

## TC DOCUMENT

### I. Basic project data

▪ Country/Region:	Latin America and the Caribbean
▪ TC Name:	Strengthening the Integrity of Financial Systems: Improving the Capacity to Prevent Money Laundering and Terrorist Financing III
▪ TC Number:	RG-T3218
▪ Team Leader/Members:	Roberto de Michele (Team Leader IFD/ICS); Pamela Valderrama, Francesco de Simone, Giovanna Mahfouz (IFD/ICS); Pilar Jimenez de Arechaga (LEG/SGO)
▪ Operational Support, Client Support, or Research & Dissemination.	Client Support
▪ If Operational Support TC:	N/A
▪ Date of TC Abstract:	05/03/2018
▪ Beneficiary:	Latin America and Caribbean borrowing member countries.
▪ Executing Agency:	Inter-American Development Bank through the Innovation in Citizens Services Division (IFD/ICS)
▪ IDB Funding Requested:	US\$350,000
▪ Donors providing funding:	Transparency Fund (AAF)
▪ Disbursement period:	30 months (Execution period 24 months)
▪ Required start date:	TBD
▪ Types of consultants:	Individual consultancies
▪ Prepared by Unit:	IFD/ICS
▪ Unit of Disbursement Responsibility:	IFD/ICS
▪ Included in Country Strategy (y/n);	N
▪ TC included in CPD (y/n):	N
▪ Alignment to the Update to the Institutional Strategy 2010-2020:	Institutional capacity and rule of law.

### II. Objective and Justification

- 2.1 Money Laundering – which is estimated to amount between two and five per cent of global GDP<sup>1</sup>- poses an enormous threat to nations as it fuels corruption and organized crime, facilitates terrorism, damages the integrity of financial systems and governmental institutions and harms the social and economic development of countries. Combating money laundering is therefore critical and has become a major concern in the international community. The Basel Committee on Banking Supervision promotes the implementation of sound Anti-Money Laundering and Terrorist Financing (AML/CFT) policies and procedures as critical to protect the safety and soundness of banks and the integrity of the international financial system.<sup>2</sup>

<sup>1</sup> United Nations Office on Drugs and Crime (UNODC) Annual Report 2016.

<sup>2</sup> “Sound management of risks related to money laundering and financing of terrorism”. Basel Committee on Banking Supervision. Bank for International Settlements, 2017.

- 2.2 The International Standards on AML/CFT (hereinafter the Standards) are issued by the International Financial Action Task Force ("FATF"). The latest FATF methodology that evaluates countries' compliance with these Standards, is now assessing not only the technical compliance with the Recommendations<sup>3</sup> but also the effectiveness to implement them. The first of these Recommendations establishes that countries, as a starting point, should draw up a comprehensive and in-depth diagnosis of the ML/FT risks they face. This exercise is known as the National Risk Assessment ("NRA") and is key to any national AML / CFT strategy. The Transparency Fund (AAF) has provided support to more than a dozen countries in complying with the FATF Recommendations. Particularly, the Fund supported four countries (Ecuador, Nicaragua, Panama and Paraguay), in their successful bids to comply with FATF requirements and avoid blacklisting.
- 2.3 In this context, the emerging trend of de-risking<sup>4</sup> has become a particular issue in the AML agenda of recipient countries. The loss of correspondent banking relationships (CBRs) has seriously damaged the provision of domestic and cross-border payments since CBRs are the most widely used mechanism for such transactions. De-risking represents a significant threat to the region, particularly for smaller economies in the LAC and the Caribbean. While the causes of de-risking are complex, there is general agreement that a strong AML/CFT framework is one of the factors that can help prevent de-risking.
- 2.4 Furthermore, FATF Assessment reports<sup>5</sup> conducted in the past years indicate that several IDB borrower members still have weaknesses for Recommendations related to de-risking. In fact, many countries were found to be non-compliant or partially compliant with some Recommendations that are critical for CBRs and the preventive measures; these included recommendations on Customer Due Diligence, Politically Exposed Persons, Correspondent Banking and Beneficial Ownership of Legal Persons and Legal Arrangements. Consequently, the evaluations urge for the adoption of measures to address these weaknesses as priority actions for local authorities.
- 2.5 The use of adequate IT platforms is also fundamental for the effective implementation of AML/CFT systems commensurate to the risks. Specifically, they enable a stronger and more adequate integration among the different actors involved in AML/CFT supervision, prevention and investigation. Nonetheless, country evaluations continue to identify operational and technological deficiencies at the AML/CFT systems in the region which impedes countries to adequately generate and maintain statistics on matter relevant to AML/CFT as required by FATF Recommendation 33. The continued provision of technical assistance in this area is therefore key to increase the level of understanding of ML/FT risks and for the development of sound AML/CFT strategies at the recipient countries.
- 2.6 The more demanding aforementioned regulatory landscape and the deficiencies detected in the AML/CFT systems has increased the assistance requests from

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<sup>3</sup> The FATF Recommendations set out a framework of measures (in total 40 Recommendations) which countries should implement in order to combat ML/FT.

<sup>4</sup> Since 2014, major global banks have terminated or restricted business relationships with categories customers, an occurrence commonly referred to as de-risking.

<sup>5</sup> The FATF conducts peer reviews of each member on an ongoing basis to assess levels of implementation of the FATF Recommendations.

countries to review and update their AML/CFT frameworks. By the time this document was produced formal requests have already been received from Argentina, Bolivia and Nicaragua.

- 2.7 The objective of this TC is to support IDB member countries in their efforts to prevent money laundering and terrorist financing, by complying with the FATF Standards. The TC will combine a demand-driven approach, with a careful assessment of countries' AML/CFT needs. In this sense, requests for support from specific countries will be considered along with the results of the Mutual Evaluation Reports (MERs)<sup>6</sup> provided by the FATF, focusing on areas where there is a strategic need to improve the AML/CFT frameworks.
- 2.8 This proposal builds on the experience and results achieved and lessons taken from its predecessors, RG-T2224<sup>7</sup> and RG-T2670<sup>8</sup>. In the execution of these TCs the Transparency Fund provided strategic technical assistance to conduct National Risk Assessments (NRAs), improve compliance with the FATF Recommendations, regulatory reform and support the delisting process.<sup>9</sup> The experience from these activities, from one side, reaffirmed the importance of keep supporting countries in regulatory reforms, the identification of AML/CFT risks and corresponding design of national strategies in this area. On the other side, demonstrated that the IT capacity topic merits an individual component within the TC, thus its scope and assistance should be expanded.
- 2.9 The TC will also take into account the results from the Transparency Fund's Results Review which validates the approach of this type of assistances to help countries advance in their AML/CFT agendas, thus recommending its continuity. In addition, the TC will be consistent with the RG-T2224 review report, which recommends to further enlarge the assistance to the Caribbean countries. In sum, the proposed TC is intended to expand the focus of assistance to take into consideration: i) the evolving landscape in the AML/CFT arena, ii) the recent demanding needs and challenges of the recipient countries (such as de-risking and IT capacity deficiencies), while preserving the activities of the previous TCs as they are still technical relevant. Through Components 1, 2 and 4 this TC will seek continuity of previous assistances and results of these activities will be reflected in future AAF review reports.
- 2.10 The proposed TC is closely aligned with the objectives and strategic framework of the Transparency Fund, as it strengthens the capacity of beneficiary countries to prevent and control corruption, by helping establish mechanisms and policies aimed at detecting and curbing the laundering of proceeds of illicit activities, including corruption. Specifically, the proposal is aligned with pillar I of the AAF which focuses on strengthening financial integrity systems. Under the AAF's Strategic Approach and

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<sup>6</sup> MERs are peer reviews of each member country on an ongoing basis to assess levels of implementation of the FATF Recommendations.

<sup>7</sup> Strengthening the Integrity of Financial Systems: Improving the Capacity to Prevent Money Laundering and Terrorist Financing I. As of March 2018, the project had disbursed 100% of approved funds.

<sup>8</sup> Strengthening the Integrity of Financial Systems: Improving the Capacity to Prevent Money Laundering and Terrorist Financing II. As of March 2018, the project had disbursed 70% and committed 90% of available funds.

<sup>9</sup> Countries that have received technical assistance under these facilities are Argentina, Chile, Costa Rica, Dominican Republic, Ecuador, El Salvador, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru and Uruguay.

Results Framework, the establishment of robust AML controls is a key component of a country's national anti-corruption system.

- 2.11 This TC is also related to the GCI-9 sector priority Institutions for growth and social welfare. As stated in this objective, the presence of strong and effective institutions is a determining factor of a country's development. Effective regulatory capabilities are indispensable for the development of credit and financial markets which have a direct effect on the emergence of strong private sector institutions. In addition, this TC is aligned with the cross-cutting theme Strengthen institutional capacity and the rule of law selected in the Update to the Institutional Strategy 2010- 2020 (AB- 3008). Furthermore, this TC will attempt to link the AML/CFT activities tightly into broader governance reforms, like those supported by loan operations in the recipient countries related to financial and fiscal transparency.

### **III. Description of activities and outputs**

- 3.1 This Regional TC is organized under four components: (i) assessments and national strategies; (ii) capacity building and regulatory reforms; (iii) IT capacity strengthening; and (iv) knowledge production and dissemination. Since each country has a different level of compliance with the Standards, interventions will follow a custom-made approach. Potential counterparties benefited from all component are the Ministries of Economy and Finance, the Superintendence of Banks, local regulators and the Financial Intelligence Units (FIUs) of the recipient countries. The private sector will be involved in the activities of Component 1, as a key actor of the NRA and the National AML/CFT Strategies. Private sector will also benefit in the long run from activities of Component 2, since the Regulatory reforms will impact supervision and regulation to all regulated entities of the country. Also, the private sector and, when applicable, civil society, will be included in the activities for the dissemination of knowledge products (Component 4).
- 3.2 **Component 1: National Risk Assessments (NRA) and National Strategies (NS).** This component is based on a two separate, but closely linked areas, aligned with FATF Recommendations 1 and 2. The first area focuses on conducting NRA to identify, evaluate, and understand the ML/FT risks for the country, and take action based on such analysis, including by supporting the institutional capacity of central authorities to assess risks, coordinate responses, and allocate resources to ensure that risks are mitigated effectively. Based on that assessment, it will also help countries to apply a risk-based approach (RBA) to ensure that measures to prevent or mitigate money laundering and terrorist financing are commensurate with the risks identified. The second area supports translating the findings of the NRA into national AML/CFT policies, by supporting countries in designing effective policies and mechanisms to coordinate the AML action of different agencies.
- 3.3 **Component 2: Capacity Building and Regulatory Reform.** The main purpose of this component is to strengthen the legal and regulatory framework in compliance with the FATF Recommendations, providing assistance for the reform of laws, statutes and regulations. This component will respond to the following priorities: (i) setting the regulatory framework for countries to shift towards a stronger implementation of the RBA; (ii) updating laws, regulations and other measures, particularly for preventive purposes; (iii) addressing the poor implementation of customer due diligence and

record-keeping policies; and (iv) enhancing transparency of legal persons and related arrangements by the establishment of beneficial ownership registries.

