



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



Annual Report 2014



His Majesty King Abdullah II Ibn Al Hussein



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

Chapter One: National Anti Money Laundering and Counter Terrorist Financing Committee



Ministry of Justice

وزارة التنمية الاجتماعية



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



National Committee Tasks and Authorities

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

1. Deputy Governor of the Central Bank of Jordan - 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 the Companies
8. A commissioner of the Securities Commission Board
9. Chief of the Unit

The National Anti Money Laundering and Counter Terrorist Financing Committee undertakes to perform 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 this 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 this law.

Regulation No. (44) for the year 2008 and the amendments thereto, Regulation of the National Committee's function was issued which determined the National Committee meetings, the necessary quorum of the Committee's meetings, decisions taken, its recommendations, the committee's modus operandi 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

H. E. Judge Mr. Ahmad Jamaliah

Member

Secretary General of the Ministry of Interior¹

H. E. Mr. Samir Mbaydeen

Member

Secretary General of the Ministry of Finance²

H. E. Dr. Ezzedine Kanakrieh

Member

Secretary General of the Ministry of Social Development

H.E Mr. Omar Hamzeh

Member

Secretary General of the Ministry of Industry and Trade³

H. E. Mrs. Maha Ali

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

¹ as of April 2014 instead of H. E. Mr. Sameh Majali

² as of June 2014 instead of H. E. Dr. Omar Al Zoubi

³ as of April 2014 instead of H.E. Mrs. Rana Tahboub

Chapter Two: The Anti Money Laundering and Counter Terrorist Financing Unit



ANTI MONEY LAUNDERING
& COUNTER TERRORIST FINANCING UNIT

Chief Statement

The year of 2014 is not different from the previous years of the Unit's work; thus, success is a journey; in which the more that we reach for our maximum aspirations, we are stubborn to draw a much more bigger aspirations and worked as much as we can with a spirit of forward-looking, motivated and full of energy.

During this year, we raised our concerns with impartiality, learnt from our previous experiences and we worked to keep up with everything new in the field of anti money laundering and counter terrorist financing whether it was through following-up the relevant national legislation or through amending the anti money laundering and counter terrorist financing legislation for the entities subject to the provisions of the Law in line with the revised International Standards, the Methodology of assessing compliance with such standards and its Interpretive Notes.



We developed our international commitments through amending the Instructions for Implementing the Obligations provided in Security Council Resolutions of Al-Qaida and Taliban and associated members and entities followed by the issuance of a Guidance which serves as a course of action for the entities subject to the provisions of these instructions for implementation. Furthermore, we followed our former approach in international cooperation through strengthening such cooperation by signing bilateral Memoranda of Understanding with counterpart units and through receiving and issuing requests of information from/to counterpart units.

Because training and capacity building is a necessary and essential step for reinforcing the capacities and strengthening the weaknesses, the Unit hosted and participated in a lot of training courses and regional and international conferences and contributed in providing several of raising awareness lectures aiming at engaging all the relevant entities in the framework of anti money laundering and counter terrorist financing.

It pains me what is happening today of security disturbances in a number of neighboring countries and what is experienced now by the region from tension and risks of terrorism which brings us a much greater responsibility to take all the measures to disrupt any financing for such crimes.

We are serious about our ambitions, our foundation in such deeds is our work in a team work spirit between the Unit and the national authorities and our strategic partners who are the real capital which we depends on for achieving our vision and objectives.

May Allah the Almighty help us to leave a great impact in the history of this country to guide us in serving it under the Hashemite flag with the young leadership of our beloved King his Majesty King Abdullah II Ibn Al Hussein.

Chief of the Unit
Dana T. Junbulat

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 on the National, Regional and International Levels



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 reason, 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.
- Ministry of Social Development/ Charities Registry.
- Anti Corruption Commission.
- Income Tax and Sales Department.
- General Intelligence Department.
- Public Security Directorate.
- All Banks operating in the Kingdom.
- Chairman of the ACAMS.

On the Regional and International Level

Reinforcing Cooperation on the Regional and International Level

Based on the Unit's belief in the importance of the international cooperation as a fundamental basis for developing the mechanisms and ways of combating ML/TF, the Chief of the Unit/ Mrs. Dana Junbulat welcomed in the Unit's premises during the year of 2014 a number of international experts and international taskforces and organizations concerned with anti money laundering and counter terrorist financing for discussing a number of important topics and latest developments in the field of combating ML/TF and recent updates related to the financial intelligence units (FIUs) work and these authorities are:-

- International Monetary fund (IMF).
- The Tunisian Anti Corruption commission.
- The Acting Director of the Saudi Embassy.
- A Number of Heads of FIUs.
- The Expedition Mission of Europe Council.
- Representatives from Canada's Department of foreign Affairs, Trade and Development.
- World Bank (WB).
- Bank of Europe for Reconstruction and Development.

