

FINANCIAL INTELLIGENCE UNIT
ANNUAL REPORT
2024



MINISTRY OF JUSTICE
CRIMINAL POLICE
PORTUGAL



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FOREWORD

In 2024, the upward trend in requests continued, leading the FIU to adjust existing methodologies, creating and implementing new approaches, with the aim of improving the effectiveness scores of the systems in use.

In parallel, the development and testing of the new goAML Portal has continued and is expected to come into operation soon.

The goAML Portal will introduce a new approach to the relationship between the FIU, the obliged entities and the sectoral authorities provided for in Law No 83/2017 of 18 August, and also with the entities provided for in Law 54/2021 of 13 August. It is an online platform that provides specific forms for each type of entity, allowing for the completion and submission of suspicious and threshold transaction reports, as well as requests for financial information and operational analysis reports.

The portal ensures that the reports in question will be delivered simultaneously to the Public Prosecutor's Office (DCIAP).

The testing phase of the STR Portal started at the end of 2022, with the participation of some financial sector entities, extended during 2024 to more entities in the same sector and also in the non-financial sector.

FOREWORD

In 2024, measures were implemented which resulted in a significant increase in the dissemination of relevant information at both national and international level.

Together with the Institute for Public Management and Administration (IGAP) and the Institute for Public Markets, Real Estate and Construction, I.P. (IMPIC, I.P.), the FIU organized in November, in continuation of the success of the previous events, a seminar on the '*Building, Prevention and Duties, Money Laundering and Terrorist Financing*', which took place at the University Campus of the University of Algarve, which was sold out with the presence of more than one hundred real estate professionals.

FOREWORD

Although Law No 83/2017 of 18 August has been in force for more than seven years, there are still obliged entities that report little or nothing at all, contrasting with others in the same business area that do so regularly.

Financial entities continue to stand out as being primarily responsible for submitting reports. By contrast, the number of reports from non-financial entities remains significantly low and is disproportionate to the turnover inherent to their areas of activity.

FOREWORD

In 2024, the European Union adopted a new legislative package to prevent and combat money laundering and terrorist financing, consisting of:

- A Regulation establishing a new European Union Anti-Money Laundering Authority (AMLA) with the power to impose sanctions and fines; (Regulation (EU) 2024/1620 of the European Parliament and of the Council of 31 May 2024);
- A regulation revising the Regulation on Transfers of Funds, adopted in May 2023, with the aim of making crypto-assets transfers more transparent and fully traceable (Regulation (EU) 2023/1113 of the European Parliament and of the Council of 31 May 2023);
- A regulation on the prevention of the use of the financial system for the purpose of money laundering and terrorist financing; REGULATION (EU) 2024/1624 OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL of 31 May 2024;
- A Directive laying down the mechanisms to be created by the Member States in order to prevent the use of the financial system for the purpose of money laundering and terrorist financing (DIRECTIVE (EU) 2024/1640 OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL of 31 May 2024.

António Oliveira
Director

FINANCIAL INTELLIGENCE UNIT

**THE FIU COMPETENCES ARE DEFINED
UNDER ARTICLE 82 OF LAW 83/2017,
OF 18 AUGUST.**

The Financial Intelligence Unit is the national central unit with competence to receive, analyze and disseminate information on suspicions of money laundering or terrorism financing.

The Financial Intelligence Unit has, amongst others, the competence to produce operational and strategic analysis reports.

In view of the powers conferred on tax-related offences, the FIU hosts the Liaison Standing Group, which is composed of officials of the Tax and Customs Authority.

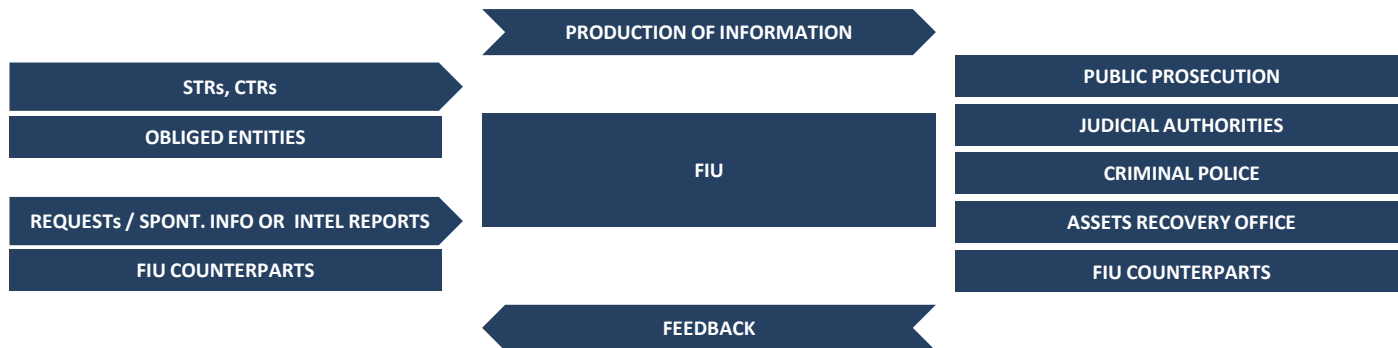
The Suspicious Transaction Reports from the obliged entities must be simultaneously sent to both the FIU through the email address uif.comunicacoes@pj.pt, and to the Investigation and Public Prosecution Central Department (DCIAP), through uai.dciap@pgr.pt.

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Within the framework of the analysis of suspicious and/or threshold transaction reports, the FIU shall relate to the DCIAP, with whom it exchanges information, including through the preparation of operational analysis reports.

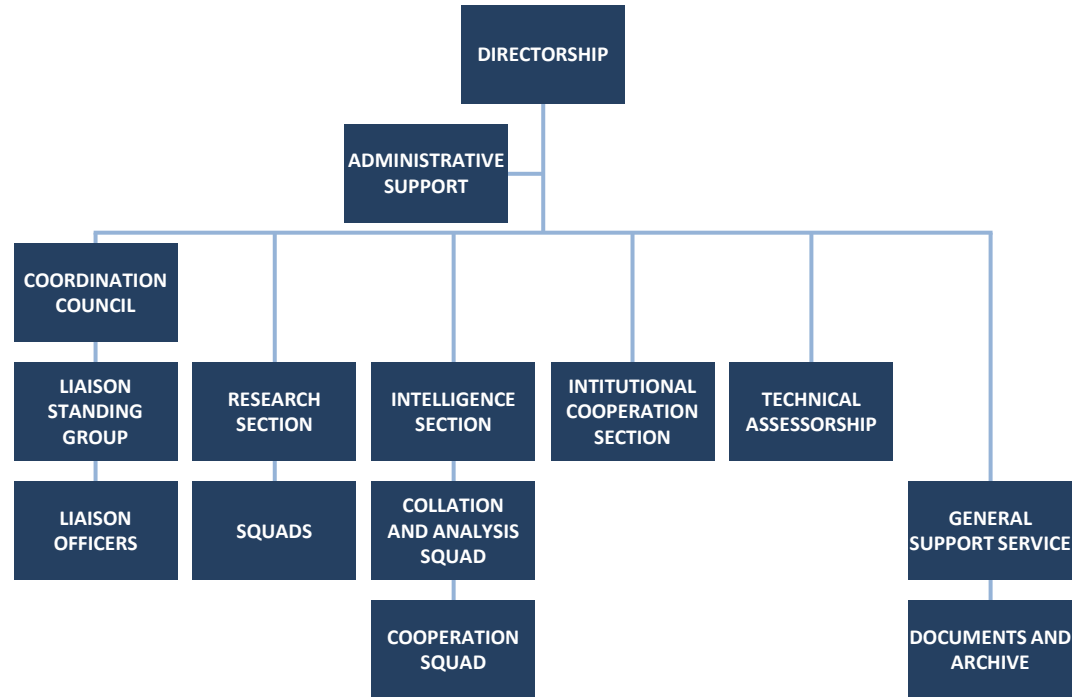
Requests for information received from the competent authorities are covered by Law 54/2021 of 13 August.

It is up to the FIU to provide feedback on the suspicious transaction reports received (the result of the analysis and the respective forwarding).



