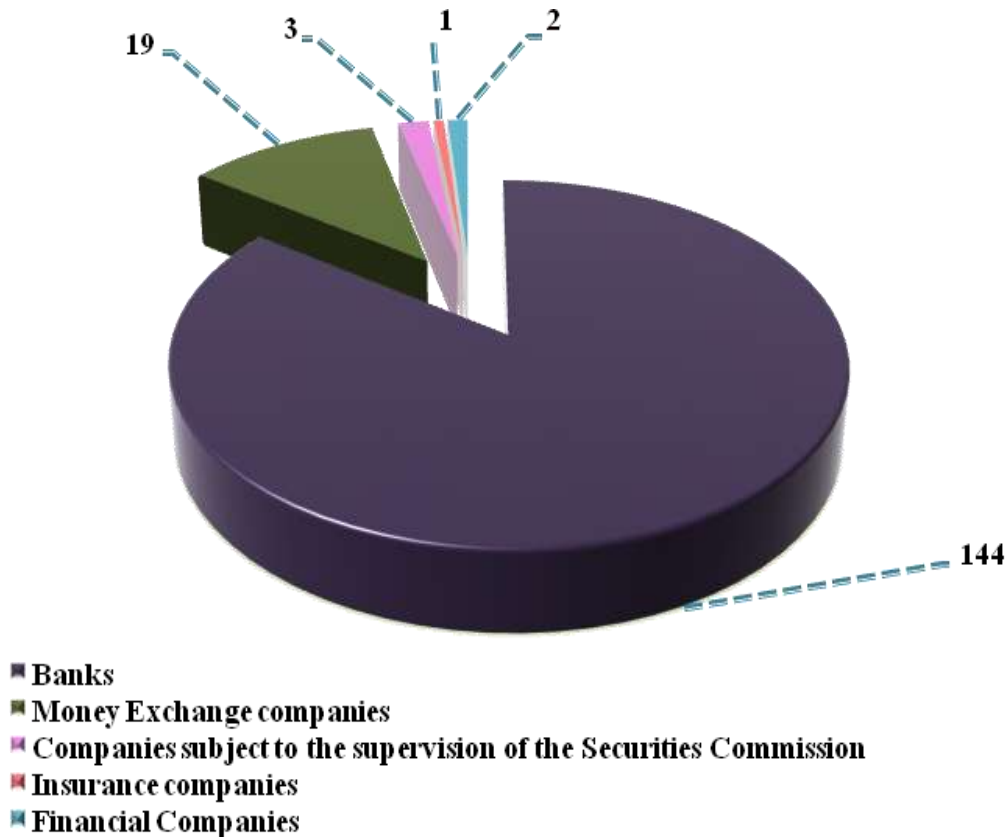
### SARs Received by the Unit Based on the Type of Transaction for 2013

Type of Transactions	Number of SARs
Foreign Wire transfers	86
Domestic wire transfers	5
Cash Deposits	43
Deposit /Purchasing Checks	9
Electronic Services	2
Credit Facilities	4
Purchasing and Selling Securities	3
Selling and Purchasing Currencies	1
Negative Information	16
Others	16
<b>Total</b>	<b>185</b>