The Visit of the Tunisian National Commission for Anti Corruption Delegation

The Tunisian National Commission for Anti Corruption visited the Anti Money Laundering and Counter Terrorist Financing Unit with the attendance of the Jordanian Anti Corruption Commission on Thursday June 5th, 2014. During the mentioned visit, the Jordanian Anti Money Laundering and Counter Terrorist Financing Unit presented its experience, in addition to the collaboration and cooperation with the national agencies including the Jordanian Anti Corruption Commission for the purposes of exchanging information on money laundering and terrorist financing. In addition, the Tunisian Anti Corruption Commission presented its experience in combating corruption cases and the most important procedures followed in investigations and in dealing with such cases.



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:-

On the National Level:

A Workshop for Training Supervisors on AML/CFT Compliance Supervision

The Unit organized in collaboration with the (World Bank) a workshop for Training Supervisors on AML/CFT Compliance Supervision during the period from March 9th – 11th, 2014 with the participation of the Anti Money Laundering and Counter Terrorist Financing Unit's employees in addition to the participation of a number of the Central Bank of Jordan's employees specialized in banks and exchange companies, operating in the Kingdom, off-site and on-site supervision in the field of AML/CFT compliance requirements.

The mentioned workshop addressed several important specialized topics in the field of banking supervision and inspection including risk based approach to AML/CFT supervision for compliance requirements, risk assessment encountered by banks and exchange companies in this field, measures of off-site supervision and preparation and planning mechanisms for conducting on-site inspection for combating money laundering and terrorist financing transactions which might be conducted through banks.

A Workshop on Financial Investigations and Tracing Funds

The Anti Money Laundering and Counter Terrorist Financing Unit conducted in collaboration with the World Bank a workshop titled "Financial Investigations and Tracing Funds" during the period from May 11th -13th, 2014 in Crowne Plaza Amman with the participation of a number of Jordanian national authorities from judges, prosecutors and security authorities, in addition to the participation of the Central Bank of Jordan and the Anti Money Laundering and Counter Terrorist Financing Unit.

The World Bank experts presented the financial investigations techniques for supporting asset recovery, tracing the movement of funds through analyzing banking accounts, identifying the beneficial owner of the suspicious financial transactions. In addition, the experts presented a practical case which was analyzed and resolved by the participants.

At the end of the workshop, the Unit presented the main aspects of the Anti Money Laundering and Counter Terrorist Financing Law No. (46) for the year 2007 in force, the main roles of the Unit, in particular, receiving and analyzing the notifications of transactions suspected to be related to money laundering or terrorist financing, disseminating such to prosecution in case of adequate suspicion of money laundering or terrorist financing transaction.

A Workshop on "Terrorist Financing and the Effective Implementation of Relevant United Nations Security Council Resolutions"

The Anti Money Laundering and Counter Terrorist Financing Unit conducted in collaboration with the World Bank and the UN Counter-Terrorism Committee Executive Directorate (CTED) a workshop for Jordanian and Yemeni Authorities titled "Terrorist Financing and the Effective Implementation of Relevant United Nations Security Council Resolutions" during the period



from May 13th -15th , 2014 in Crowne Plaza Amman with the attendance of a number of national authorities represented by the Technical Committee for implementing UNSCRs no. (1267) and (1373) concerned with counter terrorism, in addition to the attendance of a number of judges and prosecutors concerned with terrorism and terrorist financing cases. In addition, a number of competent Yemeni authorities from the regulatory and supervisory authorities on financial institutions and security authorities concerned with implementing UNSCRs relevant to counter terrorism and terrorist financing participated in the mentioned training.

On the Regional and International Level:

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 hosted 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" in collaboration with the Middle East and North Africa Financial Action Task Force (MENAFATF), with the participation of experts from the International Monetary fund (IMF), the World Bank (WB) and the Financial Action Task Force (FATF) during the period from January 26th-30th, 2014.

The mentioned workshop was inaugurated by the chief of the Anti Money Laundering and Counter Terrorist Financing Unit, Mrs. Dana Junbulat who pointed out that the organization of such workshop is considered an opportunity for all the countries for keeping them up- to-date with the international developments and reinforcing the ways of international cooperation and working with the international organizations to be in line with the requirements of the new standards for combating money laundering, terrorist financing and proliferation in preparation for the second round of mutual evaluation that all countries will be subject to including the Kingdom.