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HUMAN RESOURCES



FINANCIAL INTELLIGENCE UNIT

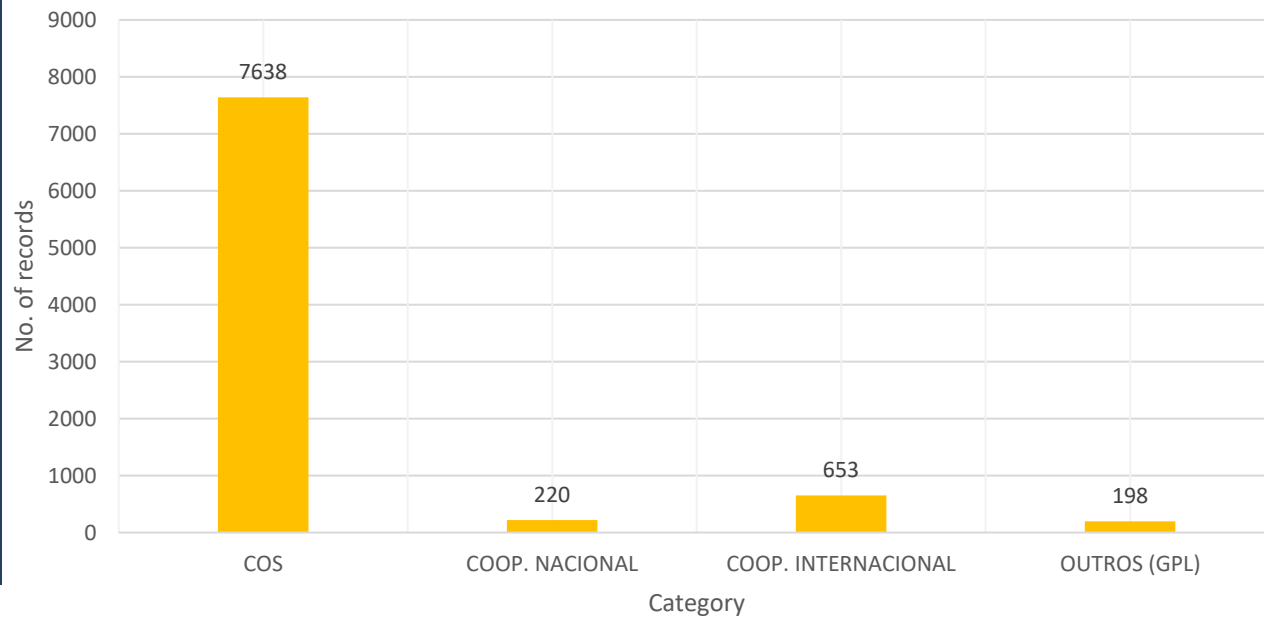
**IN 2024 A TOTAL OF 18628
DOCUMENTS WERE RECEIVED,
INCLUDING STRs, COOPERATION
REQUESTS, BOTH NATIONAL AND
INTERNATIONAL, AND OTHERS.
THIS REPRESENTS A SIGNIFICANT
INCREASE COMPARED TO 2023:
+ 24,66%**

EVOLUTION OF THE No. OF RECORDS RECEIVED

Year	Nº of records created	% Increase
2012	2154	
2013	2868	33,15
2014	3473	21,09
2015	4533	30,52
2016	5865	29,38
2017	6663	13,61
2018	7600	14,06
2019	9572	25,95
2020	9140	-4,51
2021	11167	22,18
2022	13390	19,91
2023	14943	11,60
2024	18628	24,66

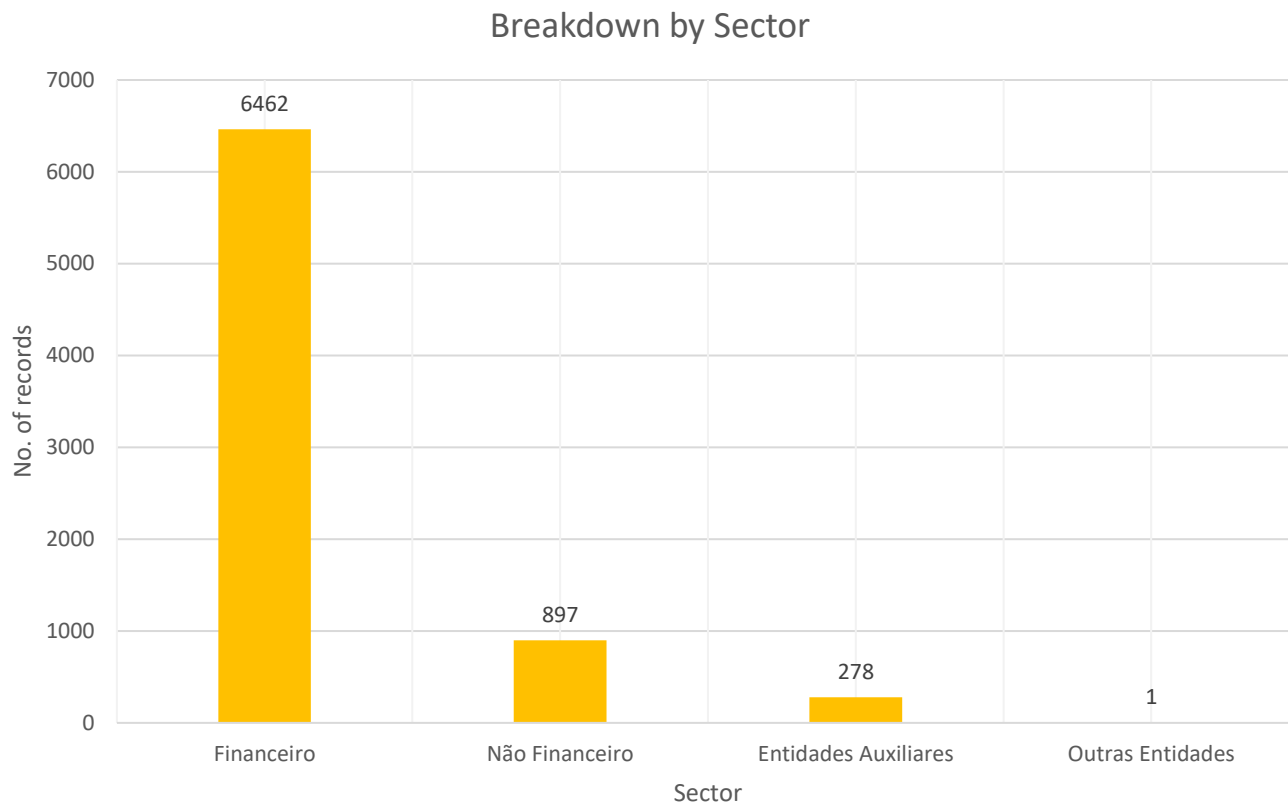
**DURING 2024, THE REPORTS SHOWN
IN THE TABLE WERE ANALYSED.**

Records analysed in 2024



REPORTS ANALYSED – BY SECTOR

IN 2024, A TOTAL OF 7.638
SUSPICIOUS TRANSACTION
REPORTS WERE ANALYSED BY
THE FIU, SUBMITTED BY
ENTITIES OF ALL THE OBLIGED
SECTORS.



REPORTS ANALYSED – BY TYPE OF ENTITY

IN 2024, A TOTAL OF 7.638
SUSPICIOUS TRANSACTION REPORTS
WERE ANALYSED BY THE FIU,
SUBMITTED BY ALL THE
OBLIGED ENTITIES

TYPE OF ENTITY	Total
Obliged entities or equivalent	7268
Financial	6404
Non-Financial	864
Sectoral, Supervision and Control Authorities	91
Financial	58
Non-Financial	33
Auxiliary entities	278
Other entities	1
Total	7638

REPORTS ANALYSED – FINANCIAL SECTOR

**IN 2024, 7.638 STRs WERE ANALYSED,
AND AS FAR AS FINANCIAL
INSTITUTIONS ARE CONCERNED,
THE NUMBER WAS 6.404**

Type of Entity	No.
Portuguese Treasury and Debt Management Agency- IGCP, EPE.	14
Banks	3783
Central and Cooperative Agricultural Banks	743
Savings Banks	279
Insurance companies	5
Entities managing Pension Funds	1
Entities providing postal services relating to financial products available on their own	21
Offices of payment institutions located in the EU	13
Credit institutions	9
EU Credit institutions with a free regime for services providing	26
Electronic currency institutions	18
EU Electronic currency institutions with a free regime for services providing	10
Payment institutions	122
Payment institutions located in the EU with a network of agents	1165

REPORTS ANALYSED – FINANCIAL SECTOR (CONT.)