### SARs Received by the Unit Based on the Number of Suspects for 2013

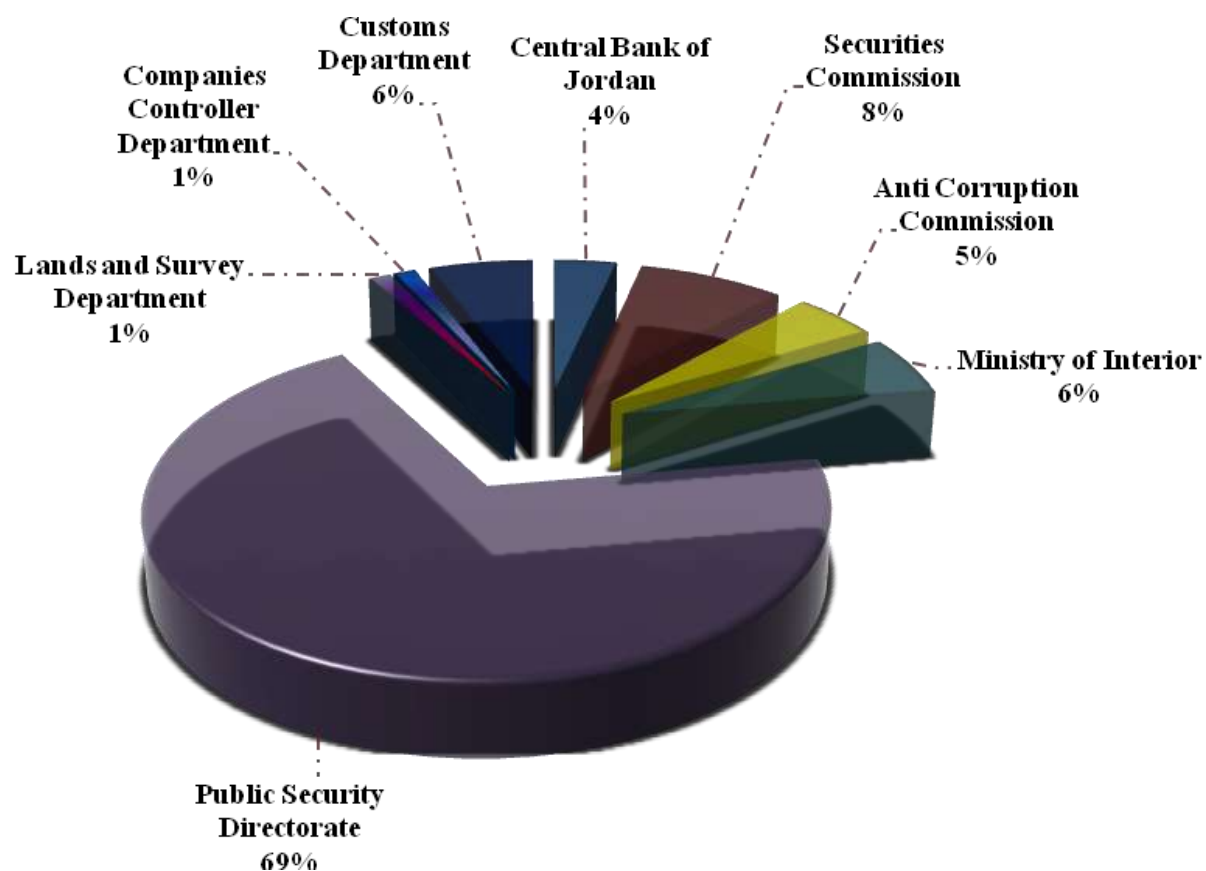
Entity	Number of Suspects
Banks	144
Money Exchange companies	19
Companies subject to the supervision of the Securities Commission	3
Insurance companies	1
Financial Companies	2
<b>Total</b>	<b>169</b>





### Notifications Received by the Unit Based on the Number of Suspects for 2013

Entity	Number of Suspects
Central Bank of Jordan	3
Securities Commission	7
Anti Corruption Commission	4
Ministry of Interior	5
Public Security Directorate	59
Lands and Survey Department	1
Companies Controller Department	1
Customs Department	5
<b>Total</b>	<b>85</b>



