

# AML/CFT DATA & COMPLIANCE REPORT (DCR) 2022

DCR is a yearly submission to Bank Negara Malaysia (BNM) by reporting institutions (RI). DCR includes questions on how RIs have met the anti-money laundering and counter-financing of terrorism (AML/CFT) requirements and exposure to money laundering and terrorism financing (ML/TF) risks that RIs might have.

DCR is issued pursuant to section 8(3)(a) of the AMLA read together with section 143(2) of the Financial Services Act 2013 (FSA).

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## WHY IS DCR IMPORTANT TO ME AS AN RI?

- DCR allows you to **self-assess and understand your firm's compliance** to the AML/CFT requirements. You will also be able to utilise similar information to assess your firm's exposure to ML/TF risk i.e. institutional risk assessment.
- Report card will be issued upon submission of DCR, where **gaps identified are meant to assist you in understanding what/how to improve** your firm's AML/CFT processes.
- No enforcement action will be taken on gaps identified in the DCR. However, enforcement action under the AMLA/FSA can be taken for failure to submit your DCR within the stipulated time.

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## WHO MUST SUBMIT DCR 2022?

DCR 2022 is only applicable to the following sectors:

- Accountants
- Company secretaries
- Registered estate agents
- Lawyers and notaries public
- Dealers in precious metals /stones

Note: Other DNFBP sectors are **NOT** required to submit DCR 2022

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## WHAT TO PREPARE FOR DCR 2022?

- Ensure that your firm has **appointed a Compliance Officer** & **notify BNM** of the appointment through this link: <http://amlcft.bnm.gov.my/co/>
- You may refer to [FAQ on AML/CFT and TFS for DNFBPs and NBFIs](#) on commonly asked questions regarding appointment of Compliance Officer.
- Ensure that you have information of your **Compliance Officer number** that was issued by BNM via your registered email.
- Prepare relevant information as per **DCR 2022 Checklist**.

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## WHEN TO SUBMIT DCR 2022?

Submission will be in 3rd Quarter 2022 through the DCR portal. Please note that you can only access the portal when the submission period starts.

### GENERAL REFERENCES:

1. [AML/CFT Microsite](#)
2. [AML/CFT & TFS for DNFBPs & NBFIs Policy Document](#)
3. [AML/CFT Guide](#)
4. [Frequently Asked Questions on AML/CFT and TFS for DNFBPs and NBFIs](#)

For any enquiries on DCR 2022 please email [fied@bnm.gov.my](mailto:fied@bnm.gov.my)

#COMPLYTOPROTECT

# DCR 2022 CHECKLIST

Before starting the DCR, it is recommended that the reporting institution review and compile the following information or document beforehand to assist in responding to the DCR.

## PART A – INFORMATION ON REPORTING INSTITUTION (RI)

- 1 RI information (name, type/nature of business, registration/license number) [ ]
- 2 RI contact information (email, phone number, address) [ ]
- 3 Compliance Officer (CO) information
  - CO name and number [ ]
- 4 RI size:
  - Number of all employees (for DPMS) [ ]
  - Number of practising lawyers, accountants, company secretaries or real estate agents. [ ]
  - Number of practising lawyers, accountants or company secretaries carrying out Gazetted Activities [ ]
  - Number of real estate negotiators (for REAs) [ ]
- 5 Membership of association(s) (if any) [ ]

## PART B – BUSINESS INFORMATION AND STRUCTURE OF RI

- 1 Transaction information for GA activities (where applicable), including total and breakdown (%) by type of product/ services, for 2021
  - Revenue / Value of transactions (RM) [ ]
  - Number of transactions [ ]
  - Value of cash transactions (RM) [ ]
- 2 Payment method by clients [ ]
- 3 Delivery channel (face-to-face and non-face-to-face) [ ]
- 4 Local and foreign branch information [ ]

## PART C – ML/TF RISK ASSESSMENT

- 1 Conduct of ML/TF risk assessments by RI [ ]
  - Process or guidance available (e.g. manual or standard operating procedure (SOP)) [ ]
  - Frequency of review [ ]
  - Risk ratings assigned to products, services, customers, etc. (if any) [ ]
  - Risk drivers / risk issues identified (if any) [ ]

## PART D – AML/CFT PROGRAMME

- |   |  |     |
|---|--|-----|
| 1 | General Customer Information   |     |
|   | <ul style="list-style-type: none"> <li>• Total number of customers [ ]</li> <li>• Breakdown (%) by type of customers (e.g. individual, legal person, legal arrangement, and politically exposed person, customers in any alert lists, sanctioned/ specified person/ entity, customers with investigation orders issued) [ ]</li> <li>• Breakdown of customer by nationality</li> </ul>   |     |
| 2 | RI AML/CFT standard operating procedures (SOP) or implementation manual, specifying the processes, procedures or policy for/ on:   |     |
|   | <ul style="list-style-type: none"> <li>• Customer Due Diligence or Know Your Customer [ ]</li> <li>• Record keeping [ ]</li> <li>• Screening of customers against sanctioned persons/ entities lists [ ]</li> <li>• Risk profiling / risk rating for customers [ ]</li> <li>• Enhanced Due Diligence for higher risk customers (if any) [ ]</li> <li>• Ongoing Due Diligence [ ]</li> <li>• Reporting suspicious transaction (STR) and other STR related information (i.e. number of STR submitted or internally generated STR) [ ]</li> <li>• Storing customers' information and transactions records (electronic or manual) [ ]</li> </ul> |     |
| 3 | RI AML/CFT Compliance Programme (applicable to large-sized firms) in relation to:  |     |
|   | <ul style="list-style-type: none"> <li>• AML/CFT Policy &amp; Procedures for implementation of compliance programme [ ]</li> <li>• Employee training on AML/CFT measures [ ]</li> <li>• Screening of employee [ ]</li> <li>• Competency and certification/training attended by Compliance Officer [ ]</li> <li>• Independent AML/CFT audit (where relevant) [ ]</li> </ul>   |     |
| 4 | Information on AML/CFT compliance system, (if any)   | [ ] |

## PART E – INFORMATION ON GROUP OPERATIONS

- |   |   |     |
|---|---|-----|
| 1 | RI with international affiliation / network / association   | [ ] |
| 2 | RI operating within a group structure (e.g. parent-subsidiary, common shareholders, common management, common shares) | [ ] |
| 3 | Sharing of information across the group and purpose (if any)  | [ ] |