The workshop displayed the technical compliance assessment requirements in accordance with the Methodology for Assessing Technical Compliance with the FATF Recommendations and the Effectiveness of AML/CFT Systems, in addition to the requirements of money laundering and terrorist financing risk assessment on the national level for all countries and the mechanism of implementing the Risk-based Approach (RBA).

The Unit's Participation in the Egmont Committee and Working Groups Meetings – Budapest, Hungary

The Unit participated in the Egmont Committee and Working Groups meetings held in Budapest, Hungary during the period from February 17th – 19th, 2014 with the participation of counterpart units members of the Egmont Group from all over the world and a number of permanent observers in the mentioned group.



The representative of the Unit attended the meetings of the Legal Working Group and the Operational Working Group whereby a number of important issues related to the Egmont Group member financial intelligence units (FIUs) functions were discussed during the mentioned meetings for the purposes of reinforcing the FIUs compliance with the Egmont Group standards including the revised Egmont Group of Financial Intelligence Units Charter, in addition to the conformity of the FIUs functions to be in line with the new definition of an FIU approved by the Financial Action Task Force (FATF), reinforcing the international cooperation, the exchange of information between the Egmont Group FIUs members and reinforcing compliance with the international standards on combating money laundering and the financing of terrorism and proliferation relevant to FIUs and international cooperation.

Egmont Group 22nd Plenary Meeting – Peru

The Anti Money Laundering and Counter Terrorist Financing Unit participated in the Egmont Group 22nd Plenary Meeting held in Lima-Peru during the period from June 2nd-6th, 2015, with the attendance of the counterpart units from all the countries from all over the world. The Unit participated in each of the Asia Region HoFIUs meeting, the Egmont Group plenary meeting, and the Egmont Group HoFIUs meeting, in addition to the participation in the training course regarding "National Risk Assessment" during which the World Bank presented tools provided by the World Bank for the purposes of assessing risks and in the training course titled "New Methods of Terrorist Financing".

The 19th Middle East and North Africa Financial Action Task Force Plenary Meeting

The 19th Middle East and North Africa Financial Action Task Force (MENAFATF) plenary meeting was held in Manama, Kingdom of Bahrain during the period from June 16th – 18th, 2014 chaired by the Republic of Iraq.



The mentioned plenary meeting discussed during its sessions several important topics such as MENAFATF Procedures for Voluntary Tax Compliance Program, Financial Inclusion Reinforcement through the availability of financial services for the most segments of society including the low-income people and the relations of such with the AML/CTF requirements, in addition to discussing the Egmont Group invitation to join the MENAFATF as an official observer and discussing another administrative issues related to the MENAFATF.

In addition, the plenary meeting adopted the report of the Mutual Evaluation Working Group and the Technical Assistance and Typologies Working Group which were conducted on the margin of the MENAFATF 19th plenary meeting.

In addition, on the margin of the plenary meeting on June 14th, 2014, the Ninth Financial Information Units Forum of the member countries of MENAFATF and the MENAFATF FIUs Forum Sub-committee were conducted, whereby the Anti Money Laundering and Counter Terrorist Financing Unit of Jordan chaired the mentioned the MENAFATF FIUs Forum Sub-committee.

The Financial Action Task Force (FATF) Plenary Meeting

The Anti Money Laundering and Counter Terrorist Financing Unit participated in the FATF plenary meeting which was held in Paris, France during the period from June 25th-27th, 2014. The mentioned FATF plenary meeting discussed the follow up reports for each of Argentina, Germany, South Korea, Japan, Turkey, Australia, Iceland, United States of America, Brazil and South Africa. In addition the FATF plenary meeting discussed the Voluntary Tax Compliance Program of each of Argentina, Australia, Kyrgyzstan, Pakistan and their compliance with the International standards issued by the FATF, especially what is related to the exerting due diligence, international cooperation and reporting of suspicious transactions.

In addition, the FATF plenary meeting approved the adoption and publication of the report on the 'Risk of Terrorist Abuse in Non-Profit Organizations', in addition to the report on Financial flows linked to the production and trafficking of Afghan opiates in relation to ML/TF.

A Study Trip to USA

A Jordanian delegation visited the United States of America which included representatives from the Anti money Laundering and Counter Terrorist Financing Unit, Customs Department, Law



Enforcement Agencies, Public Prosecutors and Ministry of Justice during the period from Sep. 22-26/2014 to benefit from the United States expertise in the field of combating the Financial Crimes; meetings were held in FinCEN and official visits were made to a number of American agencies.

The AML/CTF Unit's representatives presented an overview of the Unit's nature of work at the legislative and practical level and elaborated the coordination mechanism between the Unit and the various competent authorities.