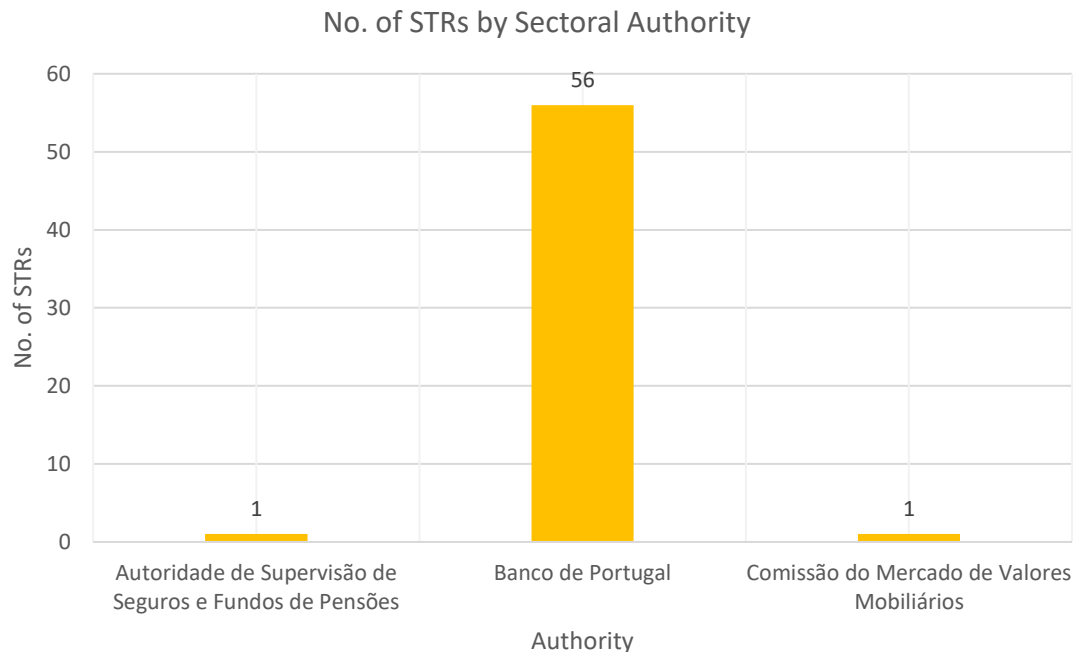
BREAKDOWN BY TYPE OF FINANCIAL ENTITY.

Type of Entity (continuation)	No.
EU Payment institutions with a free regime for services providing	2
Financial credit companies	8
Financial brokers registered in Portugal	17
Other companies (subparagraph I, paragraph 1 of article 6 of the RGICSF)	8
Other financial brokers except insurance and companies managing pension funds	3
Companies managing Risk capital funds	3
Mutual guarantee companies	2
Financial brokerage companies	1
Financial credit companies	3
Companies managing real estate investment funds	5
Collective investment managing companies	20
Equity managing companies*	4
Branches of credit institutions located in the EU	85
Branches of payment institutions located in the EU	35
Total:	6404

*The "SGPS" type companies are not obliged entities under Law 83/2017 of 18 August

REPORTS ANALYSED – FINANCIAL SECTORAL ENTITIES

**AS FAR AS FINANCIAL SECTORAL
AUTHORITIES ARE CONCERNED, 58
STRs WERE SENT, WITH THE CENTRAL
BANK AS THE ENTITY THAT REPORTS
THE MOST.**



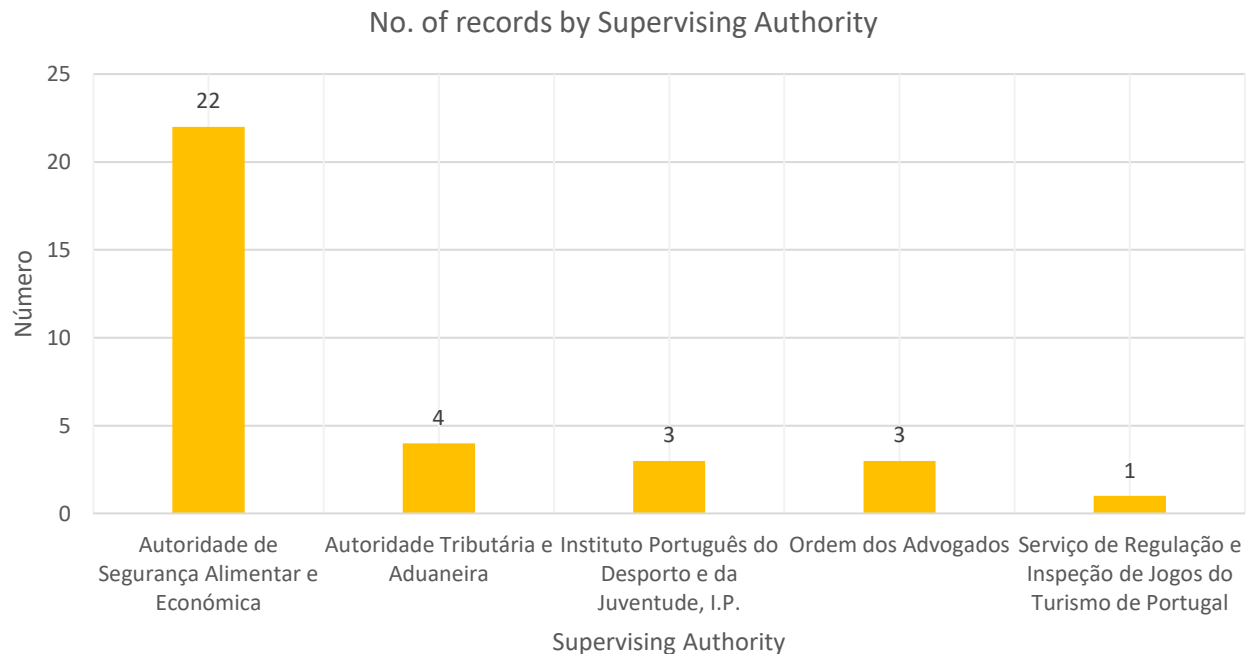
REPORTS ANALYSED – NON-FINANCIAL SECTOR

BREAKDOWN OF THE STRs BY TYPE OF NON-FINANCIAL ENTITIES.

Obligated Entities or Equivalent	N.º
Activities with virtual assets	23
Real estate activities	20
High value goods dealers	2
Car dealers	9
Entities with concessions to exploit games in Casinos and Bingo	587
Entities operating under the legal Regime of Online Games and Bets	119
Entities paying prizes from Bets and Lotteries	24
Notaries	73
Statutory auditors	7
Total:	864

REPORTS ANALYSED – NON-FINANCIAL SECTORAL AUTHORITIES

THE SECTORAL AUTHORITIES OF THE
NON-FINANCIAL SECTOR ARE
PROVIDED FOR UNDER ARTICLE 89 OF
LAW 83/2017, OF 18 AUGUST.



REPORTS ANALYSED – AUXILIARY ENTITIES

AUXILIARY ENTITIES ARE PROVIDED
FOR UNDER ARTICLE 7 OF LAW
83/2017, OF 18 AUGUST

TYPE OF ENTITY	No.
Registrars	276
Total	276

REPORTS ANALYSED – SUPERVISION AUTH. AUXILIARY ENTITIES

THE REGISTRARS AND NOTARIES
PUBLIC INSTITUTE IS THE ENTITY
EQUIVALENT TO SECTORAL
AUTHORITY, UNDER ARTICLE 7,
PARAGRAPH 6, OF LAW 83/2017, OF
18 AUGUST.