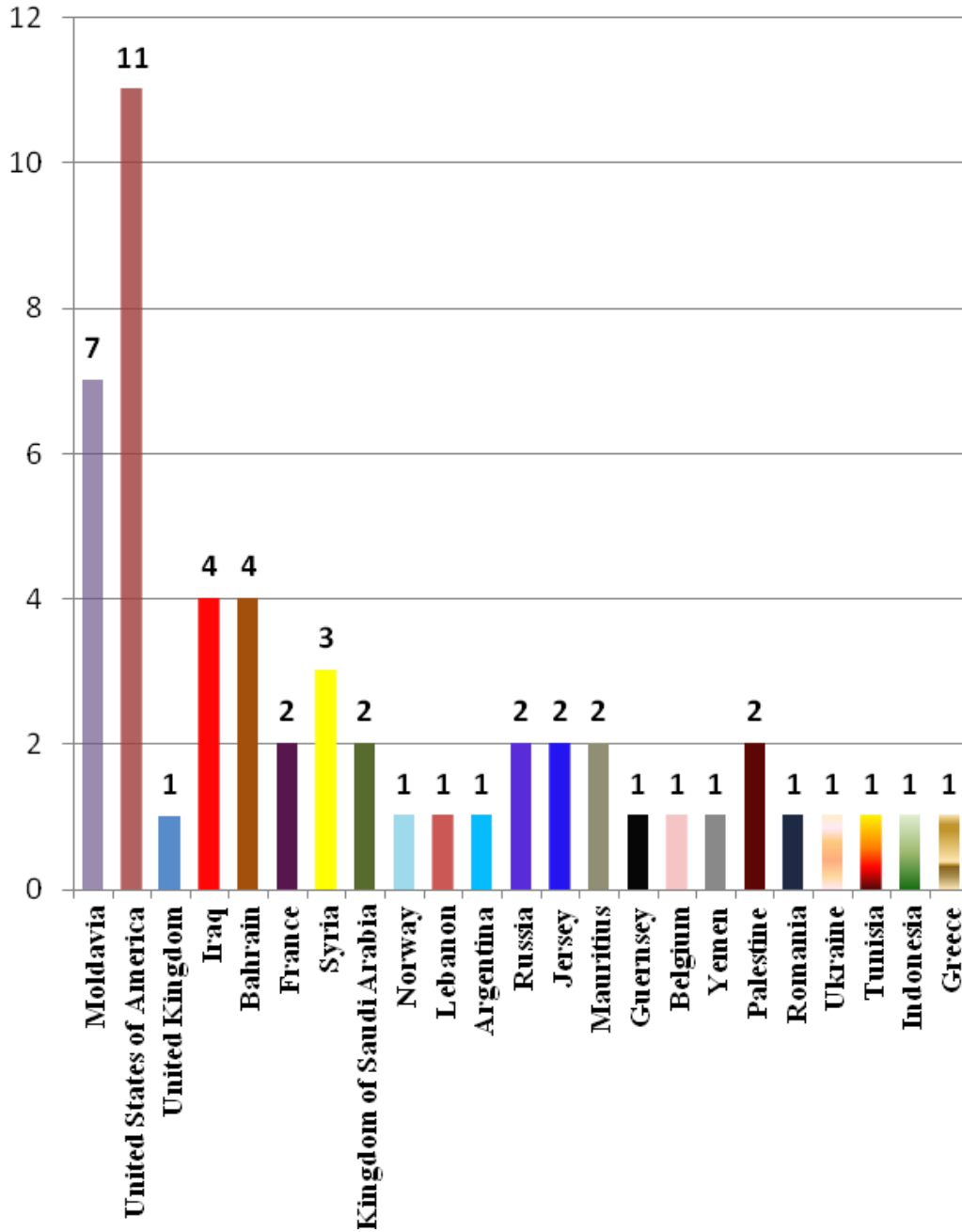
### SARs Received by the Unit based on the Type of Suspects for 2013

Entity	Natural Person	Legal Person
Banks	118	26
Money exchange companies	19	0
Companies subject to the supervision of the Securities Commission	3	0
Insurance companies	0	1
Financial companies	1	1
<b>Total</b>	<b>141</b>	<b>28</b>

### Notifications Received by the Unit Based on the Type of Suspects for 2013

Entity	Natural Person	Legal Person
Central Bank of Jordan	2	1
Securities Commission	1	6
Anti Corruption Commission	3	1
Ministry of Interior	1	4
Public Security Directorate	48	11
Lands and Survey Department	1	0
Companies Controller Department	0	1
Customs Department	4	1
<b>Total</b>	<b>60</b>	<b>25</b>