- 3.4 **Component 3:** IT capacity strengthening: This Component focuses exclusively in the evaluation and recommendation of information systems and processes to support the supervisory capacity of the state in general and particularly of the agencies directly responsible for detecting, preventing and sanctioning ML/FT. The activities under this component will seek the improvement of data analysis and the process of collection and maintenance of extensive statistics, in the terms established by FATF Recommendation 33. The results of the work will serve as input for the future acquisitions of software and hardware necessary for the adaptation of the country's systems to meet the requirements of the Standards.
- 3.5 **Component 4:** Knowledge and Dissemination. This component is related to the production and dissemination of knowledge as an instrument to insert the issue of money laundering (ML) into public policy discussions both within the region and in individual countries. Specific activities include: (i) Workshops to exchange best practices among member countries<sup>10</sup>; (ii) Papers and technical notes summarizing the results of the Bank's assistance on AML/CFT, indicating results and opportunities for improving and leveraging on the Bank's experience in key AML/CFT areas. This component aims at complementing the AML/CFT efforts through the sharing and strengthening of knowledge and cross-country learning in the region.
- 3.6 This Technical Cooperation (TC) is financed by the Transparency Fund (AAF) funds. The following table contains the related Budget.

Indicative Budget Component	Description	Activities	IDB/Fund Funding US\$	Total Funding US\$
<b>Component 1:</b> National Risk Assessments (NRA) and National Strategies (NS)	Improve the capacity to identify money laundering risks and translate findings into policy recommendations	<ul style="list-style-type: none"> <li>• Development of National Risk Assessment.</li> <li>• Development of National AML/CFT Strategy.</li> </ul>	100,000	100,000
<b>Component 2:</b> Regulatory Reform	Strengthen the legal and regulatory framework in compliance with the FATF Recommendations	<ul style="list-style-type: none"> <li>• Regulatory Framework diagnosis and recommendations</li> </ul>	100,000	100,000
<b>Component 3:</b> IT capacity strengthening	Enhance the IT capacity of national systems in relation to AML/CFT standards.	<ul style="list-style-type: none"> <li>• Technical Assistance for an IT capacity diagnostic</li> </ul>	100,000	100,000

<sup>10</sup> One activity in the pipeline for this component is intended to provide financial and technical support for a Forum to promote better regional cooperation and integration, foster institutional capacity among the Financial Intelligence Units of LAC on Q1,2019.

Indicative Budget Component	Description	Activities	IDB/Fund Funding US\$	Total Funding US\$
<b>Component 4:</b> Knowledge and Disseminations	Production and dissemination of knowledge related to best practices in AML and CTF activities	<ul style="list-style-type: none"> <li>• Discussion papers and Technical notes on AML/CFT issues, lesson learned</li> <li>• Workshop on best practices</li> </ul>	50,000	50,000
<b>Total</b>			<b>US\$350,000</b>	<b>US\$350,000</b>

#### IV. Executing agency and execution structure

- 4.1 This Regional TC will be executed by the Bank through the Innovation in Citizens Services Division (IFD/ICS). The project team is led by IFD/ICS who will supervise the TC components. Specifically, AAF will be responsible for the execution of this TC since it has: (i) a proven track record in providing technical assistance in these areas, supported by extensive technical and operational expertise in the execution of projects of this kind in the region; and (ii) experience in selecting consultants that are experts in these fields which is key for the successful of the activities part of the components proposed. In addition, execution by the Bank in this topic has proved to enhance information sharing among beneficiaries, allowing an efficient exchange of best practices by countries engaged in comparable reform processes. This TC will be executed in accordance with the Bank's current procurement policies and procedures (GN-2765-1 applicable to Bank-executed operational work).
- 4.2 In Latin America and the Caribbean, the FATF operates through two FATF style regional bodies (FSRBs): Grupo de Acción Financiera de Sudamérica (GAFILAT) and the Caribbean Financial Action Task Force (CFATF). These FSRBs operate under FATF rules and procedures. The Bank, through IFD/ICS, is an observer to the FATF, GAFISUD and the CFATF. Attending plenaries of the FATF and the FSRBs has proven to be an opportunity to identify demand, particularly for those countries facing a de-listing process, and follow-up with countries receiving support.
- 4.3 The regional TC will also maintain close collaboration with other Divisions of VPS, particularly Fiscal and Municipal Management Division (IFD/FMM), given that some requirements of the FATF Standards are related to areas such as judicial reform and tax transparency. Likewise, VPC, IDB-Invest, and OII will continue receiving from ICS periodic updates on the compliance status of countries as well as new guidelines and policies adopted by the FATF, which has a strategic value, among other things, to assess integrity risks in NSG operations. In addition, the AAF team will pursue to maintain close coordination and synergies with the team implementing RG-T2924, which is seeks to address de-risking in the Caribbean countries.
- 4.4 All technical support at country-level will require a letter of request or a non-objection letter from the Government as appropriate. Letters of Requests will be processed through the liaison agency in each country and these letters must expressly request IDB to be the executing agency. It is expected that at least five countries of the LAC region will benefit from this TC. As previously stated, formal requests have already

been received from Argentina, Bolivia and Nicaragua and informal requests have been received from Jamaica, Guatemala and Dominican Republic, which ensures sound geographical representation.

- 4.5 Through RG-T2224 and RG-T2670, the Bank has closely coordinated with the IMF in supplying technical assistance in those cases when both organizations receive requests for technical assistance (Chile, Costa Rica, Paraguay and Uruguay). This effort has proven very valuable for beneficiaries. Under the proposed TC the Bank, will seek to maintain and to strengthen this level of coordination with the IMF.
- 4.6 The team will share the results and products obtained with the AAF Technical Secretariat and its donors will be properly acknowledge when publishing knowledge and dissemination products or events. Additionally, the Project Team will maintain VPC, the regional managers, country coordinators and country economists abreast of developments, in order to ensure that the project is aligned with other Bank and country efforts in related areas.

## **V. Project Risks and issues**

- 5.1 The team has identified lack of sustainability of results, as the main risk stemming from the implementation of this TC, particularly the risk that legal and regulatory reforms designed with the support of the program may not be implemented or recommendations on other AML/CFT areas not being followed and applied. To mitigate this risk, the project team will ensure that interventions are targeted to countries that have manifested with a clear statement of project goals and understanding of the enabling or constraining environment in which projects take place. All technical support at country-level will require a letter of request or a non-objection. Since FATF evaluates periodically country members, the reforms and measures taken after IDB assistance is provided will be reflected in those country assessments which also require a continued work to improve compliance with the international framework on AML/CFT Standards

## **VI. Environmental and Social Classification**

- 6.1 According to the results of the IDB "[Safeguards Policy Filter Report](#)", and the [Safeguard and Environmental Policies](#) (OP-703), this operation is classified as Category "C", given the low impact on environmental and social issues.

## **ANNEXES**

- Annex I [Letter of Request](#)
- Annex II [Results Matrix](#)
- Annex III [Terms of Reference](#)
- Annex IV [Procurement Plan](#)



República Argentina - Poder Ejecutivo Nacional  
2017 - Año de las Energías Renovables

### **Nota**

**Número:**

**Referencia:** Solicitud de Cooperación Técnica (CT) para el proyecto Evaluación Nacional de Riesgos en materia de Lavado de Activos (ENRLA).

**A:** José Luis Lupo (BID), C/c: Lic. Sergio RÍOS (Jefe de Operaciones del BID),

**Con Copia A:**

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**De mi mayor consideración:**

Tengo el agrado de dirigirme a usted en relación a la solicitud de la Cooperación Técnica No Reembolsable del Banco Interamericano de Desarrollo (BID) para la financiación y desarrollo de la Evaluación Nacional de Riesgos en materia de Lavado de Activos.

Al respecto, con fecha 2 de octubre del corriente año la Subsecretaría de Evaluación Presupuestaria e Inversión Pública de Jefatura de Gabinete de Ministros remitió a esta Subsecretaría NO-2017-22788660-APN-SSEPIP#JGM (la cual se embebe a la presente), solicitando se efectúen las gestiones pertinentes a fin de tramitar dicha Cooperación Técnica.

El objetivo general de dicha cooperación, es apoyar el diseño e implementación de la Estrategia Nacional Anti Lavado y Contra la Financiación del Terrorismo, instrumento que permitirá la articulación funcional de todos los de todos los organismos y entidades que tienen competencia en el control de flujos de fondos económicos vinculados al crimen organizado y al terrorismo.

Para alcanzar dicho objetivo, el proyecto tiene los siguientes objetivos específicos: 1. Identificar, evaluar y comprender los riesgos del Lavado de Activos que el país enfrenta en materia de lavado de activos; 2. Dar cumplimiento formal a la Recomendación 1 de los Estándares Internacionales sobre la Lucha Contra el Lavado de Activos y el Financiamiento del Terrorismo y la Proliferación del Grupo de Acción Financiera (GAFI); 3. Contribuir al fortalecimiento del mecanismo de coordinación interinstitucional en materia de lavado de activos; 4. Fortalecer el intercambio de información no reservada entre sujetos con competencia en materia de prevención, detección y represión del lavado de activos.



Asimismo, se hace saber que la mencionada Cooperación Técnica no implicará la disposición de recursos, toda vez que los fondos serán gestionados y ejecutados directamente por el Banco Interamericano de Desarrollo.