SUPERVISING AUTHORITIES	No.
Registrars and Notaries Public Institute	2
Total	2

REPORTS ANALYSED – OTHER ENTITIES

UNDER ARTICLE 82, PARAGRAPH 2,
SUBPARAGRAPH A) OF LAW 83/2017,
OF 18 AUGUST, THE FIU CAN TRIGGER
ANALYSIS ON THE BASIS OF OTHER
INFORMATION.

TYPE OF ENTITY	No.
Financial Intelligence Unit	1
Total	1

THRESHOLD REPORTS RECEIVED

THE DECREE-ORDER NO. 310/2018,
OF 04 DECEMBER, REGULATES THE
PROVISIONS LAID OUT IN ARTICLE 45
OF LAW 83/2017, OF 18 AUGUST.

As to threshold reports based on decree-law 310/2018, of 4 December, there was an increase of 16,2% in relation to 2023.

Subparagraph a) of the mentioned Decree-order had a decrease of 73,1%, with 12.135 transactions less, whereas subparagraph b), recorded 19.958 transactions more, an increase of 111,2%.

Subparagraph d), with 520 transactions more, displays an increase of 1.106,2%.

Subparagraph of Art. 2	No. per item
a	4473
b	37900
c	4985
d	567
e	21697
f	103
Total	69.725

SUSPICIONS CONFIRMED

THE ANALYSIS OF THE REPORTS TAKES
INTO ACCOUNT, BESIDES THE REASON
FOR THE SUSPICION RAISED BY THE
REPORTING ENTITY, THE
SUPPLEMENTARY INFORMATION
COLLECTED.

The global information arriving at the FIU comprises suspicious transaction reports, threshold reports, spontaneous disclosures, additional information, dissemination and requests for national and international cooperation.

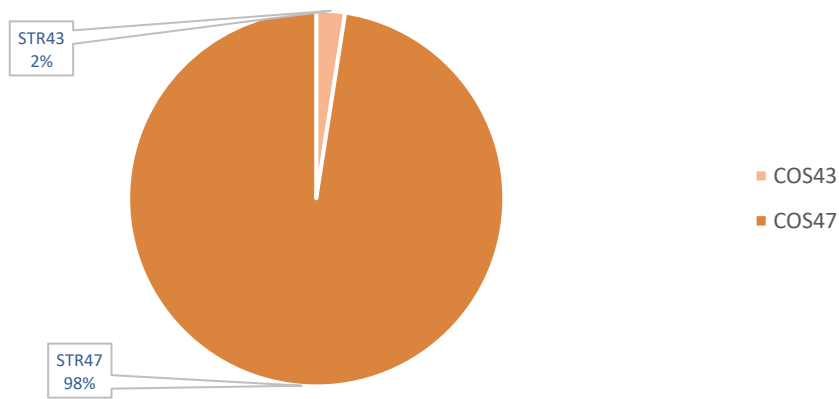
The whole information is assessed and is enhanced by the addition of judicial, police, financial, administrative and tax-related information, as well as from open sources.

Suspicious that are confirmed (cases where evidence is gathered confirming the initial suspicion) are forwarded to the judicial authorities and the competent criminal police bodies for evaluation and possible prosecution.

SUSPICIONS CONFIRMED

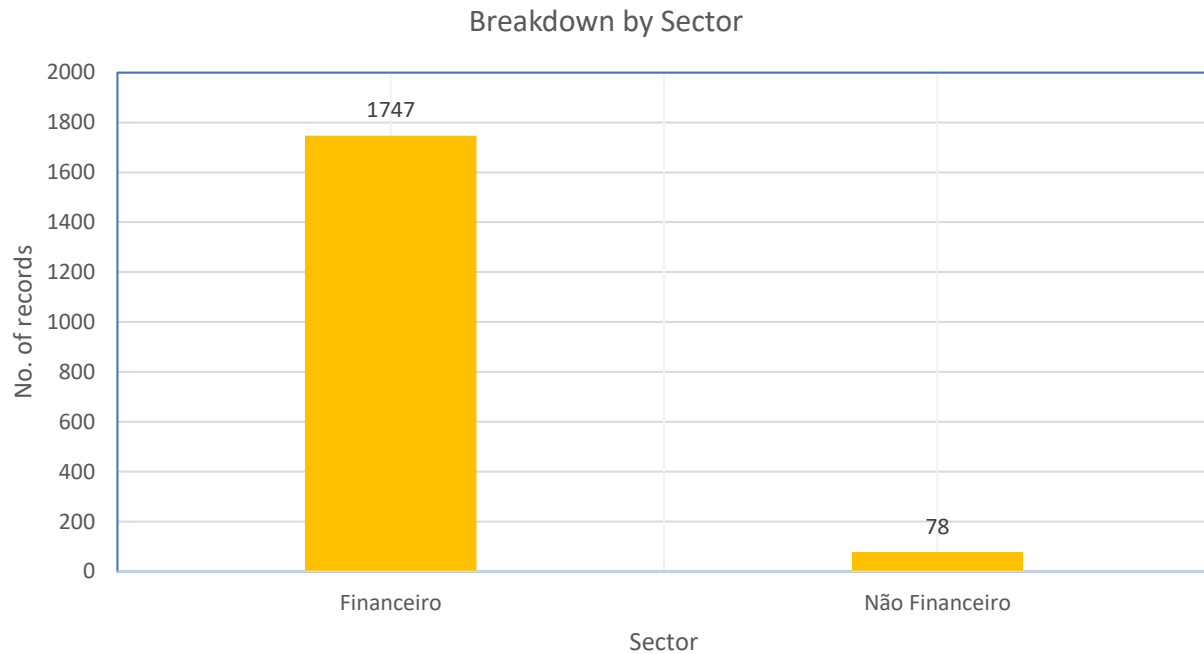
In 2024, the FIU analysed a total of 7.638 reports, having confirmed the suspicions in 1.825 of the Suspicious Transactions reports. The majority of the operational analysis concerns reports submitted under article 47 (duty to abstain) of Law No. 83/2017, of 18 August. The Financial Sector represents the largest portion, with 1.747 confirmations, the most prevailing offence being Money laundering.

BREAKDOWN OF THE CONFIRMED ANALYSIS 2024



SUSPICIONS CONFIRMED

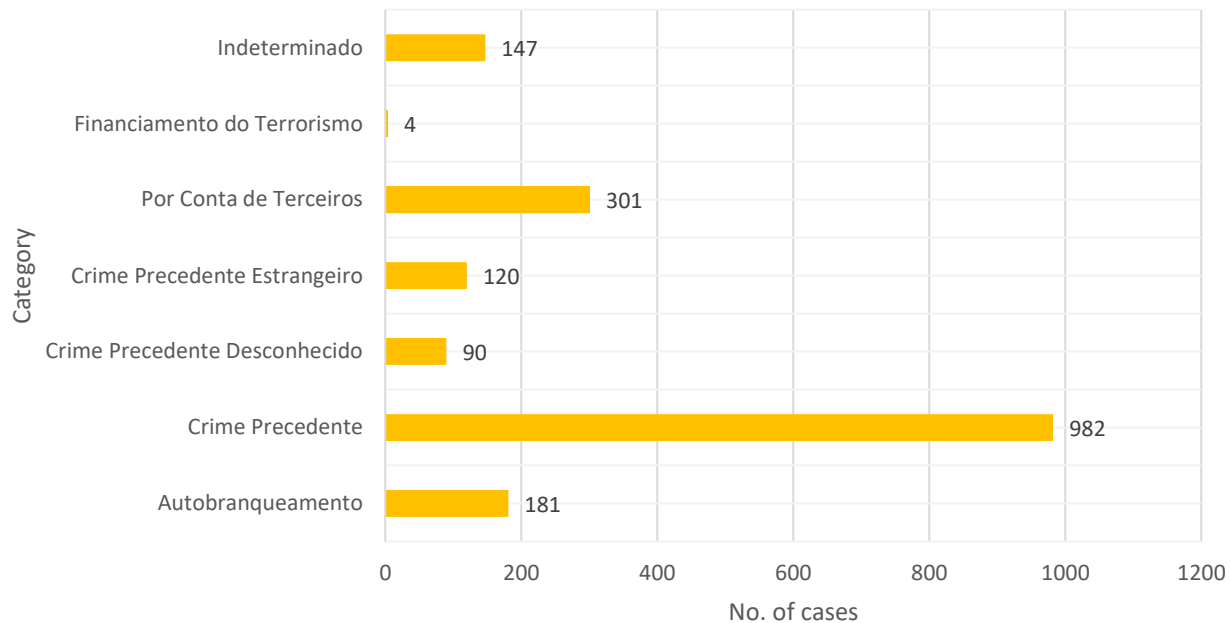
THE NUMBER OF ANALYSIS OF STRs IN WHICH
SUSPICIONS WERE CONFIRMED WAS 1825.