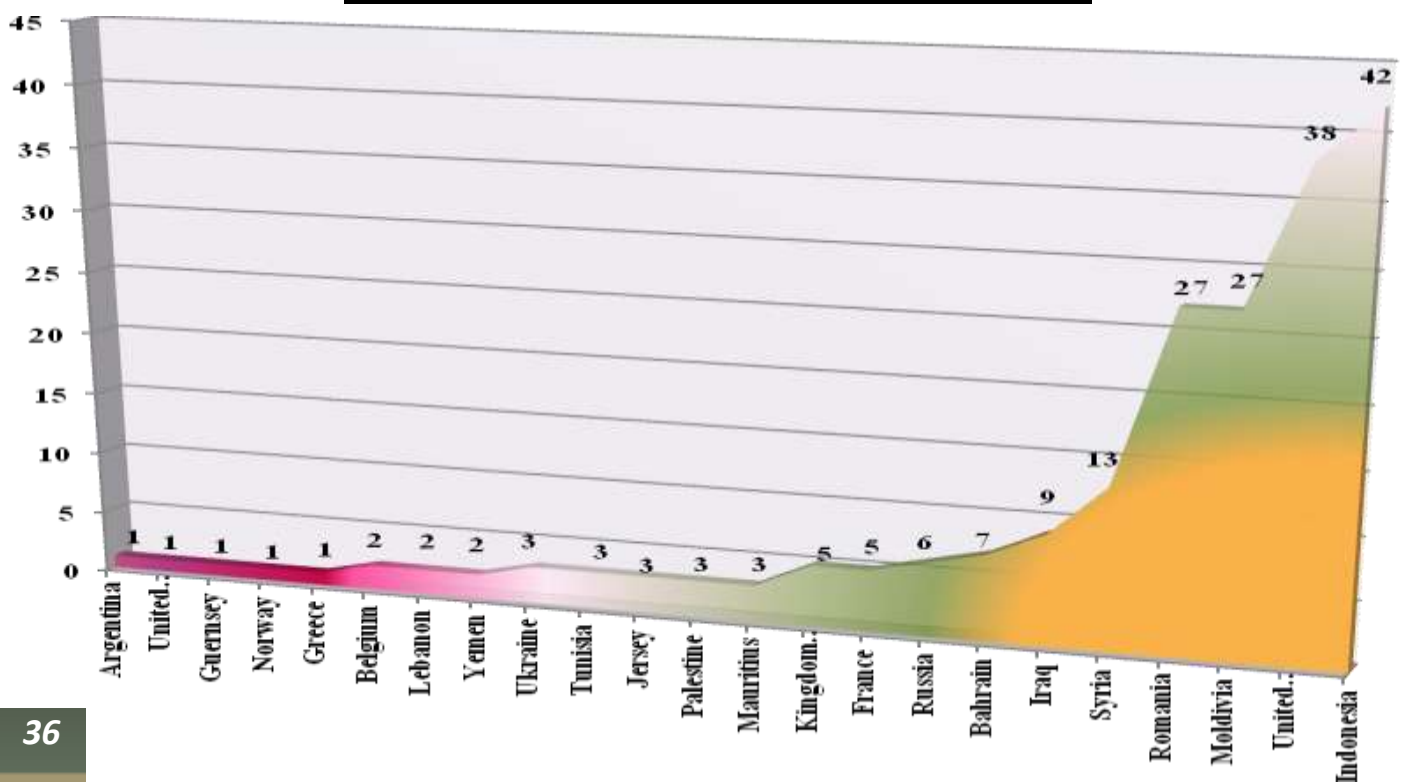
**Requests of Information Exchange Received by the Unit from Counterpart Units (Egmont Group Members and Non- members) for 2013 According to the Country**



Country	Number of Requests
Moldavia	7
United States of America	11
United Kingdom	1
Iraq	4
Bahrain	4
France	2
Syria	3
Kingdom of Saudi Arabia	2
Norway	1
Lebanon	1
Argentina	1
Russia	2
Jersey	2
Mauritius	2
Guernsey	1
Belgium	1
Yemen	1
Palestine	2
Romania	1
Ukraine	1
Tunisia	1
Indonesia	1
Greece	1
<b>Total</b>	<b>53</b>