Por todo lo expuesto, se solicita a usted tenga a bien efectuar las gestiones necesarias a los efectos de la obtención de esta Cooperación Técnica no reembolsable.

Sin otro particular saluda atte.



Estado Plurinacional de Bolivia  
**Ministerio de Planificación del Desarrollo**

La Paz, 13 NOV 2017  
**CITE: MPD/VIPFE/DGGFE/UOF-003432/2017  
011846**



Señor  
Alejandro Melandri  
**Representante en Bolivia**  
**BANCO INTERAMERICANO DE DESARROLLO**  
Presente

**REF.: SOLICITUD DE ASISTENCIA TÉCNICA REGIONAL NO REEMBOLSABLE  
PARA EL FORTALECIMIENTO DE LA INTEGRIDAD DE LOS SISTEMAS  
FINANCEROS: MEJORA DE LA CAPACIDAD PARA PREVENIR EL LAVADO  
DE ACTIVOS Y LA FINANCIACIÓN DEL TERRORISMO**

De mi consideración:

Por medio de la presente, tengo a bien remitir una copia de la carta MEFP/VPSF/DGSF/N° 306/2017 por la cual el Ministerio de Economía y Finanzas Públicas (MEFP), solicita a este Despacho, realizar las gestiones correspondientes ante el Banco Interamericano de Desarrollo (BID), para el financiamiento de una Asistencia Técnica Regional No Reembolsable para el "Fortalecimiento de la Integridad de los Sistemas Financieros: Mejora de la capacidad para Prevenir el Lavado de Activos y la Financiación del Terrorismo II".

Al respecto, con la finalidad de que el BID pueda considerar el citado requerimiento, remito a usted copia del informe UIF/DEPCF/JCFP/336/2017, elaborado por la Unidad de Investigaciones Financieras del mencionado Ministerio.

Con este motivo, saludo a usted atentamente.



MPD-VU-8258-2017  
JUF/LOC/MVT  
Adj. Lo citado

*Mariana Prado Noya*  
Mariana Prado Noya  
MINISTRA DE PLANIFICACIÓN  
DEL DESARROLLO



Estado Plurinacional  
de Bolivia

La Paz,

MEFP/VPSF/DGSF/N° 306/2017

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Ministerio de

ECONOMÍA

Y

FINANZAS PÚBLICAS

Señora

Mariana Prado Noya

**MINISTRA DE PLANIFICACIÓN DEL DESARROLLO**

Presente.-

**Ref.: Solicitud de Asistencia Técnica Regional**

De mi consideración:

La Unidad de Investigaciones Financieras ha gestionado ante el Banco Interamericano de Desarrollo la solicitud de Asistencia Técnica Regional (no reembolsable) N° RG-T2670 "Fortalecimiento de la Integridad de los Sistemas Financieros: Mejora de la Capacidad para Prevenir el Lavado de Activos y la Financiación del Terrorismo II", la cual ha sido coordinada con el Ministerio de Planificación del Desarrollo a efectos de su implementación.

Considerando la importancia de fortalecer el régimen nacional de Lucha Contra la Legitimación de Ganancias Ilícitas y Financiamiento del Terrorismo – LGI/FT y la necesidad de apoyo técnico a la UIF principalmente en procesos de identificación, evaluación y comprensión de riesgos de LGI y FT a los que está expuesto el país, que permitan la adopción de medidas de control y mitigación bajo metodologías de Enfoque Basados en Riesgos, esta Cartera de Estado no presenta objeción a la referida Asistencia Técnica, y solicita se realicen las gestiones necesarias para concretar la misma.

Con este motivo, saludo a usted atentamente.

Mario Alberto Guillén Suárez  
MINISTRO DE ECONOMÍA  
Y FINANZAS PÚBLICAS

H.R. 1-7059-R  
MAGS/OFM/CSB/IEV/Jorge Zapata  
c.c. Archivo



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La Paz, Bolivia

**MPD 0008258**  
DESPACHO





Unidad de Investigaciones  
Financieras  
Estado Plurinacional de Bolivia

La Paz, 21 de julio de 2017  
UIF/DGE/1100/2017



Señor  
Ing. Mario Guillén Suárez  
**MINISTRO DE ECONOMÍA Y FINANZAS PÚBLICAS**  
Presente

**REF: TRAMITE N° 45656**  
**Solicitud de gestiones para la Asistencia Técnica Regional N° RG-T2670 – “Fortalecimiento de la Integridad de los Sistemas Financieros: Mejora de la Capacidad para Prevenir el Lavado de Activos y la Financiación del Terrorismo II”, no reembolsable – BID, para la evaluación nacional de riesgos País.**

De mi consideración:

Es grato dirigirme a usted y señalar que el Estado Plurinacional de Bolivia al ser miembro activo del GAFILAT debe cumplir con la implementación de las 40 Recomendaciones – Estándares Internacionales, siendo una de ellas la recomendación 1 “Evaluación de riesgos y aplicación de un enfoque basado en riesgo”, por lo que es de vital importancia efectuar la Evaluación Nacional de Riesgos del Estado Plurinacional de Bolivia, que permitirá conocer la gradación de riesgos en legitimación de ganancias ilícitas y financiamiento del terrorismo que presentan los diferentes sectores.

Toda vez que el Estado Plurinacional de Bolivia a partir del año 2019 a 2020, será sujeto a la evaluación país, conforme el calendario de evaluaciones mutuas del Grupo de Acción Financiera de Latinoamérica (GAFILAT).

En este sentido solicito a su autoridad, que a través de las instancias que correspondan se gestione ante el Ministerio de Planificación del Desarrollo la Asistencia Técnica Regional N° CTR-T2670 “Fortalecimiento de la Integridad de los Sistemas Financieros: Mejora de la Capacidad para Prevenir el Lavado de Activos y la Financiación del Terrorismo II” no reembolsable, para realizar la evaluación nacional de riesgos del País, para lo cual se acompaña un informe técnico, el modelo de términos de referencia y copia CTR-T2670.

Con este motivo, saludo a usted con las consideraciones más distinguidas.

ATM/JTF/JCM/pmv.  
Adj. Lo citado  
C.c. Arch.

*Dr. Alejandro Tapoada Muñoz*  
DIRECTOR GENERAL EJECUTIVO  
UNIDAD DE INVESTIGACIONES FINANCIERAS





Unidad de Investigaciones  
Financieras

Estado Plurinacional de Bolivia



La Paz, 19 de julio de 2017

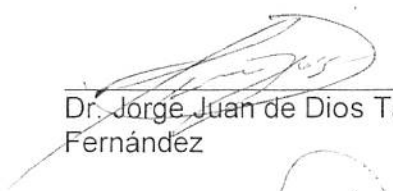
INFORME/UIF/DEPCF/JCFP/336/2017

A: Dr. Alejandro Taboada Muñoz

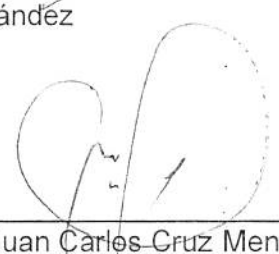
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FINANCIERAS



DE :

  
Dr. Jorge Juan de Dios Tapia  
Fernández

DIRECTOR ESTRATÉGICO,  
COORDINACIÓN, NORMAS,  
PLANIFICACIÓN, CAPACITACIÓN Y  
FISCALIZACIÓN

  
Lic. Juan Carlos Cruz Mendiola

JEFE DE CAPACITACIÓN,  
FISCALIZACIÓN Y PLANIFICACIÓN

  
Lic. Guillermina Venegas  
Miranda

JEFA DE ESTRATEGICO,  
COORDINACION Y NORMAS

REF. : TRAMITE N° 45656  
INFORME PARA OPTAR A LA ASISTENCIA TECNICA REGIONAL N°  
RG-T2670 DENOMINADO FORTALECIMIENTO DE LA INTEGRIDAD DE  
LOS SISTEMAS FINANCIEROS: MEJORA DE LA CAPACIDAD PARA  
PREVENIR EL LAVADO DE ACTIVOS Y LA FINANCIACIÓN DEL  
TERRORISMO II, PARA LA EVALUACIÓN NACIONAL DE RIESGOS DEL  
ESTADO PLURINACIONAL DE BOLIVIA.

## 1. ANTECEDENTES

El Estado Plurinacional de Bolivia, en el marco de la Ley N° 4072, de 27 de julio de 2009, referido al "Memorando de Entendimiento entre los Gobiernos de los Estados del Grupo de Acción Financiera de Sudamérica (GAFISUD)" contra el Lavado de Activos, forma parte del Grupo de Acción Financiera de Sudamérica (GAFISUD, actual GAFILAT Grupo de Acción Financiera de Latinoamérica; se compromete a





## Unidad de Investigaciones Financieras

Estado Plurinacional de Bolivia

cumplir las 40 Recomendaciones del Grupo de Acción Financiera Internacional (GAFI).

Recomendaciones desarrolladas por el Grupo de acción Financiera Internacional GAFI/FATF que cuenta con 36 países miembros y 8 grupos regionales como organismos asociados, siendo también parte del mismo el GAFILAT que se adhiere a las 40 Recomendaciones del GAFI, como estándar internacional reconocido contra el lavado de dinero y el financiamiento del terrorismo.

Por otra parte, dichos organismos cuentan con la presencia de observadores, que expresan su apoyo a los objetivos del Pleno de Representantes, entre ellos los países de: Alemania, España, Francia, Portugal, Canadá, Estados Unidos de Norteamérica y los organismos; Banco Mundial, Banco Centroamericano de Integración Económica (BCIE), Comité Contra el Terrorismo (CTED), Grupo de Acción Financiera del Caribe (GAFIC), La Oficina de las Naciones Unidas contra la Droga y el Delito (UNODC), Banco Interamericano de Desarrollo (BID), Fondo Monetario Internacional (FMI), Grupo de Acción Financiera Internacional (GAFI), Interpol (Policía Internacional), Organización de los Estados Americanos (OEA, CICTE, CICAD).

El año 2011 – 2013, Bolivia tuvo una evaluación mutua, cuyos resultados permitió la retirada del proceso de revisión del GAFI dentro del ámbito del plan de acción ICRG1, logrando la salida de la lista gris.