Training Course entitled "Methodology for Assessing Compliance with the Revised FATF Recommendations"

The Anti Money Laundering and Counter Terrorist Financing Unit participated along with the Central Bank of Jordan and the Ministry of Planning in the training course held by the International Monetary Fund- Middle East for Economic and Finance during the period from 12-16 / 10/2014 and with the participation of representatives from a number of financial intelligence units, ministries of finance, judicial authorities and other relevant authorities entrusted with the duty to combat money laundering and terrorist financing from a number of countries.

The training course addressed many topics that relate to the process of assessing countries compliance with the FATF Recommendations in addition to the concept of risk and context, risk management and scoping as well as the mechanism for assessing technical compliance of Countries with mentioned standards and the legislative and operational procedures taken by countries to achieve the best compliance in this respect in addition to the mechanisms to assess the effectiveness of the anti money laundering and counter terrorist financing regime in countries.



High-Level International Conference for Countering Terrorist Financing

Within a delegation from the Hashemite Kingdom of Jordan, the Anti Money Laundering and Counter Terrorist Financing Unit participated in the Manama meeting on ways of countering terrorist financing which was held on November 9th, 2014 in Manama, Kingdom of Bahrain with an invitation from the Ministry of Foreign Affairs of Bahrain and the Ministry of Finance of Bahrain with the attendance of more than thirty countries and regional and international organizations.

The meeting addressed how to reinforce implementing United Nations Security Council Resolutions related to countering terrorist financing and the FATF International Standards, in addition to how can these standards support the impact of the UNSCRs and complement each other and how to determine the and disrupt the sources of financing whether on the individual level or on the groups or organized crime level such as (kidnapping, asking for ransom) and monitoring the internet and social networks, payments, money laundering through unofficial financial transfers such as hawala.

The 20th Middle East and North Africa Financial Action Task Force Plenary Meeting

The 20th Middle East and North Africa Financial Action Task Force (MENAFATF) plenary meeting was held in Manama, Kingdom of Bahrain during the period from November 18th – 20th, 2014 chaired by the Governor of the Central Bank of Iraq.



During the mentioned plenary meeting several important topics were discussed related to the work of the MENAFATF and its various activities and a number of decisions were issued on such topics such as adopting the Procedures of the Second Round of Mutual Evaluation related to the compliance of the member countries with the international standards on money laundering and the financing of terrorism and proliferation and the timeline for the mentioned second round of mutual evaluation.

In addition, before the mentioned plenary meeting started, the MENAFATF FIUs Forum Sub-committee was conducted which was chaired by the Anti Money Laundering and Counter Terrorist Financing Unit of Jordan.

Fifth Assessors Training Course

The Anti Money Laundering and Counter Terrorist Financing Unit (Jordan FIU) delegated one of its employee for receiving the “Fifth Assessors Training Course”, which was held in collaboration with the Anti-Money Laundering and Suspicious Cases Unit (AMLSCU) - United Arab Emirates, MENAFATF with a participation of speakers from Financial Action Task Force (FATF), World Bank (WB) and International Monetary Fund (IMF), during the period from 7th – 11th December 2014, in Abu Dhabi, United Arab Emirates.



The mentioned training course was conducted within the framework of the member countries in the Middle East and North Africa Financial Action Task Force preparation for the second round of mutual evaluation of the MENAFATF. The mentioned training course aimed to train a limited number of experts (who have met specific criteria) on evaluating anti money laundering and counter terrorism financing systems and its effectiveness, to measure compliance of these systems with the FATF Standards of 2012 (by using the FATF methodology of evaluation 2013).

Regional Workshop on “National Risk Assessment (NRA)”

The Anti Money Laundering & Counter Terrorist Financing Unit participated in the regional workshop on “National Risk Assessment (NRA)” held by MENAFATF in collaboration with the Special Investigation Commission (Lebanese FIU) and with the participation of speakers from International Monetary Fund (IMF) and World Bank (WB) and from a number of countries that have conducted the NRA, including: Egypt,



Lebanon, Kingdom of Spain and the United States of America. The event was conducted during the period from 22nd to 23rd Sep. 2014, in Beirut, Lebanon.

Representatives from a number of MENAFATF member countries participated in this workshop. This workshop was a great opportunity for the participating countries for its arrangements in the preparation for the second mutual evaluation to share and learn more from countries practical experiences with the NRA, in addition to the International Monetary Fund (IMF) and World Bank (WB) role and experience in this matter.