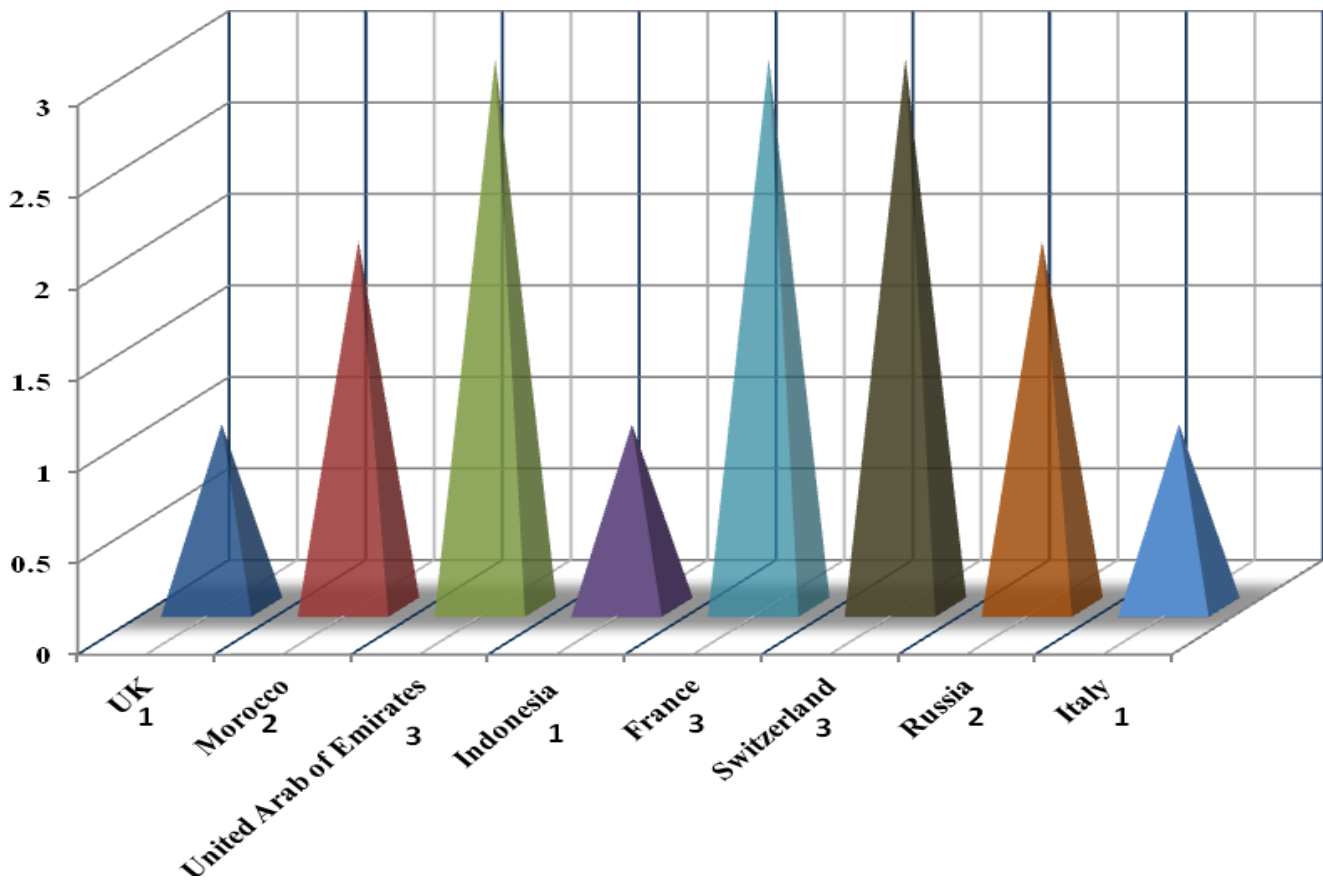
**Requests of Information Received by the Unit from Counterpart Units (Egmont Group Members and Non- members) for 2013 According to the Number of Suspects**