Bolivia en el marco de la Ley N° 650 de fecha 15 de enero de 2015, eleva a rango de Ley la "Agenda Patriótica del Bicentenario 2025", que contiene los trece Pilares de la Bolivia Digna y Soberana, el cual, se constituye en el Plan General de Desarrollo Económico y Social (PGDES), de largo plazo del Estado Plurinacional de Bolivia que orienta todo el proceso del Sistema de Planificación Integral del Estado (SPIE) aprobado mediante Ley N° 777 de fecha 21 de enero de 2016, que conducirá el proceso de planificación del desarrollo integral del Estado Plurinacional de Bolivia, en el marco del Vivir Bien. Asimismo, la Ley N° 786 de fecha 9 de marzo de 2016, que aprueba el Plan de Desarrollo Económico Social (PDES) 2016 - 2020, en el marco del Desarrollo Integral para Vivir Bien, establece la obligatoriedad de su aplicación.

Asimismo, El Banco Interamericano de Desarrollo (BID) a través del documento de Cooperación Técnica Regional N° CTR-T2670 denominado "Fortalecimiento de la Integridad de los Sistemas Financieros: Mejora de la Capacidad para Prevenir el Lavado de Activos y la Financiación del Terrorismo II", coloca a disposición de los países de la región recursos para apoyar a prevenir el lavado de dinero y la financiación del terrorismo en cumpliendo con las Normas del Grupo de Acción Financiera (GAFI) sobre el Combate al Lavado de Activos y la Financiación del Terrorismo. Cooperación Técnica Regional que tiene tres componentes que son (i) evaluación de riesgos; ii) creación de capacidad institucional y reformas reglamentarias; y (iii) productos de conocimiento y difusión.



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Por otra parte, el Ministerio de Economía y Finanzas Públicas del Estado Plurinacional de Bolivia, remite nota MEFP/VPSF/DGSF/040/2017 del 16 de febrero de 2017 en la que expresa que esa cartera de estado no presenta objeción para el inicio de la gestiones de asistencia Técnica no reembolsable, para la construcción de la Evaluación Nacional de Riesgos a nivel País, ante el Banco Interamericano de Desarrollo (BID).

### 2. JUSTIFICACION

Toda vez que el Estado Plurinacional de Bolivia a partir del año 2019 a 2020, será sujeto a la evaluación país, conforme al calendario de evaluaciones mutuas del Grupo de Acción Financiera de Latinoamérica (GAFILAT). Evaluación referida al cumplimiento técnico y a la efectividad de la implementación de las 40 Recomendaciones - Estándares Internacionales del GAFI que tendrán como base a la Recomendación 1, "Evaluación de riesgos y aplicación de un enfoque basado en Riesgo", que permita de forma idónea, la identificación, evaluación y comprensión de los riesgos de Lavado de Activos (Delito establecido en el Estado Plurinacional de Bolivia, como Legitimación de Ganancias Ilícitas y Financiamiento del Terrorismo).

Y según, la Agenda Patriótica del Bicentenario 2025 aprobada con Ley N° 650 de fecha 15 de enero de 2015, y el Plan de Desarrollo Económico Social (PDES), aprobado mediante Ley N° 786 de fecha 9 de marzo de 2016, que contemplan los trece Pilares de la Bolivia Digna y Soberana, a los cuales el Ministerio de Economía y Finanzas Pública como órgano del poder ejecutivo en su plan estratégico ministerial (PEM) articula sus acciones a la agenda de Desarrollo Sostenible, es así que la UIF como entidad descentralizada y bajo tuición del MEFP responde a dos pilares (5 y 11), donde el pilar 5 "Soberanía Comunitaria y Financiera" se identifica con la Actividad inscrita en el Plan Estratégico Institucional de la UIF.

Así también, en el marco de la Ley N° 777 de fecha 21 de enero de 2016, que aprueba el Sistema de Planificación Integral del Estado – SPIE, en su Artículo 19 establece los Planes Estratégicos Institucionales (PEI) que permiten a cada entidad o institución pública establecer, en el marco de sus atribuciones, su contribución directa a la implementación del PDES, PSDI, PEM o PTDI según corresponda, y elaborar de forma simultánea y coordinada con los planes de mediano plazo, en este entendido el Ministerio de Economía y Finanzas Públicas plantea en su Plan Estratégico Ministerial (PEM), la acción estratégica ministerial 9 "Analizar y evaluar la información en cuanto a los Servicios Financieros, Legitimación de Ganancias Ilícitas/Financiamiento al Terrorismo y/o Delitos Precedentes, contando con nueva normativa que contribuya a su cumplimiento y maximice el procesamiento de casos y mejore la protección de los asegurados, tomadores y beneficiarios del mercado de seguros", entre otros. En este contexto, la Unidad de Investigaciones Financieras – UIF tiene aprobado su Plan Estratégico Institucional (PEI) para el quinquenio 2016 a 2020, mediante Resolución Ministerial N° 763 de fecha 02 de septiembre de 2016 donde la actividad objeto del presente informe se articula, en su objetivo 1





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“Desarrollar y fortalecer mecanismos e instrumentos que permitan procesar, identificar y prevenir operaciones de Legitimación de Ganancias Ilícitas, Financiamiento al Terrorismo y/o Delitos Precedentes”, en su Estrategia 1 “Afianzar e implementar mecanismos e instrumentos eficaces y eficientes en la lucha contra la LGI/FT y/o DP”, en su acción estratégica institucional 1 “Establecer mecanismos e instrumentos eficientes y eficaces que permitan prevenir e identificar operaciones de LGI/FT y/o DP y maximizar el procesamiento de casos”. Finalmente según lo descrito y a efectos de alcanzar lo planificado, se tiene previsto también en el PEI de la unidad de investigaciones financieras UIF, entre otros, para la gestión, lograr el siguiente Resultado Complementario 5 que plantea “Se gestionó la elaboración del Diagnóstico Nacional de Riesgos de LGI/FT y/o DP a nivel País ante el Consejo Nacional de Lucha Contra la LGI/FT, para su ejecución”.

Al respecto, La Cooperación Técnica Regional N° CTR-T2670 del Banco Interamericano de Desarrollo BID, establece en su parte IV. Organismo ejecutor y estructura de ejecución, numeral 5.4, que para optar a los recursos, se requiere una carta de solicitud o una carta de no objeción del Gobierno y es el Banco quien contratara los servicios para la asistencia técnica de cooperación de acuerdo a sus políticas y procedimientos activos dentro del Banco.

En este sentido, es prioritario y necesario contar con la “Evaluación Nacional de Riesgos”, que permitirá conocer la gradación de riesgos de los diferentes sectores, en relación a las vulnerabilidades que presenta el país y ofrecer la información que corresponda para las evaluaciones de riesgos LGI/FT llevadas a cabo por los sujetos obligados.

Asimismo, permitirá cumplir con las Recomendaciones de los organismos Internacionales como el GAFILAT y el GAFI, y mantener a nuestro país dentro los estándares permisibles en materia de lucha contra la LGI/FT.

### 3. CONCLUSIONES Y RECOMENDACIONES

El Estado Plurinacional de Bolivia al ser miembro activo del GAFILAT debe cumplir con la implementación de las 40 Recomendaciones – Estándares Internacionales, siendo una de ellas la recomendación 1 “Evaluación de riesgos y aplicación de un enfoque basado en riesgo”, que permitirá conocer la gradación de riesgos en legitimación de ganancias ilícitas que presentan los diferentes sectores, por lo que es de vital importancia, efectuar la Evaluación Nacional de Riesgos del Estado, a través de la asistencia técnica del consultor que trabajara en forma conjunta con la Unidad de Investigaciones Financieras.

Con el propósito de identificar los riesgos País en Legitimación de Ganancias Ilícitas y Financiamiento del Terrorismo, se recomienda realizar las gestiones de Asistencia Técnica Regional N° CTR-T2670 denominado “Fortalecimiento de la Integridad de los Sistemas Financieros: Mejora de la Capacidad para Prevenir el Lavado de Activos y la Financiación del Terrorismo II” no reembolsable ante el Banco Interamericano de





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Desarrollo BID, que apoyara a la UIF en la construcción de la evaluación nacional de riesgos, a fin de cumplir con la Recomendación N° 1 "Evaluación de riesgos y aplicación de un enfoque basado en riesgo" como parte integrante de las 40 recomendaciones del GAFI, actividad en marcada en los lineamientos del PEM y PEI y remitir el presente informe, términos de referencia al Ministerio de Planificación del Desarrollo a través del Ministerio de Economía y finanzas Públicas.

Es cuanto tenemos a bien informar para los fines consiguientes.

JTF/JCCM/GVM  
C.c.: Archivo



## DOCUMENTO TÉCNICO PARA COOPERACIÓN TÉCNICA

### 1. INTRODUCCIÓN

Los países para combatir los ilícitos del Lavado de Activos, han desarrollado Sistemas Anti - Lavado de Activos, contra el Financiamiento del Terrorismo (ALA/CTF) y el Financiamiento de la proliferación de armas de destrucción masiva, sin embargo, toda vez que ambos fenómenos vienen evolucionado lapidariamente se debe incrementar las exigencias de efectividad respecto a medidas preventivas ante riesgos que presentan los países, adoptando una serie de compromisos a partir de las convenciones y los estándares internacionales en la materia.

En este entendido el Estado Plurinacional de Bolivia a efecto de combatir el Lavado de Activos o Legitimación de Ganancias Ilícitas (LGI), tipificado como un delito, aprobó la Ley N° 4072, de 27 de julio de 2009 que reconoce el "Memorando de Entendimiento entre los Gobiernos de los Estados del Grupo de Acción Financiera de Sudamérica (GAFISUD)" contra el Lavado de Activos, suscrito en la ciudad de Cartagena de Indias a los 8 días del mes de diciembre del año 2000, documento que fue posteriormente modificado denominándose "Modificación del Memorando de Entendimiento entre los Gobiernos de los Estados del Grupo de Acción Financiera de Sudamérica (GAFISUD)", rubricado en Santiago de Chile el 6 de diciembre de 2001; convirtiéndose el Estado Plurinacional de Bolivia en miembro del GAFISUD, actual Grupo de Acción Financiera de Latinoamérica (GAFILAT), comprometiéndose entre otros, al cumplimiento de las 40 Recomendaciones del Grupo de Acción Financiera Internacional (GAFI), y a participar activamente en evaluaciones mutuas entre los países miembros.