SUSPICIONS CONFIRMED

**SUSPICIOUS TRANSACTIONS REPORTS
ANALYSED, AREA ML/TF**

Breakdown of Money laundering and Terrorism financing Typologies



PREDICATE OFFENCES

THE PREDICATE OFFENCES DETECTED ARE
BASED ON THE OPERATIONAL ANALYSIS
CARRIED OUT.

This indication aims at providing clues for further investigation, while also being an indicator for the competent investigation entities in order to disseminate analysis reports.

Cyber crime is still the most detected predicate offence, followed by economic-financial crime.

The parameter known as “Undefined” reflects the doubts that exist about the predicate crime, and that will be better clarified in possible criminal proceedings.

PREDICATE OFFENCES TO MONEY LAUNDERING

IN THE AREA OF PREDICATE OFFENCES TO MONEY LAUNDERING, COMPUTER FRAUD STANDS OUT AS THE MOST PREVALENT, WITH A SIGNIFICANT INCREASE IN REPORTS, FROM 426 IN 2023 TO 1000 IN 2024. BY CONTRAST, REPORTS RELATED TO AGGRAVATED FRAUD DECREASED FROM 127 IN 2023 TO 43 IN 2024.

REPORTS ANALYSED – MAIN PREDICATE OFFENCES	Nº
COMPUTER AND COMMUNICATIONS FRAUD	1000
UNDETERMINED	617
TAX FRAUD	68
AGGRAVATED FRAUD	43
ILLEGITIMATE ACCESS	18
BREACH OF RESTRICTIVE MEASURES	12
MONEY LAUNDERING	11
CRIMINAL GANG	10
COMPUTER CRIME	9
RACKETEERING	8
FORGERY AND COUNTERFEITING OF DOCUMENTS	7
OTHER	6
UNLAWFUL GAMBLING	3
DRUGS TRAFFICKING	3
ECONOMIC FINANCIAL CRIME	2
TAX-RELATED FRAUD	1
PERSONAL FAVORITISM	1
SOCIAL SECURITY FRAUD	1
MISMANAGEMENT OF FUNDS	1
CHILD PORNOGRAPHY	1
UNLAWFUL RESTRAINT	1
TRAFFICKING IN HUMAN BEINGS	1
SUBSIDY FRAUD	1
Total	1825

TERRORISM FINANCING

TERRORISM FINANCING IS A CONDUCT PROVIDED FOR AND PUNISHED UNDER ARTICLE 5-A OF LAW 52/2003 OF 22 AUGUST, AND IT IS THE RESPONSIBILITY OF THE FIU TO EXAMINE THE SUSPICIOUS TRANSACTION REPORTS AND OTHER SOURCES CONCERNING THE FINANCING OF TERRORISM.

In 2024, 4 analysis concerning the financing of terrorism were confirmed.

RESTRICTIVE MEASURES

RESTRICTIVE MEASURES ARE DEFINED
IN LISTS PUBLISHED
AND KEPT BY THE UNITED NATIONS
AND THE EUROPEAN UNION.

The restrictive measures regime is governed by Law 97/2017 of 23 August.
In 2022, 111 hits linked to restrictive measures were created, which represented a reduction of 35,1%, with 60 hits less than in 2023 .

No. of events	2024
111	

PROPOSALS FOR FREEZING

**THE PROPOSALS FOR FREEZING ARE
SUPPORTED BY THE ANALYSIS OF THE
TRANSACTION THAT WAS REPORTED,
UNDER ARTICLES 43 AND 47 (DUTY TO
REFRAIN) OF LAW 83/2017, 18 AUGUST.**

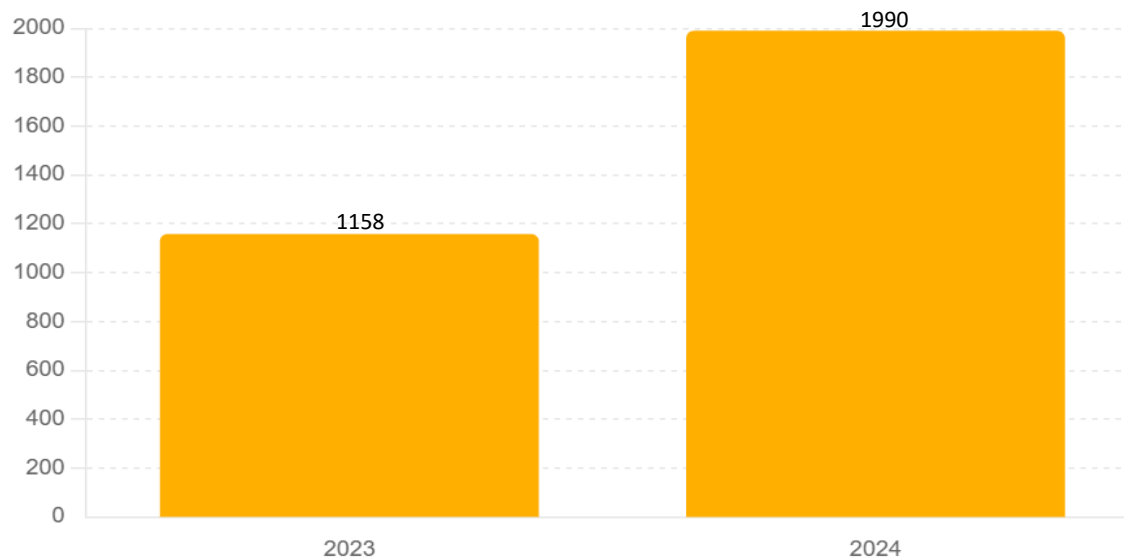
Under the duty to refrain (Article 47 of Law 83/2017 of 18 August 2017), obliged entities shall simultaneously send reports of suspicious transactions to the FIU and the DCIAP, indicating their intention to refrain from carrying out a transaction or a set of transactions, whether present or scheduled and suspected of being associated with illicit funds of or other assets linked to the commission of criminal activities or terrorism financing.

In three working days, the FIU shall give its opinion by means of an operational analysis, proposing or not to suspend the operation, which shall be forwarded to the DCIAP, who is competent to decide, in four days, on the freezing. It is then up to the Criminal Arraignment Court to confirm the freezing, in a time frame of one day.