Country	Number of Suspects
Argentina	1
United Kingdom	1
Guernsey	1
Norway	1
Greece	1
Belgium	2
Lebanon	2
Yemen	2
Ukraine	3
Tunisia	1
Jersey	3
Palestine	3
Mauritius	3
Kingdom of Saudi Arabia	5
France	5
Russia	6
Bahrain	7
Iraq	9
Syria	13
Romania	27
Moldivia	27
United States of America	38
Indonesia	42
<b>Total</b>	<b>205</b>



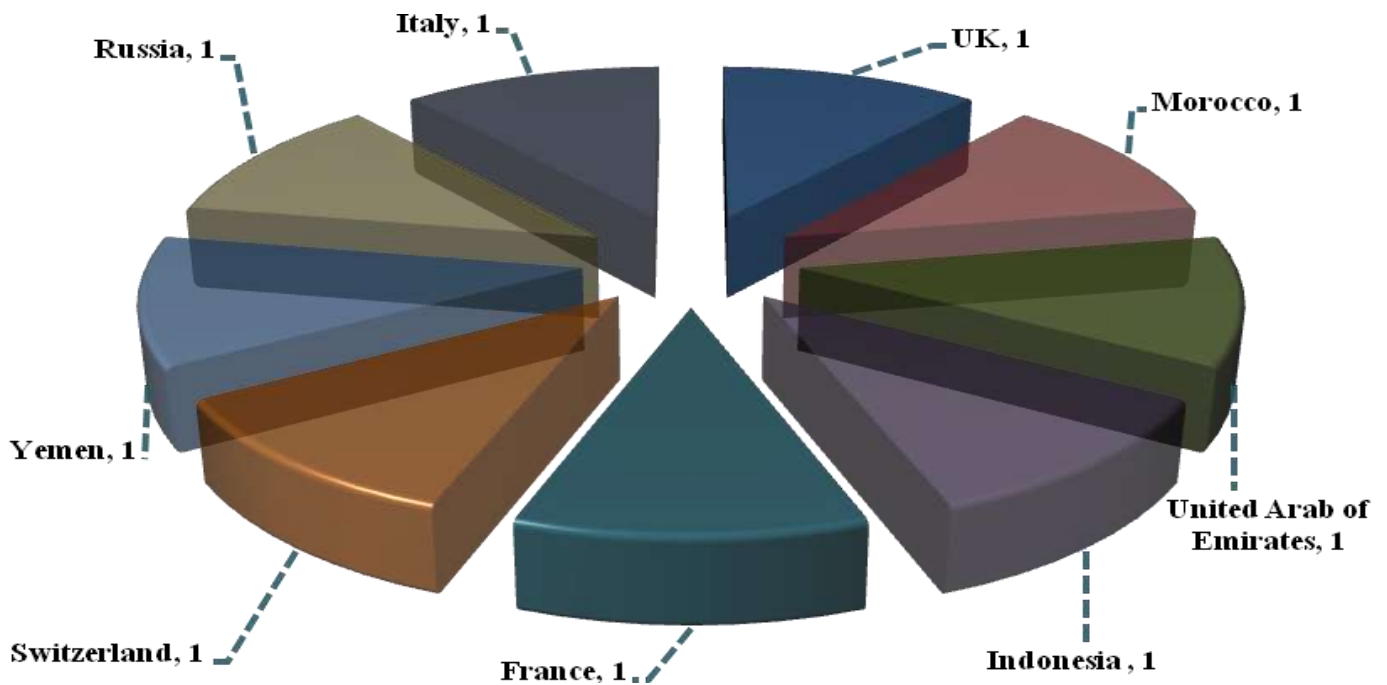
**Requests of Information Issued by the Unit to Counterpart Units (Egmont Group Members and Non- members) for 2013 According to the Number of Suspects**