Las 40 Recomendaciones del GAFI citadas, se constituyen en Estándares Internacionales de cumplimiento, tanto por los países miembros del GAFI como por los organismos regionales, como es el caso de GAFILAT, siendo una de ellas, la Recomendación 1 titulada "Evaluación de riesgos y aplicación de un Enfoque Basado en Riesgo", la cual pretende realizar una actividad de valoración responsable e íntegra de nuestra situación como país, para afrontar los resultados "riesgos" con la mayor efectividad en su mitigación, propiciando aplicar eficientemente los recursos necesarios para su cometido.

Es así que el Estado Plurinacional de Bolivia, cuenta con un conjunto de disposiciones legales y regulatorias vigentes e instituciones con competencias para reprimir las actividades delictivas de LGI/FT, entre las entidades se tiene a la Unidad de Investigaciones Financieras "UIF" creada con Ley N° 1768 de Modificaciones al Código Penal de 10 de marzo de 1997, cuyas atribuciones y competencias fueron establecidas mediante Decreto Supremo N° 24771 de 31 /07/ 1997, ley 004 de del 31 de marzo del 2010, ley 170 del 9 de septiembre de 2011, ley 262 del 30 de julio de 2012, Decreto Supremo 29681 del 20 de agosto del 2018, Decreto Supremo 910 del 15 de junio del 2011, Decreto Supremo 1969 del 9 de abril de 2017 y ley 393 del 21 de agosto de 2013, entre ellas se establece la de normar el régimen de lucha contra el lavado de dinero y financiamiento al terrorismo, investigar casos en los que se presuma la comisión de delitos de





LGI/FT y realizar el análisis, tratamiento y transmisión de información para prevenir y detectar dichos delitos, con carácter reservado y confidencial.

Asimismo, el Estado Plurinacional de Bolivia cuenta con uno de los actores principales de este proceso que es el Consejo Nacional de Lucha Contra la LGI/FT, el cual fue creado mediante Ley N° 262 de 30 de julio de 2012 e integrado por las Máximas Autoridades Ejecutivas de las siguientes entidades: Ministerio de Economía y Finanzas Públicas, Ministerio de Gobierno, Ministerio de Defensa y actual Ministerio de Justicia y Transparencia Institucional, presidido por el Titular del Ministerio de Economía y Finanzas Públicas, quien cuenta con el apoyo técnico y administrativo de la Unidad de Investigaciones Financieras, la cual se constituye en su Secretaría Técnica.

## 2. JUSTIFICACIÓN DE LA NECESIDAD DE CONTAR CON ASISTENCIA TECNICA PARA LA ELABORACIÓN DEL DIAGNÓSTICO NACIONAL DE RIESGOS DE LGI/FT Y/O DP A NIVEL PAÍS

El desarrollar la mencionada *“Evaluación de riesgos y aplicación de un Enfoque Basado en Riesgo”*, contribuirá al cumplimiento de uno de los objetivos del Estado Plurinacional de Bolivia, el cual se encuentra plasmado como *“Diagnóstico Nacional de Riesgos de Legitimación de Ganancias Ilícitas y Financiamiento al Terrorismo y/o Delitos Precedentes”*, que en su estructura de planificación responderá a:

- La *“Agenda Patriótica del Bicentenario 2025”*, identifica la misión institucional de la Unidad de Investigaciones Financieras en sus dos pilares:
  - PILAR 05 “Soberanía Comunitaria y Financiera”.
  - PILAR 11 “Soberanía y Transparencia en la Gestión Pública”.
- Al Plan de Desarrollo Económico Social (PDES), aprobado mediante Ley N° 786 de fecha 9 de marzo de 2016, en el marco del *“Desarrollo Integral para Vivir Bien”*, como instrumento que permite la aplicación de la Agenda Patriótica en la Gestión Pública Plurinacional, articulando la planificación sectorial y territorial y la coordinación entre los actores privados, comunitarios, social cooperativos y organizaciones sociales del pueblo boliviano, estableciendo como meta y resultado para los indicados pilares los siguientes:
  - Pilar 05: META 02 Sistema Financiero para el Desarrollo Integral: RESULTADO 138 Se ha alcanzado mayores índices de Profundización Financiera.
  - Pilar 11: META 01 Gestión Pública transparente, con servidores públicos éticos, competentes y comprometidos que luchan contra la corrupción: RESULTADO 298 Se ha implementado un modelo de servicio público inclusivo, intercultural y comprometido con la concreción de Vivir Bien y 301 Se ha institucionalizado en las entidades estatales la rendición pública de cuentas para el ejercicio efectivo del control social y procesos de capacitación en principios y valores éticos.



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- Así como, al PLAN ESTRATÉGICO MINISTERIAL del Ministerio de Economía y Finanzas Públicas (MEFP), que fija:
  - *Acción Estratégica Ministerial 9, "Analizar y evaluar la información en cuanto a los Servicios Financieros, Legitimación de Ganancias Ilícitas/Financiamiento al Terrorismo y/o Delitos Precedentes, contando con nueva normativa que contribuya a su cumplimiento y maximice el procesamiento de casos y mejore la protección de los asegurados, tomadores y beneficiarios del mercado de seguros".*
  - *La Acción Estratégica Ministerial 12, "Contar con una gestión eficiente que logre una administración institucional apropiada, utilizando adecuadamente los recursos y la planificación como herramienta de gestión institucional".*
  - *La Acción Estratégica Ministerial 14, "Promover una gestión pública transparente mediante la rendición pública de cuentas, la atención oportuna de denuncias por vulneración a la ética y presuntos hechos de corrupción y un adecuado control interno".*

Herramientas como el PLAN ESTRATÉGICO INSTITUCIONAL 2016 – 2020 sobre la cual la UNIDAD DE INVESTIGACIONES FINANCIERAS del Estado Plurinacional de Bolivia programo en el marco de sus atribuciones y contribuciones al Plan Estratégico Ministerial (PEM) del Ministerio de Economía y Finanzas Públicas, al Plan Sectorial de Desarrollo Integral (PSDI) y al Plan de Desarrollo Económico y Social (PDES), para el quinquenio 2016-2020, entre otros lo siguiente en cuanto al objetivo, estrategia y acción:

- *El Objetivo 1 "Desarrollar y fortalecer mecanismos e instrumentos que permitan procesar, identificar y prevenir operaciones de Legitimación de Ganancias Ilícitas, Financiamiento al Terrorismo y/o Delitos Precedentes".*
- *La Estrategia 1 "Afianzar e implementar mecanismos e instrumentos eficaces y eficientes en la lucha contra la LGI/FT y/o DP".*
- *La Acción Estratégica Institucional 1 "Establecer mecanismos e instrumentos eficientes y eficaces que permitan prevenir e identificar operaciones de LGI/FT y/o DP y maximizar el procesamiento de casos".*

Y a efectos de alcanzar lo planificado, se tiene previsto, entre otros, para la gestión 2017 y 2018, lograr el siguiente Resultado Complementario 5 plasmado en el Plan Estratégico Institucional con el siguiente texto:

***"Se gestionó la elaboración del Diagnóstico Nacional de Riesgos de LGI/FT y/o DP a nivel País ante el Consejo Nacional de Lucha Contra la LGI/FT, para su ejecución".***





En este contexto, la Unidad de Investigaciones Financieras - UIF tiene aprobado su Plan Estratégico Institucional (PEI) para el quinquenio 2016 a 2020, mediante Resolución Ministerial N° 763 de fecha 02 de septiembre de 2016 donde la actividad objeto del presente informe se encuentra establecida en el objetivo 1, del Plan Estratégico Institucional del Ministerio de Economía y Finanzas Públicas.

En este contexto y toda vez que el Estado Plurinacional de Bolivia a partir del año 2019 al 2020, conforme al calendario de trabajo del Grupo de Acción Financiera de Latinoamérica (GAFILAT), será sujeto a la evaluación país, la cual comprenderá la verificación del cumplimiento técnico y de la efectividad de la implementación de las 40 Recomendaciones - Estándares Internacionales del GAFI, que tendrán como base a la Recomendación 1 "*Evaluación de riesgos y aplicación de un enfoque basado en Riesgo*", es necesario y fundamental, solicitar la cooperación técnica, ya que en el Estado Plurinacional de Bolivia, realizará por primera vez un Diagnóstico Nacional de Riesgos de LGI/FT y/o DP que al no contar con la experiencia especializada para la elaboración de dicho diagnóstico la solicitud se encuentra justificada para que se cumpla con lo previsto.

Consecuentemente, el resultado de la asistencia técnica contribuirá al cumplimiento de los objetivos del estado plurinacional de Estado Plurinacional de Bolivia, toda vez que, esta actividad se encuentra inscrita en el Plan Estratégico Institucional de la UIF y este obedece a instrumentos de planificación.

### 3. OBJETIVO GENERAL

Contar con un Diagnóstico Nacional de Riesgos de Legitimación de Ganancias Ilícitas, Financiamiento al Terrorismo y/o Delitos Precedentes (LGI/FT y/o DP) a nivel País, a efectos de cumplir con la implementación de la Recomendación N° 1 de las 40 Recomendaciones – Estándares Internacionales, denominada: "Evaluación de riesgos y aplicación de un enfoque basado en riesgo".

### 4. OBJETIVO ESPECÍFICO

Contar con un instrumento que permitirá:

- ✓ Identificar, evaluar y comprender los riesgos de Legitimación de Ganancias Ilícitas, Financiamiento al Terrorismo y/o Delitos Precedentes (LGI/FT y/o DP) al que el Estado Plurinacional de Bolivia está expuesto.
- ✓ Generar políticas públicas en materia de lucha contra la LGI/FT y/o DP, así como una correcta asignación de recursos en la priorización de actuaciones para la prevención y lucha contra estos ilícitos.



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- ✓ Obtener una gradación y valoración de los riesgos de LGI/FT y/o DP, existentes en el País, para preservar nuestra integridad económica y social.