Bilateral Memorandum of Understanding with Counterpart Units

In the framework of cooperation and information exchange between the Unit and the counterpart units and for purpose of reinforcing international cooperation for organizing the and facilitating information exchange between them, the Unit signed memorandum of understanding with a number of counterpart units with the following counterpart:-



- The counterpart unit of United Kingdom on 25/2/2014.
- The counterpart unit of Belgium on 15/6/2014.
- The counterpart of Indonesia on 14/7/2014.
- The counterpart unit of Sudan on 18/11/2014.

Therefore, the number of MOUs signed between the Unit and the counterpart units during the period from 2010-2014 is (19) MOUs as follows:-

No.	Country	Counterpart Unit	Signature Date
1.	United Arab of Emirates	The Anti Money Laundering and Suspicious Cases Unit (AMLSCU)	1/5/2010
2.	Turkey	Financial Crimes Investigation Board (MASAK)	21/9/2010
3.	Palestine	Financial Follow up Unit	5/12/2010
4.	South Africa	Financial Intelligence Centre	4/4/2011
5.	Cyprus	The Unit for Combating Money Laundering (MOKAS)	26/4/2011
6.	Algeria	Financial Query Processing Cell	5/5/2011
7.	Syria	Anti Money Laundering and Counter Terrorist Financing Commission	15/5/2011
8.	Ukraine	The State Financial Monitoring Service of Ukraine	22/6/2011
9.	Poland	General Inspector of Financial Information	1/11/2011
10.	Bahrain	Anti Money Laundering and Terrorist Financing Unit	28/11/2011
11.	Iraq	Anti Money Laundering Office	1/7/2012
12.	Kingdom of Saudi Arabia	Saudi Arabia Financial Investigation Unit (SAFIU)	10/7/2012
13.	Russia	The Federal Financial Monitoring Service	11/7/2012
14.	Morocco	Financial Information Processing Unit	28/11/2012
15.	Yemen	Financial Information Collecting Unit	29/11/2012
16.	United Kingdom	United Kingdom Financial Intelligence Unit (UKFIU)	25/2/2014
17.	Belgium	The Financial Intelligence Processing Unit (CTIF-CFI)	15/6/2014
18.	Indonesia	The Indonesian Financial Transaction Reports and Analysis Centre	14/7/2014
19.	Sudan	Financial Information Unit	18/11/2014

Lectures, Training, Workshops and Meetings Nationally

Date	Subject	Organizing Entity	Place
13-16/1 19-20/1 22-23/1	Training Course on "Financial Crimes, Money Laundering and Assets Recovery"	European Union for Supporting and Developing Criminal Justice Project, Ministry of Justice and the AML International Consultancy Company	Amman-Jordan
26-30/1	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 Middle East and North Africa Financial Action Task Force (MENAFATF) in cooperation with the Anti Money Laundering and counter Terrorist Financing Unit	Amman-Jordan
5-6/2	Training Course on "Financial Crimes, Money Laundering and Assets Recovery"	European Union for Supporting and Developing Criminal Justice Project, Ministry of Justice and the AML Consulting (Global) Ltd	Irbid-Jordan
6-8/3	Workshop on "Money Laundering through Offshore Structure"	The EU & AML Consulting (Global) Ltd	Dead sea-Jordan
9-11/3	A Workshop for Training Supervisors on AML/CFT Compliance Supervision	World Bank and the Anti Money Laundering and Counter Terrorist Financing Unit	Amman-Jordan
3/4	A Seminar on Council of Europe Convention	Jordan Institute of Diplomacy in Amman, the Ministry of Foreign Affairs and Council of Europe	Amman - Jordan
14/4	A Scientific Seminar on "Assets Recovery"	The Middle East University	Amman - Jordan
11-13/5	A Workshop Titled "Financial Investigations and Tracing Funds"	World Bank and the Anti Money Laundering and Counter Terrorist Financing Unit	Amman - Jordan