SUSPICIOUS REPORTS RECEIVED – DUTY TO REFRAIN

UNDER THE TERMS OF ART. 47 OF
LAW 83/2017, OF 18 AUGUST,
DESIGNATED AS DUTY TO REFRAIN, A
TOTAL OF 1990 SUSPICIOUS
TRANSACTION REPORTS WERE
RECEIVED AND ANALYSED BY THE FIU

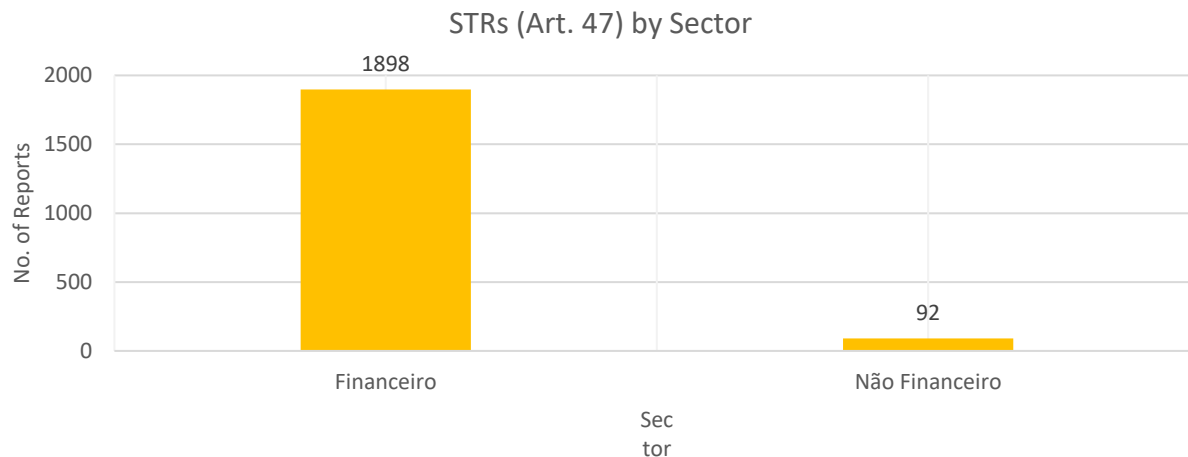
Compared to 2023, there was an increase of 71,84%, with 832 more STRs linked to Art. 47.



SUSPICIOUS REPORTS RECEIVED – DUTY TO REFRAIN

UNDER THE TERMS OF ART. 47 OF LAW
83/2017, OF 18 AUGUST, DESIGNATED
AS DUTY TO REFRAIN, A TOTAL OF
1990 SUSPICIOUS TRANSACTION
REPORTS WERE RECEIVED AND
ANALYSED BY THE FIU

The financial sector has contributed with 71,3%, that is 790 more STRs from article 47,
and an increase of 84% from the non-financial sector, with 42 more STRs from art. 47.



PROPOSALS FOR FREEZING – NUMBERS

THE PROPOSALS FOR FREEZING
ORIGINATE EITHER FROM REPORTS
PURSUANT TO THE DUTY OF
REFRAINMENT (ARTICLE 47 OF LAW
83/2017, OF 18 AUGUST) OR FROM
REPORTING SITUATIONS PURSUANT TO
THE DUTY OF REPORTING (LAW NO.
83/2017, OF 18 AUGUST, ARTICLE 43).

The table below represents the number of cases analysed and the total amounts that were proposed to be frozen.

No. CASES	EUR	USD	XBT- BITCOIN
1397	338 442 777,74	31 232 250,40	1,208883

STRATEGIC ANALYSIS

**PURSUANT TO SUBPARAGRAPH (B) (2)
OF ARTICLE 82 OF LAW No. 83/2017 OF
18 AUGUST, IT IS UP TO THE FINANCIAL
INTELLIGENCE UNIT TO PRODUCE
STRATEGIC ANALYSIS OF TRENDS AND
THREATS IN TERMS OF MONEY
LAUNDERING AND TERRORISM
FINANCING**

In 2024, the Financial Intelligence Unit carried out a strategic analysis which identified 350 individuals associated with the opening of bank accounts for the reception and handling of funds of potentially unlawful origin. The report resulting from this analysis was sent to the competent sectoral authority – The Central bank (Banco de Portugal).

At the same time, another strategic analysis was drawn up concerning the establishment of 32 commercial companies and their opening of bank accounts, which could have been used for the reception and circulation of funds deemed to be suspicious, and the analysis of which was sent to the competent sectoral authority – Banco de Portugal.

INTERNATIONAL COOPERATION

**AS TO INTERNATIONAL COOPERATION,
THERE WAS A SLIGHT INCREASE IN THE
NUMBER OF COUNTERPARTS WITH
WHICH WE EXCHANGED INFORMATION.**

The Financial Intelligence Unit has participated, on a regular basis, in several international events, working groups and international organizations, namely the Financial Action Task Force, the Egmont Group, the FIU Platform and the FIU ADVISORY GROUP of the European Union.

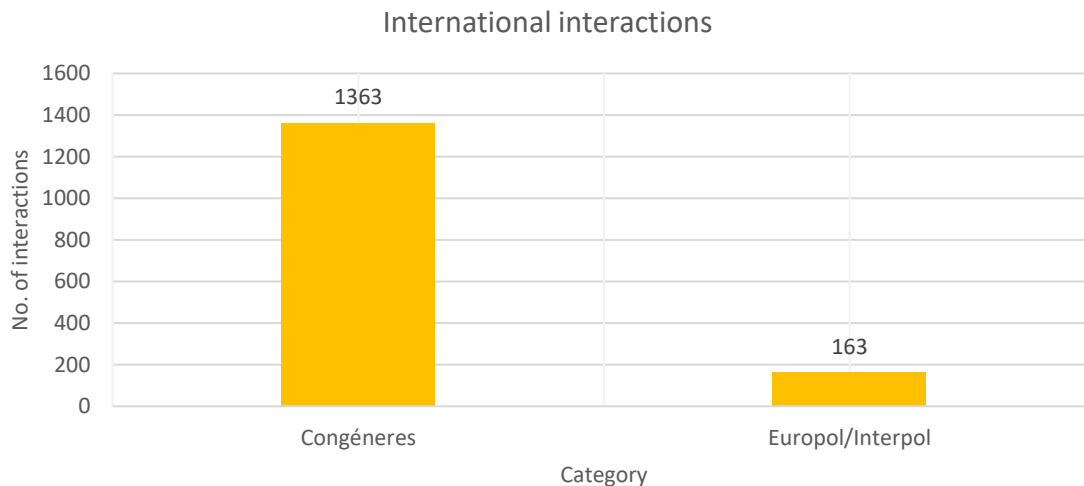
As to the exchange of information with our counterparts, the FIU sent 873 requests for cooperation and disseminations to 56 countries, and received 653 requests from 87 countries, which include 163 mainly from the National Europol Unit and the National Interpol Bureau.

In overall numbers, it represents 1526 exchanges of information, and an increase of 22,87% compared to 2023, which corresponds to 284 more interactions.

INTERNATIONAL COOPERATION

IN TERMS OF INTERNATIONAL COOPERATION, THERE WAS A SIGNIFICANT INCREASE IN THE NUMBER OF COUNTERPARTS WITH WHOM WE EXCHANGED INFORMATION.

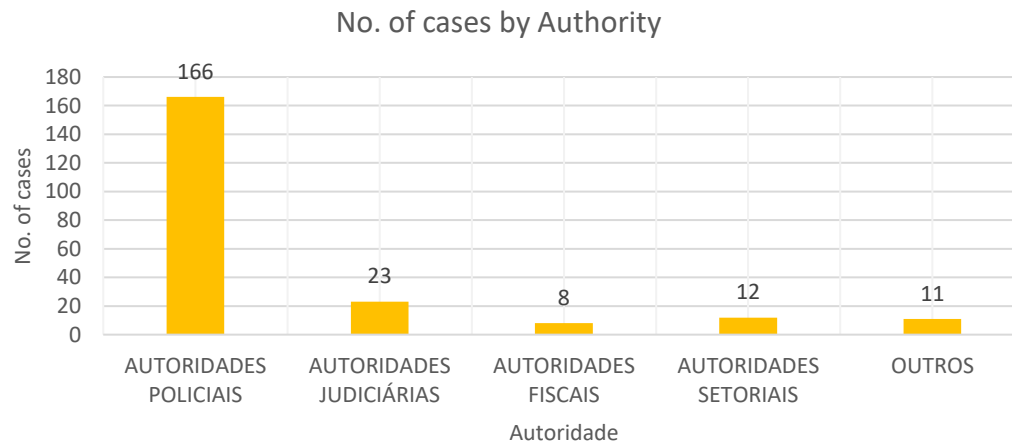
In a total of 1526 exchanges of information, the counterparts with whom the FIU shared most information with were Spain, France, Germany, India, Italy, Brazil, Angola and the UK.



DOMESTIC COOPERATION

THE EXCHANGE OF INFORMATION
WITH NATIONAL ENTITIES IS RULED BY
LAW 54/2021 OF 13 AUGUST.