### 5. RESULTADOS

- Riesgos y vulnerabilidades identificadas, al que el Estado Plurinacional de Bolivia está expuesto; en Legitimación de Ganancias Ilícitas, Financiamiento al Terrorismo y/o Delitos Precedentes (LGI/FT y/o DP)
- Instrumento que será puesto a disposición según corresponda a entidades públicas, privadas y otras instancias competentes del Estado Plurinacional de Bolivia, para mejorar las políticas públicas en materia de lucha contra la LGI/FT y/o DP, la correcta asignación de recursos en la priorización de actuaciones para la prevención y lucha contra estos ilícitos y otros.

### 6. PRESUPUESTO

En el entendido de que la asignación y administración de los recursos estarán a cargo del financiador, así como la contratación y pago de los expertos se desconoce el importe a ser ejecutado en detalle.

### 7. ACTIVIDADES A SER DESARROLLADAS

- Preparar y acordar con la (s) institución (s) correspondientes y el BID las actividades destinadas al desarrollo de la Evaluación Nacional de Riesgos a nivel País.
- Analizar la documentación existente relacionada con evaluaciones mutuas de GAFILAT, para identificar las observaciones vertidas.
- Recopilar y analizar la información relevante de las instancias que correspondan, para realizar la Evaluación Nacional de Riesgos (ENR), que permita la correcta identificación, análisis y evaluación de los riesgos.
- Revisar el marco normativo de aplicación, así como la documentación generada por el GAFI en forma de guías y recomendaciones, los informes de anteriores evaluaciones mutuas a las que se haya sujeto el país y los informes de avance correspondientes.
- Conformar un equipo técnico con competencias específicas y crear mesas de trabajo con las instancias que correspondan del Estado Plurinacional de Bolivia y representantes del sector privado (financiero y no financiero) relevantes.



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- Otras actividades necesarias.

## 8. CRONOGRAMA

Las actividades generales anteriormente descritas responderán a un cronograma con una temporalidad de un año, una vez que se formalice el presente documento que permitirá definir con mayor precisión, el inicio de las actividades de la evaluación nacional de riesgos y cumplir con su propósito.

Sin embargo, se adjunta un cronograma tentativo.



**Cronograma de Actividades**  
**Diagnóstico Nacional de Riesgos de Legitimación de Ganancias Ilícitas, Financiamiento al Terrorismo y/o Delitos Precedentes (LGI/FT y/o DP) a nivel País**  
**Gestiones: 2017 - 2018**

N°	ACTIVIDAD	DIC. 2017	ENERO	FEBRERO	MARZO	ABRIL	MAYO	JUNIO	JULIO	AGOSTO	SEP.	OCT.	NOV.	DIC. 2018
1	Preparar y acordar con la(s) institución (s) correspondientes y el BID las actividades destinadas al desarrollo de la Evaluación Nacional de Riesgos a nivel País.													
2	Analizar la documentación existente relacionada con evaluaciones mutuas de GAFILAT, para identificar las observaciones vertidas.													
3	Recopilar y analizar la información relevante de las instancias que correspondan, para realizar la Evaluación Nacional de Riesgos (ENR), que permita la correcta identificación, análisis y evaluación de los riesgos.													
4	Revisar el marco normativo de aplicación, así como la documentación generada por el GAFI en forma de guías y recomendaciones, los informes de anteriores evaluaciones mutuas a las que se haya sujeto el país y los informes de avance correspondientes.													
5	Conformar un equipo técnico con competencias específicas y crear mesas de trabajo con las instancias que correspondan del Estado Plurinacional de Bolivia y representantes del sector privado (financiero y no financiero) relevantes.													
6	Otras actividades necesarias.													



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Estado Plurinacional de Bolivia  
Ministerio de Planificación del Desarrollo

ACTA DE REUNIÓN  
MPD/VIPFE/DGPP/UPJ-000297/2017

Programa/Proyecto	FORT DE LA INTEGR DE LOS SIST FINANCIEROS MEJORA DE LA CAPACIDAD PARA PREVENIR EL LAVADO DE ACTIVOS Y LA FINANCIACION DEL TERRORISMO II		
Fecha: La Paz, 31 de Octubre de 2017	Hora de inicio: 11:00	Finalización: 12:00	

Participante	Institución	Cargo	Tel/Cel de contacto	Correo Electrónico	Firma
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Gustavo Mijangoda	UIF	Jefe de EC N.	61223871	gustavo.mijangoda@vipfe.bo	
Vladimir Luján	UIPFE	Jefe de Programación y Evaluación	2189000 int 822	vladimir.lujan@vipfe.bo	
Rosario Gómez	UIPFE	Analista	72045166	rosario.gomez@vipfe.bo	

Temas tratados	Conclusiones/Acuerdos Alcanzados	Responsable	Fechas de Cumplimiento
Complementación de la información	El MEFP. complementará la información a tener de la UIF.	UIF	7/Nov/2017



Gobierno de Reconciliación  
y Unidad Nacional

*El Pueblo, Presidente!*

2018

UNID@S EN Por Gracia  
VICTORIAS! de Dios!

Managua, 26 de Enero de 2018

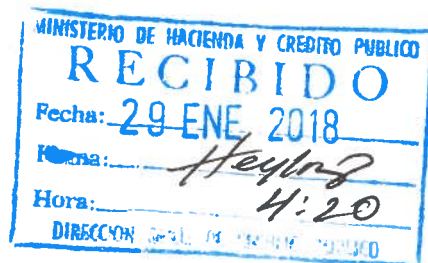
MHCP-DM-E-0176-01-18

Señor

Baudouin Duquesne

Representante en Nicaragua

Banco Interamericano de Desarrollo



Ref. Solicitud de Cooperación Técnica y No  
objeción de este Ministerio para que el Banco  
Interamericano de Desarrollo ejecute dicha ope-  
ración.

Estimado Señor Duquesne:

Después de saludarle cordialmente, tengo el agrado de dirigirme a Usted,  
para solicitar una cooperación técnica que permita apoyar el fortale-  
cimiento de las entidades públicas responsables de la regulación y  
supervisión de los temas relacionados con la prevención del lavado de  
activos, así como temas de transparencia en el sector financiero del  
país.

Asimismo, hago de su conocimiento que este Ministerio no tiene objeción  
a que el Banco Interamericano de Desarrollo ejecute directamente dicha  
cooperación técnica, a través de la cual se financiarán contrataciones  
de expertos individuales y/o firmas consultoras en las áreas corres-  
pondientes.

Atentamente,



Iván Acosta Montalván  
Ministro

CC:

Lic. José Adrián Chavarría

Lic. Uriel Pérez

Archivo/lcm

Secretario de Administración Financiera-Viceministro  
Director General de Crédito Público

CRISTIANA, SOCIALISTA, SOLIDARIA!



Ministerio de Hacienda y Crédito Público


Avenida Bolívar, Frente a la Asamblea Nacional;

Teléfono 2222-7061 Fax. 2222-2509

www.hacienda.gob.ni



Results Matrix

Outcomes	
Outcome:	1 Outcome Statement: The overall aim of this TC is to support beneficiary countries in their efforts to prevent and terrorist financing, by complying with the FATF International Standards on Combatting Money Laundering orism & Proliferation (The FATF Recommendations).
 CRF Indicator	

Outputs: Annual Physical and Financial Progress

1 National Risk Assessments (NRA) and National Strategies (NS).						Physical Progress						Financial Progress						Theme			Fund			Flags							
Outputs	Output Description	Unit of Measure	Baseline	Baseline Year	Means of verification	2018	2019	2020	2021	EOP	2018	2019	2020	2021	EOP	2018	2019	2020	2021	EOP	2018	2019	2020	2021	EOP	Theme	Fund	Flags			
1.1 Diagnostics and assessments completed	National Risk Assessments (NRA)	Diagnostics (#)	0	2018	NRA Draft	P	0	1	1	0	2	P	20000	30000	10000	0	60000	Institutional Development	AAF												
						P(a)					0	P(a)						0													
						A						A																			
1.2 Action plans designed	National AML/CFT policies and Plans	Action Plans (#)	0	2018	Strategic Plan Approved by the Client	P	0	1	0	0	1	P	15000	15000	10000	0	40000	Institutional Development	AAF												
						P(a)					0	P(a)						0													
						A						A																			
2 Regulatory Reform						Physical Progress						Financial Progress						Theme			Fund			Flags							
Outputs	Output Description	Unit of Measure	Baseline	Baseline Year	Means of verification	2018	2019	2020	2021	EOP	2018	2019	2020	2021	EOP	2018	2019	2020	2021	EOP	2018	2019	2020	2021	EOP	Theme	Fund	Flags			
2.1 Regulatory frameworks designed	Regulatory Framework diagnostic and recommendations	Frameworks (#)	0	2018	Draft of law including recommendations	P	0	1	1	0	2	P	20000	40000	40000	0	100000	Institutional Development	AAF												
						P(a)					0	P(a)						0													
						A						A																			
3 Capacity building						Physical Progress						Financial Progress						Theme			Fund			Flags							
Outputs	Output Description	Unit of Measure	Baseline	Baseline Year	Means of verification	2018	2019	2020	2021	EOP	2018	2019	2020	2021	EOP	2018	2019	2020	2021	EOP	2018	2019	2020	2021	EOP	Theme	Fund	Flags			
3.1 Diagnostics and assessments completed	Diagnostic of IT capacity	Diagnostics (#)	0	2018	IT Diagnostic and recommendations report	P	0	1	1	0	2	P	20000	30000	30000	20000	100000	Institutional Development	AAF												
						P(a)					0	P(a)						0													
						A						A																			
4 Knowledge Products and Dissemination						Physical Progress						Financial Progress						Theme			Fund			Flags							
Outputs	Output Description	Unit of Measure	Baseline	Baseline Year	Means of verification	2018	2019	2020	2021	EOP	2018	2019	2020	2021	EOP	2018	2019	2020	2021	EOP	2018	2019	2020	2021	EOP	Theme	Fund	Flags			
4.1 Working Papers prepared	Technical Notes and Discussion papers	Papers (#)	0	2018	Publication of discussion papers and technical notes	P	0	1	1	0	2	P	10000	20000	20000	0	50000	Institutional Development	AAF												
						P(a)					0	P(a)						0													
						A						A																			

Other Cost

Total Cost

	2018	2019	2020	2021	Total Cost
P	\$85,000.00	\$135,000.00	\$110,000.00	\$20,000.00	\$350,000.00
P(a)					
A					

**IFD/ICS**

**STRENGTHENING THE INTEGRITY OF FINANCIAL SYSTEMS: IMPROVING THE  
CAPACITY TO PREVENT MONEY LAUNDERING AND THE FINANCING OF TERRORISM III**

**Technical Assistance for the Development of the National Risks Assessment (NRA) in the  
Prevention of Money Laundering and Terrorist Financing.**

**TERMS OF REFERENCE (a)**

**I. BACKGROUND**

The prevention and combating of Money Laundering and Terrorist Financing ("AML/CFT") are priority work areas to the Government of (TBD) and the Inter-American Development Bank ("IDB"). Local authorities in (TBD) are seeking to implement measures to develop a stronger legal and institutional AML/CFT framework, in line with international standards in this area. For its part, the IDB constantly supports its country members in the implementation of these standards as a key element to improve financial transparency in the region.