13-15/5	Workshop on "Combating Money Laundering and Terrorist Financing and Sanctions"	European Bank	Amman - Jordan
13-15/5	A Workshop on "Terrorist Financing and the Effective Implementation of Relevant United Nations Security Council Resolutions"	World Bank, the Anti Money Laundering and Counter Terrorist Financing Unit and the Counter Terrorism Executive Directorate (CTED)	Amman - Jordan
4-5/6	A Workshop for Developing Capacity Building in Combating Cybercrime in Jordan	Public Security Directorate, Criminal Investigation Department in cooperation with Twining Project with European Union for Developing Capacity Building for Combating Cybercrime, UK and Czech Republic	Amman - Jordan
11/6	Anti Money Laundering and Counter Terrorist Financing Law, the Preventive Measures in the Field of Anti Money Laundering and Counter Terrorist Financing and Indicators for Suspicion	Preventive Security Training Centre	Amman - Jordan
11/6	A Workshop on Monitoring and Assessing the National Strategy for Anti Corruption	In partnership Between the Anti Corruption Commission and the Regional Project for Anti Corruption and Reinforcing Integrity in the Arab Countries of United Nations for Development Program	Amman - Jordan
27-28/8	Investigation, Prosecution and Trial Related to Terrorism	United Nations Office for Drugs and Crime (UNODC)	Amman - Jordan
25/9	Workshop on "Incoming and Outgoing Foreign Control of SWIFT Service"	The Central Bank of Jordan	Amman - Jordan
20-23/10	A Workshop on "Combating Financial Crimes through National Collaboration and Cooperation"	Jordanian Ministry of Justice in cooperation with U.S. Ministry of Justice/ Training and Development of foreign Judicial Assistance Office and the Federal Bureau of Investigation (FBI)	Amman - Jordan
4-5/11	Second Forum for Combating Cybercrime – Challenges and Resolutions	Jordan Today for Developments Centre in partnership with General Computers Company	Amman - Jordan

Lectures

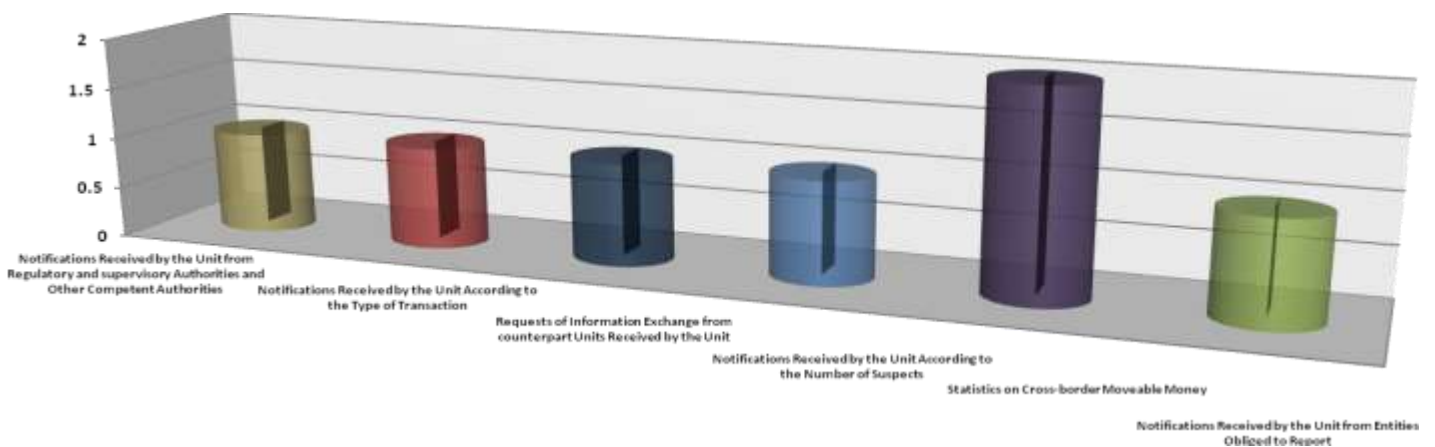
Date	Subject	Organizing Entity	Place
19/1	Second Advanced Security Course for Officers	Royal Police Academy	Jordan
22/1	Anti Money Laundering Training for Anti Drugs and Forgery Management for Officers	Anti Drugs and Forgery Management	Jordan
27/2	First Officers Central Command Course	Royal Police Academy	Jordan
5/3	Workshop on "Strengthening the Citizenship Role in Anti Corruption in Jordan"	Vision Center for Development and strategic Studies	Jordan
22/4	Second Officers Central Command Course	Royal Police Academy	Jordan
27/4	Second Officers Central Command Course	Royal Police Academy	Jordan
19/8	Anti Money Laundering and Counter Terrorist Financing Law, the Preventive Measures in the Field of Anti Money Laundering and Counter Terrorist Financing and Indicators for Suspicion	Preventive Security Training Centre	Jordan
14/10	Anti Money Laundering and Counter Terrorist Financing	Yarmouk University	Jordan