The requests submitted by national entities to the FIU, in an overall number of 220, originate almost totally from the Units, Directorates and Departments of the Criminal Police, mainly from the National Units and from the Directorate of Lisbon and Tagus Valley. The Judicial authorities also send requests to the FIU, where Portugal also has its representation at the European Prosecutor's Office.



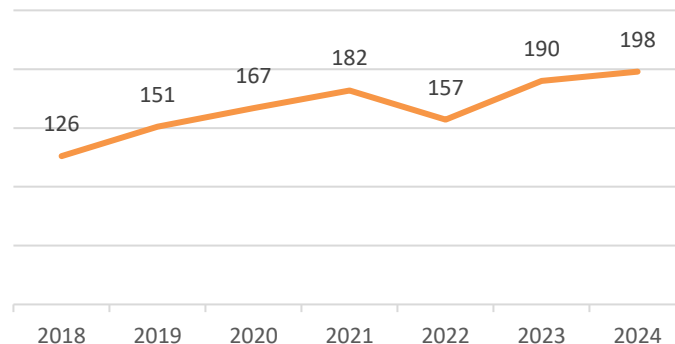
DOMESTIC COOPERATION

**DECREE-LAW NO. 93/2003, OF 30
APRIL, REGULATES THE MANNER, THE
EXTENT AND THE LIMITS OF
COOPERATION BETWEEN THE
CRIMINAL POLICE AND THE TAXES
AUTHORITY.**

The Liaison Standing Group (GPL) accesses and carries out the analysis and delivery of the intelligence requested by the competent authorities.

There were 198 requests to the GPL, which means an increase of 4,21% in relation to 2023, with 8 more requests.

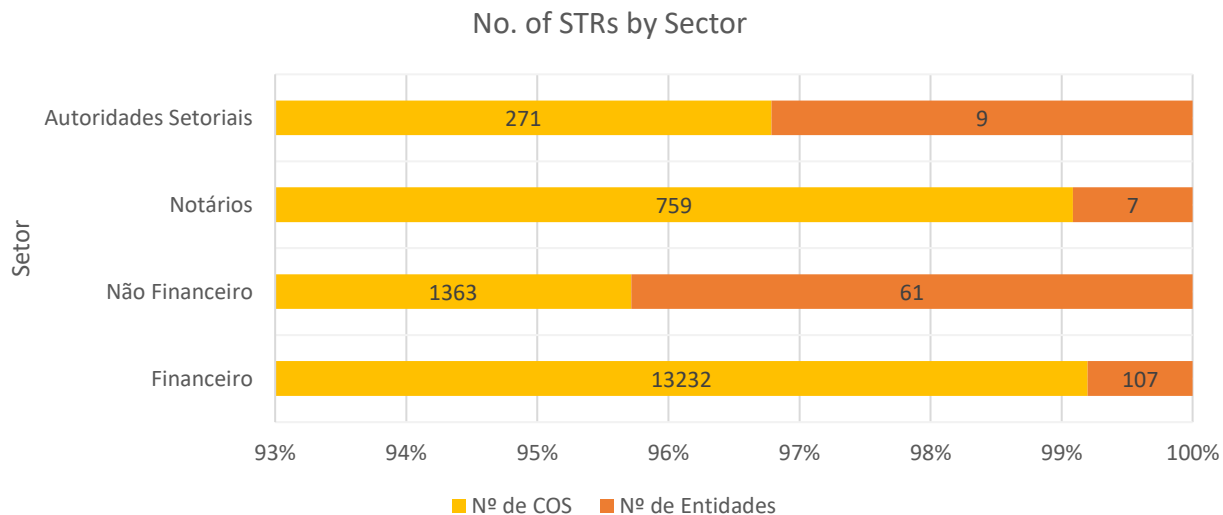
EVOLUTION OF THE No. OF REQUESTS TO THE GPL



FEEDBACK

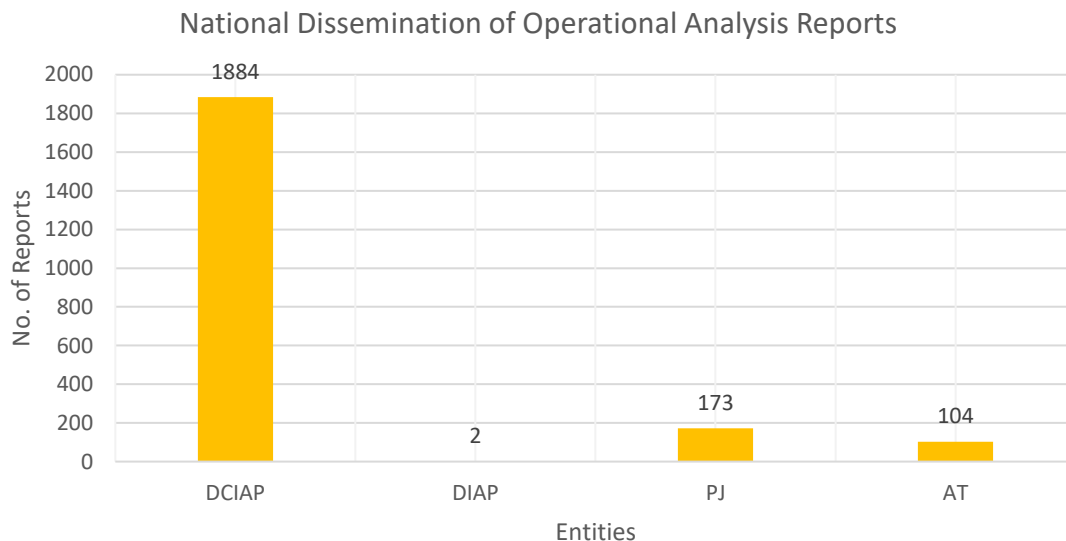
PURSUANT TO ARTICLE 114 OF LAW 83/2017 OF 18 AUGUST 2017, THE FIU CARRIES OUT THE FEEDBACK OF INFORMATION TO THE OBLIGED ENTITIES AND THE SECTORAL AUTHORITIES ON THE FORWARDING AND THE OUTCOME OF SUSPICIOUS REPORTS SUBMITTED UNDER ARTICLES 43 AND 104.

In 2024 the FIU provided feedback on 15.625 STRs, involving 184 entities.



DISSEMINATION OF INFORMATION

ACCORDING TO ARTICLE 82, PAR. 1,
SUB-PAR. c) OF THE ML/TF LAW, THE
FIU SHALL BE RESPONSIBLE FOR
DISSEMINATING, AT NATIONAL LEVEL,
INFORMATION RELATING TO THE
ANALYSIS CARRIED OUT AND THE
RESPECTIVE OUTCOME, AS WELL AS
ANY OTHER RELEVANT INFORMATION.

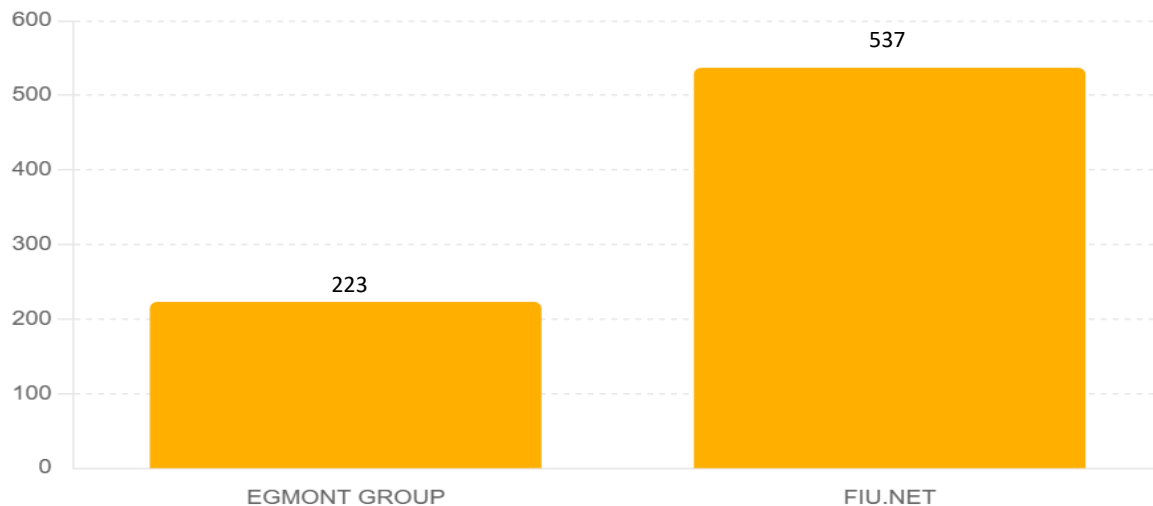


DISSEMINATION OF INFORMATION

ACCORDING TO ARTICLE 82, PAR. 1, SUB-PAR. c) OF THE ML/TF LAW, THE FIU SHALL BE RESPONSIBLE FOR DISSEMINATING, AT NATIONAL LEVEL, INFORMATION RELATING TO THE ANALYSIS CARRIED OUT AND THE RESPECTIVE OUTCOME, AS WELL AS ANY OTHER RELEVANT INFORMATION.