The International Standards on AML/CFT (hereinafter the Standards) are issued by the International Financial Action Task Force ("FATF"). This organization issued an updated version of these Standards in February 2012, which includes more specific and rigorous requirements. The first of these Recommendations establishes that countries, as a starting point, should draw up a comprehensive and in-depth diagnosis of the ML/FT risks they face. This exercise is known as the National Risk Assessment ("NRA") and is key to any national AML / CFT strategy.

The IDB supports the country members in their efforts to adopt the Standards and to advance on their AML/CFT agenda through the following activities: (i) Development of AML/CFT action plans; (ii) technical assistance for the adoption and implementation of the regulatory measures; (iii) as well as strengthening the capacities of the corresponding Financial Intelligence Units.

The Government of (TBD) recognizes the importance of developing a NRA and has expressed a great interest in developing a technically sound work to complement its AML / CFT public policy and for a better and more efficient use of its human and financial resources in all of its AML/CFT activities. The IDB also has extensive experience in advising on the preparation of NRAs for other Latin American countries.

According to the above, the Government of TBD and the IDB agreed to work together in the development of the NRA, through a non-reimbursable technical cooperation to be provided by IDB' Transparency Trust Fund ("TTF") and the Regional Technical Cooperation RG-T3218 "Strengthening the Integrity of Financial Systems: Improving the ability to Prevent Money Laundering and the Financing of Terrorism III".

The technical assistance to be provided by the IDB, under the terms included in this document, as well as in the work plan signed by the parties, will be executed through an external consultancy. These terms of reference establish the characteristics of the consultancy, the objectives, the activities to be carried out and the deliverables. The work of the IDB and its consultant will be jointly coordinated with the (TBD), as the main beneficiary of the project and the local institution responsible for leading the country's efforts in this area.

## **II. Objective**

The objective of the consultancy is to provide Technical Assistance to the Government of (TBD) in the development of the National Risk Assessment to identify, evaluate and understand the ML/FT risks of the country, in accordance with Recommendation 1 of the FATF Standards. This exercise will represent a critical policy instrument to determine the scope and reach of the national AML plan as well as sector specific policies.

## **III. Activities**

In order to assist (TBD) to attain the objectives of the technical assistance, the consultant should carry out, among others, the following activities:

- Prepare and agree with the (TBD) a work plan for the execution of the consultancy, including the objective, scope methodology and timeframe.
- Collect and analyze all the relevant information to carry out the NRA, which allows the proper identification, analysis and evaluation of the risks. Mainly, review the regulatory framework of TBD, as well as review the documentation generated by the FATF in the form of guidelines and recommendations, previous mutual evaluations reports to which the country has been subject and the corresponding progress reports. In particular, the consultant should take as a reference for his work the guide prepared by the FATF for ENR (Source: [www.fatf-gafi.org](http://www.fatf-gafi.org), FATFGuidance: National Money Laundering and Terrorist FinancingRiskAssessment.free, FATF / OECD) as well as the different guides and / or documents issued by national and international organizations related to the subject.
- Jointly identify with (TBD) different actors and parties to be included in the NRA and determine respective responsibilities along the process
- Determine, in coordination with (TBD), the components of the NRA and facilitate the interaction and coordination among all actors.
- Interview the technical team of (TBD), the representatives of public entities and private sector participating in the NRA in order to collect the necessary inputs and present the ENR methodology to all parties involved and work teams.
- Carry out joint workshops with (TBD) and / or meetings, while moderating and facilitating the participation and exchange of information, in order to meet the objectives of the NRA initially established.
- Process and systematize the information obtained from the workshops and / or meetings, to be subsequently integrated into the NRA.
- Identify and propose alternative solutions to mitigate lack or insufficiency of information and data necessary for the NRA.
- Present progress reports to IDB for each mission to (TBD).
- Present the specific products of the consultancy.

## **PRODUCTS**

The consultant will deliver as a result of their professional services, the following reports and products:

- Work plan for the execution of the consultancy, including the objective, methodology, scope, and timeframe.

- A preliminary report describing the activities carried out during each mission, containing the progress made in each of them. This preliminary report must include the documentary analysis and the information obtained from the visits in the field.
- A final report with the results of the ENR ML/FT of (TBD), along with recommendations and conclusions to mitigate the identified risks.

## **VI. Form of Payment**

Payments for contracted services will be made by the IDB as follows:

- TBD% at the time of approval of the consultant's work plan.
- TBD% at the time of approval of the preliminary report.
- TBD% at the time of approval of the final report and the advisory program.

## **VII. Coordination**

The technical coordination by the IDB will be in charge of Roberto de Michele (IFD/ICS); robertodem@iadb.org, tel +1 (202) 523 7630

## **VII. Characteristics of the Consultancy**

- Consultant category and modality: Products and External Services contractual, (PEC), lump sum.
- Contract duration: (TBD) months, including (TBD) missions to Panama, for (TBD) days each.
- Place(s) of work: External consultancy. Panama and the country of origin of the consultant.

## **VIII. Qualification**

- Academic Degree/Level & Years of Professional Work Experience: Master's or equivalent in Law or related fields and at least (TBD) years of proven experience as well as concrete experience working for (TBD) years or more in or with financial intelligence units and/or financial sector supervising and regulator entities. The person selected should also demonstrate extensive knowledge on FATF recommendations, NRA and public AML / CTF policies
- Language: Spanish as mother tongue and English, fluent level, both oral and written.
- Areas of Expertise: Money-Laundering, corruption, Ethics, Transparency and Integrity, and Law.
- Skills: International experience in AML/CTF issues, previous consulting services with international organizations and/or professional activity in countries with comparable legal and financial system. Knowledge of the (TBD) environment will be highly valued.

## **IFD/ICS**

### **STRENGTHENING THE INTEGRITY OF FINANCIAL SYSTEMS: IMPROVING THE CAPACITY TO PREVENT MONEY LAUNDERING III**

#### **Technical Assistance for the strengthening of the legal and regulatory framework in compliance with the FATF Recommendations**

## **TERMS OF REFERENCE (b)**

### **I. BACKGROUND**

The prevention and combating of Money Laundering and Terrorist Financing ("AML / CFT") are priority work areas to the Government of (TBD) and the Inter-American Development Bank ("IDB"). Local authorities in (TBD) are constantly seeking to implement measures to develop a stronger legal and institutional AML/CTF framework, in line with international standards in this area. For its part, the IDB constantly supports its country members to advance on its AML/CFT agenda as a key step to improve financial transparency in the region.

The International Standards on AML / CFT (hereinafter the Standards) are issued by the International Financial Action Task Force ("FATF"). This organization issued an updated version of these Standards in February 2012, which includes more specific and rigorous requirements. Two Key recommendation (R. 26 and R.28) require that competent authorities and financial supervisors take the necessary legal or regulatory measures to properly supervise and regulate Financial Institutions (FIs) and Designated non-financial Business and Profession (DNFBPS).

The Government of (TBD) has expressed great interest in reviewing the adequacy of its AML/CFT laws and regulations as a crucial step to strengthen its supervisory system and to better comply with the FATF' Standards. In this context, the Government of (TBD) and the IDB agreed to work the improvement and strengthening of the (TBD) financial system's regulation and supervision, through a non-reimbursable technical assistance to be provided by the IDB's Transparency Fund ("TTF") and the Technical Cooperation RG-T3218 " Strengthening the Integrity of Financial Systems: Improving the Capacity to Prevent Money Laundering III"

The technical assistance to be provided by the IDB, under the terms included in this document, as well as in the work plan signed by the parties, will be executed through an external consultancy. These terms of reference establish the characteristics of the consultancy, the objectives, the activities to be carried out and the deliverables. The work of the IDB and its consultant will be jointly coordinated with the (TBD), as the main beneficiary of the project and the local institution responsible for leading the country's efforts in this area.

### **II. Objective**

The general objective of the consultancy is to support the Government of TBD, in the review of its the regulatory framework, supervision and sanction of regulated entities/ DNFBPS, according

to the best practices developed in other jurisdictions and in accordance with the FATF Standards on AML/CFT.

The consultancy will complete a comparative analysis (hereinafter, the Diagnosis) of the legal, regulatory and institutional framework that applies to regulated/DNFBPS in (TBD) in order to identify those regulatory and institutional deficiencies or gaps that hinder adequate supervision of the sector. As a result of the Diagnosis, the consultancy will formulate an Action Plan that will include the following items: i) institutional strengthening actions, and ii) necessary regulatory reforms, consistent with the gaps identified in the Diagnosis. Additionally, the consultant will provide the technical inputs for the preparation of the drafts that are considered in the Plan, mainly the definition of those processes that allow establishing a supervision regime based on risks of the TBD sector (guides, manuals, policies or procedures), as well as the texts for the normative improvements identified.

### **III. Activities**

In order to assist (TDB) to attain the objectives of the technical assistance, the consultant should carry out, among others, the following activities:

- Prepare and subsequently agree with TBD and the IDB on a Work Plan for the execution of the consultancy.
- Compile and examine the existing documentation relevant to the preparation of the Diagnosis. The consultant will take as a starting point the reports of mutual evaluations to which the country has been subject and the corresponding progress reports, as well as any other document produced by the FATF in the form of guidelines and recommendations. It is very important that the Diagnosis completes the knowledge already available in the country and avoids the duplication of work.
- Conduct in-depth interviews with the technical team of (TBD) and all representatives from state agencies that have competence for the regulation and supervision of the (TBD).
- Report, prepare and submit working documents to (TBD) and the IDB, with the degree of progress of tasks and the main findings of the analysis.
- Present progress reports to IDB for each mission to (TBD).
- Present the specific products of the consultancy.