Lectures, Training, Workshops and Meetings Regionally and Internationally

Date	Subject	Organizing Entity	Place
17-19/1	Egmont Group Working Groups Meetings	Egmont Group	Budapest-Hungary
4-5/3	Fifth Annual Conference Titled "Help us in Combating Money Laundering and Financing of Terrorism Transactions"	The Kuwaiti Ministry of Industry and Trade	Kuwait
29-31/3	Regional Seminar on "Strengthening the FIUs Operations and the Regional Cooperation"	The Anti Money Laundering and Suspicious Cases Unit (AMLSCU) of UAE	Abu-Dhabi - UAE
6-10/4	A Workshop on "Integrity and Transparency in Public and Private Sector"	The International Monetary fund (IMF)	Kuwait
2-7/6	Egmont group Plenary Meeting, HoFIUs Meeting and Regional Committee	Egmont Group	Lima-Peru
14-18/6	19 th 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)	Manama-Bahrain
22-27/6	The Financial Action Task Force (FATF) Plenary Meeting and Working Groups	The Financial Action Task Force (FATF)	Paris-France
20-27/9	U.S. Study Trip	Anti Money Laundering and Counter Terrorist Financing Unit and FinCEN	United States of America
22-23/9	The Regional Workshop on "National Risk Assessment (NRA)"	The Middle East and North Africa Financial Action Task Force (MENAFATF) in cooperation with Special Investigation Commission (SIC) of Lebanon	Beirut-Lebanon
28-29/9	Mutual Evaluation Working Group Inter-sessional Meeting	The Middle East and North Africa Financial Action Task Force (MENAFATF)	Manama-Bahrain

Date	Subject	Organizing Entity	Place
12-16/10	Training Course Entitled "Methodology for Assessing Compliance with the Revised FATF Recommendations"	The International Monetary Fund- Middle East for Economic and Finance	Kuwait
12-16/10	Study Visit to Spain on "Investigation in Economic and Financial Crimes"	The Spanish Agency of International Cooperation for Development (MASAR Program)	Spain
3-7/11	Training Program on Mutual Legal Assistance and the Misuse of Offshore Structures	International Centre for Assets Recovery Basel Institute for Governance in Switzerland and the International Institute for Graduate Studies in Criminal Science in Ceracoza	Ceracoza-Italy
9/11	High-Level International Conference for Countering Terrorist Financing	The Ministry of Foreign Affairs of Bahrain and the Ministry of Finance of Bahrain	Manama-Bahrain
16-20/11	20 th 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)	Manama-Bahrain
7-11/12	The "Fifth Assessors Training Course"	The Anti-Money Laundering and Suspicious Cases Unit (AMLSCU) - United Arab Emirates in collaboration with the Middle East and North Africa Financial Action Task Force (MENAFATF)	Abu Dhabi-United Arab Emirates
16-17/12	Joint Typologies Workshop and Capacity Building (in specific participating in the second part of this workshop related to capacity building)	The Middle East and North Africa Financial Action Task Force (MENAFATF) and the EAG for Combating Money Laundering and Terrorist Financing in cooperation with Qatar National Committee for Anti Money Laundering and Counter Terrorist Financing	Doha-Qatar

Chapter Four: Notifications of Transactions Suspected to be Related to Money



SARs Received by the Unit from the Entities Obligated to Report for 2014

Entity	Number of SARs
Banks	136
Money Exchange Companies	15
Lawyer	1
Jewelry Companies	3
Total	155

Notifications Received by the Unit from Regulatory and Supervisory Authorities and Other Competent Authorities for 2014

Entity	Number of SARs
Central Bank of Jordan	2
Securities Commission	1
Public Security Directorate	19
Companies Controller Department	2
General Customs Department	3
Income Tax and Sales Department	1
Judicial Authority	1
Total	29

SARs and Notifications Received by the Unit According to the Type of Transaction for 2014

Type of Transaction	Number of SARs
Foreign Wire transfers	66
Domestic wire transfers	8
Cash Deposits/Withdrawals	40
Deposit /Purchasing Checks	17
Electronic Services	2
Credit Facilities	10
Negative Information	6
Fraud	2
Dealings Related to Investment	2
Bribery	1
Forgery	1
Purchasing Ounces and Pounds of Gold	3
Others	26
Total	184

SARs Received by the Unit According to the Number of Suspects for 2014

Entity	Number of Suspects
Banks	156
Money Exchange Companies	16
Lawyer	2
Jewelry companies	3
Total	177

Notifications Received by the Unit According to the Number of Suspects for 2014

Entity	Number of Suspects
Central Bank of Jordan	3
Securities Commission	2
Public Security Directorate	97
Companies Controller Department	4
General Customs Department	14
Income Tax and Sales Department	6
Judicial Authority	1
Total	127

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

Entity	Natural Person	Legal Person
Central Bank of Jordan	3	-
Securities Commission	1	1
Public Security Directorate	95	2
Companies Controller Department	-	4
General Customs Department	7	7
Income Tax and Sales Department	6	-
Judicial authority	1	-
Total	113	14