Country	Number of Suspects
UK	1
Morocco	2
United Arab of Emirates	3
Indonesia	1
France	3
Switzerland	3
Russia	2
Italy	1
<b>Total</b>	<b>16</b>



**Requests of Information Exchange Issued by the Unit to Counterpart Units (Egmont Group Members and Non- members) for 2013 According to the Country**

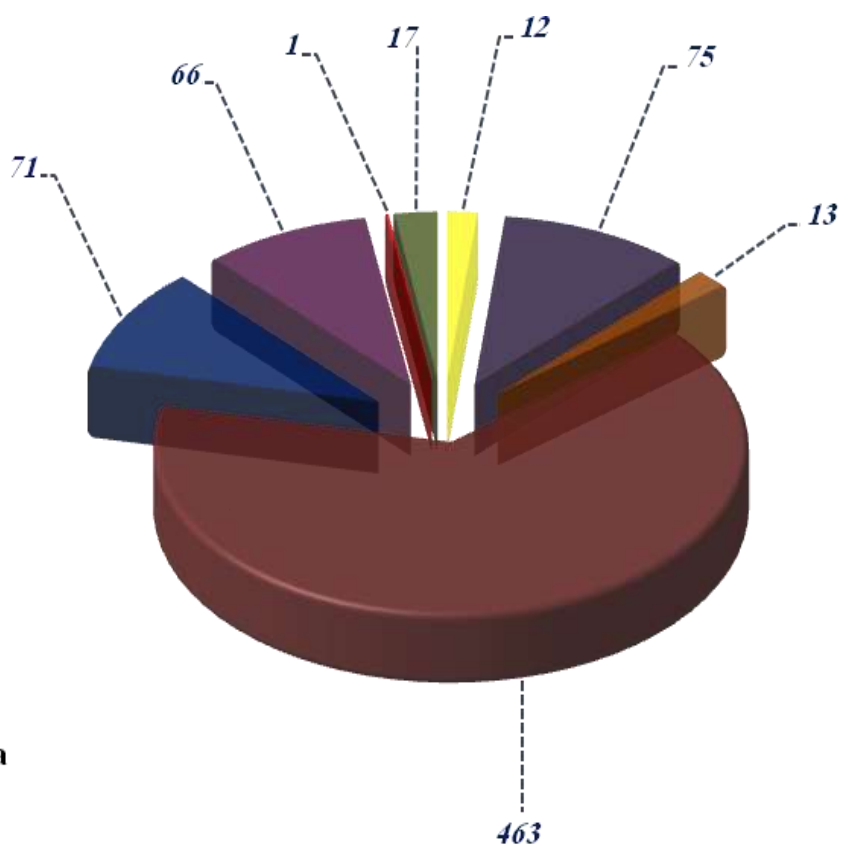
Country	Number of Requests
UK	1
Morocco	1
United Arab of Emirates	1
Indonesia	1
France	1
Switzerland	1
Yemen	1
Russia	1
Italy	1
<b>Total</b>	<b>9</b>



### Statistic on the Cross-border Moveable Money Declarations Filled in for 2013

Custom Center	Number of Declarations	Total of Declarations in Jordanian Dinar
Al Omari Custom Center	12	514,367
Al Karama Custom Center	75	185,566,627
Al Mudawara Custom Center	13	448,461
Passengers airport Custom	463	389,621,745
Jaber Custom Center	71	10,511,254
King Hussein Bridge Custom	66	31,012,773
Amman Civil Airport Custom - Marka	1	19,852
Jordan Valley Crossing Custom	17	1,119,369
<b>Custom Center</b>	<b>718</b>	<b>618,814,448</b>

- Al Omari Custom Center
- Al Karama Custom Center
- Al Mudawara Custom Center
- Passengers airport Custom
- Jaber Custom Center
- King Hussein Bridge Custom
- Amman Civil Airport Custom - Marka
- Jordan Valley Crossing Custom