### **PRODUCTS**

The consultant will deliver as a result of their professional services, the following reports and products:

- A work plan, including, among others, the methodology to be used and a timeframe with the development of the activities.
- A preliminary report including: i) the results of the gap analysis or Diagnosis of the regulatory and institutional framework of the TBD sector; ii) an Action Plan indicating next step to improve the supervision system based on risks for the sector; and iii) a first draft of the technical documents with the proposed regulatory reforms and / or definition of procedures and policies, as they have been specified in the Action Plan.
- It is expected that the Action Plan will include short, medium and long-term recommendations, in order of priority and the different general improvement actions that will mitigate, the weaknesses identified in the Diagnosis.
- A final report including the comments from the client and IDB on the preliminary report draft.

### **VI. Form of Payment**



Payments for contracted services will be made by the IDB as follows:

- TBD% at the time of approval of the consultant's work plan.
- TBD % at the time of approval of the preliminary report.
- TBD % at the time of approval of the final report and the advisory program.

## **VII. Coordination**

The technical coordination by the IDB will be in charge of Roberto de Michele (IFD/ICS); robertodem@iadb.org, tel +1 (202) 523 7630

## **VII. Characteristics of the Consultancy**

- Consultant category and modality: Products and External Services contractual, (PEC), lump sum.
- Contract duration: (TBD) months, including (TBD) missions to Panama, for (TBD) days each.
- Place(s) of work: External consultancy. Panama and the country of origin of the consultant.

## **VIII. Qualification**

- Academic Degree/Level & Years of Professional Work Experience: Master's or equivalent in Law or related fields and at least (TBD) years of proven experience as well as concrete experience working for (TBD) years or more in or with financial intelligence units and/or financial sector supervising and regulator entities. The person selected should also demonstrate extensive knowledge on FATF recommendations, NRA and public AML / CTF policies
- Language: Spanish as mother tongue and English, fluent level, both oral and written.
- Areas of Expertise: Money-Laundering, corruption, Ethics, Transparency and Integrity, and Law.
- Skills: International experience in AML/CTF issues, previous consulting services with international organizations and/or professional activity in countries with comparable legal and financial system. Knowledge of the (TBD) environment will be highly valued.

**IFD/ICS**

**STRENGTHENING THE INTEGRITY OF FINANCIAL SYSTEMS: IMPROVING THE  
CAPACITY TO PREVENT MONEY LAUNDERING III**

**Technical Assistance to evaluate and recommend of information systems and processes  
to support the supervisory capacity**

**TERMS OF REFERENCE (c)**

**I. BACKGROUND**

The prevention and combating of Money Laundering and Terrorist Financing ("AML/CFT") are priority work areas to the Government of (TBD) and the Inter-American Development Bank ("IDB"). Local authorities in (TBD) are constantly seeking to implement measures to develop a stronger legal and institutional AML/CTF framework, in line with international standards in this area. For its part, the IDB constantly supports its country members to advance on its AML/CFT agenda as a key step to improve financial transparency in the region

Money Laundering can negatively affect the economy and financial stability of countries as it causes distortions in the allocation of resources. In addition, Money Laundering can have an impact on a country's reputation, while at the same time leading to unwanted economic consequences, such as: i) price distortions, ii) monetary instability, iii) volatility of international capital flows, iv) losses of access to the main financial centers and capital markets, or v) increase in interest rates and exchange rates, among others.

The International Standards on AML/CFT (hereinafter the Standards) are issued by the International Financial Action Task Force ("FATF"). This organization issued an updated version of these Standards in February 2012, which includes more specific and rigorous requirements. Also, the Evaluation Methodology is now assessing all country members the degree of compliance with the new Standards, in terms of technical and the effectiveness of their AML / CFT systems.

The Government of (TBD) is committed to fight ML/TF and has expressed great interest in taking the necessary steps to improve compliance with the FATF Standards. In this context, the Government of (TBD) and the IDB agreed to work for the improvement of data analysis and the process of collection and maintenance of information as a key element for detecting, preventing and sanctioning ML/FT. This work will be performed through a non-reimbursable technical assistance to be provided by the IDB's Transparency Fund ("TTF") and the Technical Cooperation RG-T3218 " Strengthening the Integrity of Financial Systems: Improving the Capacity to Prevent Money Laundering III"

The technical assistance to be provided by the IDB, under the terms included in this document, as well as in the work plan signed by the parties, will be executed through an external consultancy. These terms of reference establish the characteristics of the consultancy, the objectives, the activities to be carried out and the deliverables. The work of the IDB and its consultant will be jointly coordinated with the (TBD), as the main beneficiary of the project and the local institution responsible for leading the country's efforts in this area.

## **II. Objective**

The objective of this consultancy is to conduct a diagnostic of the IT capacity of (TBD) in relation to its capacity to manage and generate information and to share it with relevant agencies in charge of regulation and law enforcement. The results of this technical assistance will constitute the main input for the future development of systems, mechanisms, structures and technological tools necessary for a better compliance with the FATF Standards.

## **III. Activities**

In order to assist (TDB) to attain the objectives of the technical assistance, the consultant should carry out, among others, the following activities:

- Prepare and subsequently agree with TBD and the IDB on a Work Plan for the execution of the consultancy.
- Compile and examine the existing documentation relevant to the Diagnosis. The consultant will take as a starting point the reports of mutual evaluations to which the country has been subject and the corresponding progress reports, as well as the one generated by the FATF in the form of guidelines and recommendations. It is very important that the Diagnosis completes the knowledge already available in the country and avoids the duplication of the work previously done. Particularly, the consultant must refer to the Recommendations that imply actions related to technology, information and statistics, or inter-institutional and international cooperation, among the main ones, with special emphasis on compliance with Recommendations 29 and 33.
- In-depth interviews with the technical and information systems teams of (TBD) those of the public entities that are included in the study, in order to gather the key inputs, facilitate dialogue and improve understanding of the respective responsibilities in the area. Likewise, it is expected that it will meet with those actors of the private sector in order to evaluate the process of information sharing by the obligated parties.
- Analyze the current technology platform of the AML / CFT system, based on the information gathered from the different institutions, and formulate an Action Plan with recommendations for an effective compliance with the Standards
- Prepare and submit working documents before the TBD and the IDB, to report on the progress of and main findings of the analysis.
- Provide a workshop to the authorities and the rest of the actors involved in the Diagnosis, to present results of the diagnosis, the Action Plan and the contractual proposals.
- Present the specific products of the consultancy.

## **PRODUCTS**

The consultant will deliver as a result of their professional services, the following reports and products:

- A work plan, including, among others, the methodology to be used and a timetable with the development of the activities.
- A preliminary report including: i) analysis of the institutional capacity to receive, adequately protect and transmit data in a secure manner; ii) the ability of the system to generate and maintain comprehensive statistics, according to the terms expressed by Recommendations 29 and 33; iii) weaknesses identified in the coordination and cooperation between the institutions of the country, as well as the weaknesses in the international cooperation with

other financial intelligence units in the region; iv) a proposed regulation to overcome the weaknesses identified in the diagnosis and v) and an Action Plan that will include short, medium and long-term recommendation to prioritize actions that will mitigate the weaknesses identified in the Diagnosis.

- A final report including the comments from the client and IDB on the preliminary report draft.

## **VI. Form of Payment**

Payments for contracted services will be made by the IDB as follows:

- TBD % at the time of approval of the consultant's work plan.
- TBD % at the time of approval of the preliminary report.
- TBD % at the time of approval of the final report and the advisory program.

## **VII. Coordination**

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## **VII. Characteristics of the Consultancy**

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- Place(s) of work: External consultancy. Panama and the country of origin of the consultant.

## **VIII. Qualification**

- Academic Degree/Level & Years of Professional Work Experience: Master's or equivalent in Law or related fields and at least (TBD) years of proven experience as well as concrete experience working for (TBD) years or more in or with financial intelligence units and/or financial sector supervising and regulator entities. The person selected should also demonstrate extensive knowledge on FATF recommendations, NRA and public AML / CTF policies
- Language: Spanish as mother tongue and English, fluent level, both oral and written.
- Areas of Expertise: Money-Laundering and Systems Engineering
- Skills: International experience in AML/CTF issues, previous consulting services with international organizations and/or professional in diagnosis and / or design of technological platforms for the collection, storage, transmission and management of statistical information. Knowledge of the (TBD) environment will be highly valued.



**STRENGTHENING THE INTEGRITY OF FINANCIAL SYSTEMS: IMPROVING THE CAPACITY TO PREVENT  
MONEY LAUNDERING AND TERRORIST FINANCING III**

**RG-T3218**

**CERTIFICATION**

I hereby certify that this operation was approved for financing under the **Transparency Fund (AAF)** through a communication dated May 29, 2018 and signed by Goro Mutsuura (ORP/GCM). Also, I certify that resources from said fund are available for up to **US\$350,000** in order to finance the activities described and budgeted in this document. This certification reserves resource for the referenced project for a period of four (4) calendar months counted from the date of eligibility from the funding source. If the project is not approved by the IDB within that period, the reserve of resources will be cancelled, except in the case a new certification is granted. The commitment and disbursement of these resources shall be made only by the Bank in US dollars. The same currency shall be used to stipulate the remuneration and payments to consultants, except in the case of local consultants working in their own borrowing member country who shall have their remuneration defined and paid in the currency of such country. No resources of the Fund shall be made available to cover amounts greater than the amount certified herein above for the implementation of this operation. Amounts greater than the certified amount may arise from commitments on contracts denominated in a currency other than the Fund currency, resulting in currency exchange rate differences, represent a risk that will not be absorbed by the Fund.

Certified by:

Original firmado

07/2/2018

Sonia M. Rivera

Date

Chief

Grants and Co-Financing Management Unit

ORP/GCM

Approved by:

Original firmado

07/02/2018

Carlos Santiso

Date

Division Chief

Institutional Capacity of State Division

IFD/ICS