INTERNATIONAL DISSEMINATION

The FIU disseminated 760 reports through the Egmont Group (71 counterparts), as well as the FIU.NET (27 counterparts).



FIU COOPERATION/PARTICIPATION

**THE FINANCIAL INTELLIGENCE UNIT
COOPERATES IN TRAINING ACTIONS
AND PARTICIPATES IN SEVERAL
WORKING GROUPS.**

The FIU has cooperated with the obliged entities through the sharing of information on new trends, practices and risks identified.

These actions are a part of the cooperation that the FIU establishes with the obliged entities, bearing in mind that they are also required to train their employees.

Moreover, the FIU attends regular and quarterly meetings held by the Coordination Committee for the Money laundering and terrorism financing prevention policies, as well as weekly meetings of the Permanent Secretariat of the said Committee, in the Egmont Group Plenary and the FATF Plenary.

FIU COOPERATION/PARTICIPATION

**THE FINANCIAL INTELLIGENCE UNIT
COOPERATES IN TRAINING ACTIONS
AND PARTICIPATES IN SEVERAL
WORKING GROUPS ON PREVENTION AND
COMBAT POLICIES AGAINST MONEY
LAUNDERING AND TERRORISM
FINANCING.**

The FIU is also present in the plenary of the Financial Action Task Force (FATF) and in the meetings of its Working groups, the FIU.Net, among others, in a total of 10 liaison representations.

It also participated in 30 meetings, committees, working groups, conferences, congresses and projects on an international level.

In partnership with the Institute for Management and Public Administration (IGAP) and the Institute for Public Markets, Property and Construction, I.P. (IMPIC, I.P.), the FIU organized and participated in another training/clarification seminar concerning ML/TF with a large number of representatives of the real estate sector.

FIU COOPERATION/PARTICIPATION

THE FINANCIAL INTELLIGENCE UNIT
COOPERATES IN TRAINING ACTIONS
AND PARTICIPATES IN SEVERAL
WORKING GROUPS ON PREVENTION AND
COMBAT POLICIES AGAINST MONEY
LAUNDERING AND TERRORISM
FINANCING.

TRAINING AND AWARENESS INITIATIVES		
TRAINING/CLARIFICATION ACTIONS	DESIGNATION OF THE ACTIONS	IDENTIFICATION OF THE RECIPIENTS
Mentoring Magistrates Mozambique - TF	Mentoring Magistrates on Investigation and Prosecution Methodologies - TF	Magistrates
Training	Compliance Duties	IGCP
Training	Compliance duties and Practical cases	ZURICH
Training	Suspicious Transaction Reports	IFB / Mutual guarantee companies
Training	Suspicious Transaction Reports	IFB / Mutual guarantee companies
Training/Seminar	Preventive duties in the real estate sector	Real estate brokers and other real estate professionals

FIU COOPERATION/PARTICIPATION

TYPES OF PARTICIPATION AND COOPERATION BY THE FIU.

PARTICIPATION/COOPERATION – FINANCIAL INTELLIGENCE UNIT	
<i>Designation of the Liaison (or forum/group)</i>	<i>Objective of the representation</i>
Permanent Technical Secretariat	Technical support to the Executive Committee of the AML/ATF Coordination Commission
Virtual Community goAML	Present, discuss and approve functionalities of the goAML platform
Executive Committee	Execution of the duties that are assigned to the AML/ATF Coordination Commission
ENFIN	PWG Group on Intelligence
Egmont Group	International cooperation policies between the FIUs
Anti Fin Ter	Participation as end-user of terrorism financing detection models on the dark web
16th Global Forum Plenary	Transparency and tax-related information exchange
Supervision College CGD	Observer status
FATF	Member of the Portuguese delegation
FIUNET	Admin of the Fiunet users

FIU COOPERATION/PARTICIPATION

PARTICIPATION IN MEETINGS, COMMITTEES, WORKING GROUPS, FORA, COURSES, CONFERENCES, CONGRESSES AND PROJECTS ON AN INTERNATIONAL LEVEL

Designation of the INTERNATIONAL Committees, Working Groups, Fora, Courses, Conferences, Congresses and Projects	OBJECTIVE OF THE ACTIVITY
FATF	PLENARY
ENFIN Core Group Meeting	Annual Activities/Groups
ENFIN PWG on Intelligence	Call for proposals on Organised Crime - Internal Security Fund
ENFIN PWG on Intelligence	Intelligence Training Project
EU Project on ML/FT Correspondent Banking (EU COBA)	Working group Experts Meeting of the EU COBA Project Team
ENFIN On The Move IV	Training
FATF	Plenary
EGMONT GROUP	Plenary
Information Exchange	Information Exchange with FIU Morocco
EGMONT GROUP	Plenary
AMON	Annual General Assembly
FATF	Plenary
FIU PLATFORM	Annual Meeting
UNODC	Experts meeting on the dismantling of professional networks of ML and Virtual assets
GLOBAL COALITION FIGHT FINANCIAL CRIME	Conference
FATF	FAFT evaluation Course
Egmont Group	Europe 1 HoFIU Meeting - AMLA
GOAML	User Group Meeting
FATF	Plenary
Gandalf Project	Collation of the intelligence gathered within the framework of ML/TF prevention against financial fraud
ENFIN Core Group Meeting	Annual conference
FIU PLATFORM	Meeting
SUSTRANS	Annual meeting

FIU COOPERATION/PARTICIPATION

PARTICIPATION IN MEETINGS, COMMITTEES, WORKING GROUPS, FORA, COURSES, CONFERENCES, CONGRESSES AND PROJECTS ON AN INTERNATIONAL LEVEL

Designation of the National Committees, Working Groups, Fora, Courses and Projects	OBJECTIVE OF THE ACTIVITY
Forum of the Central Bank for the prevention against Money laundering and Terrorism financing	Guidelines on Money laundering, the financing of terrorism and of the proliferation of weapons of mass destruction
Forum of the Central Bank for the prevention against Money laundering and Terrorism financing	Digital Fraud
Meeting with the European Commission (Visit to Portugal)	Ongoing penal execution, control and investigations linked to the application of restrictive measures in Portugal
Compliance Week BPI	Terrorism financing – Risk in Portugal
Executive Committee of the AML/ATF Coordination Commission	Management of the AML/ATF Coordination Commission
Technical secretariat of the AML/ATF Coordination Commission	Functioning of the AML/ATF Coordination Commission
Beneficial Owners Central Registry	Transposition of the European Regulation and Directives and creation of a Government Bill
Supervision College CGD	Follow-up and observation of the CGD Group on ML/TF Prevention

DISSEMINATION OF INFORMATION

THE FINANCIAL INTELLIGENCE UNIT
HAS A WEBSITE ON THE INTERNET
FOR THE DISSEMINATION OF
ITS ACTIVITIES.

The Financial Intelligence Unit has a website on the Internet, accessible at <https://uif.policiajudiciaria.pt>, which recorded a total of 77.046 visits until the end of 2024. Among the most visited sections, the new Portal STR/goAML is one of the most visited, currently in test mode.

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