### Cross-border Moveable Money Declaration for 2013

Year	Number of Declarations	Total of Declared Amounts	Cases Referred to the Customs General Prosecutor		
			Number of Non-Declaration Cases/JOD	Value of Non-declared Amounts/JOD	Total Imposed Fines/JOD
2013	(718) declaration	(618,814,448)	14	(1,568,444)	(32,597)



# Chapter Six: Legislation



# Anti Money Laundering and Counter Terrorist Financing Legislation

<b>Law</b>	Law No.(46) For 2007 Anti Money Laundering and Counter Terrorist Financing Law and Amendments thereto
<b>Regulations</b>	Regulation No. (44) for the year 2008 Regulation of the National Anti Money Laundering and Counter Terrorist Financing Committee and amendments thereto
	Regulation No. (40) for the year 2009 Regulation of the Anti Money Laundering and Counter Terrorist Financing Unit and Amendments related thereto
<b>Instructions and Guidelines</b>	Anti Money Laundering and Counter Terrorist Financing Instructions No. 51/2010 of Banks and the Guidelines related thereto
	Anti Money Laundering and Counter Terrorist Financing Regulation related to Money Exchange Companies No. (2/2010) and Guidelines thereto
	Instructions on Anti Money Laundering and Counter Terrorist Financing in Securities Activities and Guidelines related thereto
	Anti Money Laundering and Counter Terrorist Financing Instructions of Insurance Activities No. 6/2010 and Amendments thereto and Guidelines related thereto
	Anti Money Laundering and Counter Terrorist Financing Instructions Pertaining to Goldsmithing and Sale of Jewelry, Precious Metals and Gems 'Shops for the year 2010 and Amendments thereto and Guidelines related thereto
	Anti Money Laundering and Counter Terrorist Financing Instructions Pertaining to Licensed Real Estates and its Developments for the year 2010 and Guidelines related thereto
	Anti Money Laundering and Counter Terrorist Financing Instructions Pertaining to Companies which exercise the Activity of Financial Leasing for the year 2011 and Guidelines related thereto
	Instructions No. (3) for the year 2011 Anti Money Laundering and Counter Terrorist Financing Instructions for Entities Exercising any of the Financial Activities and Guidelines related thereto
	Instructions No. (1) for the year 2012 the Anti Money Laundering and Counter Terrorist Financing Instructions of Entities Providing Postal Services and Guidelines related thereto
	Instructions No. (1) for the Year 2010 Instructions for Implementing the Obligations Provided in Security Council Resolution No. 1267 (1999) and Other Relevant Resolutions and amendments thereto
<b>Instructions for Implementing the Relevant Security Council Resolutions</b>	Instructions No. (2) for the Year 2010 Instructions for Implementing the Obligations Provided in Security Council Resolution No. 1373 (2001) and Other Relevant Resolutions and amendments thereto
	Controls and Basis Related to Reporting Transactions Suspected to be Related to Anti Money Laundering and Counter Terrorist Financing Instructions for the year 2011
<b>Other Instructions</b>	Instructions of Notifying the Entities Obligated to Report of Receiving the SAR by the Unit No. (1) for the year 2011
	Instructions on Forms and Mediums Relating to Notifications on the Transactions Suspected to be Related to Money Laundering or Terrorist Financing No. (2) for the year 2011
	Instructions of the Cross-border Moveable Money Declaration No. (4) for the year 2011
	Instructions No. (1) for the year 2012 the Means that Insure Providing the Regulatory Authorities and Other Competent Authorities with any Data or Information available within the Unit's Database
	Internal Instructions No. (1) for the year 2011 Internal Organization for the Anti Money Laundering and Counter Terrorist Financing Unit Instructions
<b>Internal Instructions</b>	Internal Instructions No. (6) for the year 2011 the Use of the Metal Cabinets and Cupboards of Notifications Instructions
	Internal Instructions No. (7) for the year 2011 the Database of Information on Transactions Suspected to be Related to Money Laundering or Terrorist Financing, Conditions and Guarantees of Maintaining Confidentiality thereto
	Personal Commitment Form for Compliance With the Charter of Professional Conduct Related to Information Security and Protection

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