SARs Received by the Unit According to the Type of Suspects for 2014

Entity	Natural Person	Legal Person
Banks	129	27
Money exchange companies	14	2
Lawyer	1	1
Jewelry companies	3	-
Total	147	30

Requests of Information Exchange Issued by the Unit to Counterpart Units (Egmont Group Members and Non- members) for 2014 According to the Country

Country	Number of Requests
Kingdom of Saudi Arabia	1
Palestine	5
Iraq	1
Lebanon	1
Canada	1
United States of America	1
South Africa	1
Total	11

Requests of Information Issued by the Unit to Counterpart Units (Egmont Group Members and Non- members) for 2014 According to the Number of Suspects

Country	Number of Suspects
Kingdom of Saudi Arabia	2
Palestine	5
Iraq	1
Lebanon	1
Canada	1
United States of America	1
South Africa	1
Total	12

Requests of Information Received by the Unit from Counterpart Units (Egmont Group Members and Non- members) for 2014 According to the Country

Country	Number of Requests
United States of America	14
Palestine	14
Iraq	4
Kingdom of Saudi Arabia	4
Syria	1
Egypt	1
Bahrain	3
Argentina	1
Russia	1
Belgium	2
Ukraine	1
Sri Lanka	1
United Kingdom	1
Croatia	1
Holland	2
Nigeria	1
Oman	1
Guernsey	2
Antigua & Barbuda	1
Total	56

Requests of Information Exchange Received by the Unit from Counterpart Units (Egmont Group Members and Non- members) for 2014 According to the Number of Suspects

Country	Number of Suspects
United States of America	36
Palestine	17
Iraq	33
Kingdom of Saudi Arabia	4
Syria	3
Egypt	1
Bahrain	8
Argentina	21
Russia	14
Belgium	2
Ukraine	33
Sri Lanka	424
United Kingdom	1
Croatia	2
Holland	19
Nigeria	6
Oman	6
Guernsey	5
Antigua and Barbuda	1
Total	636

Cross-border Moveable Money Declarations Statistics

Statistic on the Cross-border Moveable Money Declarations Filled in for 2014



Custom Center	Number of Declarations	Total of Declarations in Jordanian Dinar
Al Omari Custom Center	18	776296
Al Karama Custom Center	495	1184448942
Al Mudawara Custom Center	17	638348
Passengers airport Custom	562	311675191
Jaber Custom Center	1	15500
King Hussein Bridge Custom	484	265891713
Amman Civil Airport Custom - Marka	5	10749784
Jordan Valley Crossing Custom	31	4327769
Total	1613	1778523543

Cross-border Moveable Money Declaration for 2014

Number of Declarations	Total of Declared Amounts/ Dinar	Cases Referred to the Customs General Prosecutor		
		Number of Non-Declaration Cases	Value of Non-declared Amounts/ Dinar	Total of Imposed Fines/ Dinar
(1613) Declaration	(1778523543) Dinar A Billion and Seven Hundred and Seventy Eight Million and Five Hundred and Twenty Three and Ten Thousand and Five Hundred and Forty Three Dinar	(20)	(4426415) Dinar Four Million and Four Hundred and Twenty Six Thousand and Four Hundred and Fifteen Dinar	(36720) Dinar Thirty Six Thousand and Twenty Seven Dinar

Chapter Five

The Unit Financial



Chapter Six: Legislation



Anti Money Laundering and Counter Terrorist Financing Legislation

Law	Law No.(46) For 2007 Anti Money Laundering and Counter Terrorist Financing Law and Amendments thereto
Regulations	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
Instructions and Guidelines	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 2014 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 for Implementing the Relevant Security Council Resolutions	Instructions No. (1) for the Year 2014 Instructions for Implementing the Obligations Provided in Security Council Resolution No. 1267 (1999) and No. 1989 (2011) and Other Relevant Resolutions and Amendments thereto and Guidance Related thereto
	Instructions No. (2) for the Year 2014 Instructions for Implementing the Obligations Provided in Security Council Resolution No. 1988 (2011) and Other Relevant Resolutions and Amendments thereto and Guidance Related thereto
	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
Other Instructions	Controls and Basis Related to Reporting Transactions Suspected to be Related to Anti Money Laundering and Counter Terrorist Financing Instructions for the year 2011
	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	Internal Instructions No. (1) for the year 2011 Internal Organization for the Anti Money Laundering and Counter Terrorist Financing Unit Instructions
	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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Anti Money Laundering & Counter Terrorist Financing Unit

P. O. Box. (2181) Amman 11181 Jordan

Phone No.: +9626 5630570

E-mail: info@amlu.gov.jo

Fax No.: +962 6 5630573

Website: amlu.gov.jo