KA HORTAGGA LACAGTA LA DHAQAY

Tusmabixiye Adeegyada Shaqada Ganacsiga Lacageed

Nidaamyada Lagaga Hortagayo Falalka Dembiyeed ee
La Xiriira Maaliyadda
Wasaradda Hantidhowrka Mareykanka
Washington, DC

Waxaa lagayaaba shaqadaada ganacsi inay tahay adeegyada shaqo ganacsi lacageed haddii...

Shaqada ganacsi waxay fursad ku siin mid ama wax ka badan adeegyada soo socda:

- Jeega wareega
- Jeega socotada
- Jeega lacagta caddaanka
- Macaamil lacag ama isku beddelid lacag
- Qiimaha Kaydsan

-IYO-

Shaqo ganacsi:

- Fulin in kabadan $1,000 doolar adeegyo shaqo ganacsi lacageed isla hal qof (hal nooc oo howlfulin ah) isla maalin gudaheed.

-AMA-

Shaqo ganacsi:

- Siinayo adeegyo xawilaad lacag tira kasta.

Jadwal Tusmo Kooban

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Xeerar Kooban Qaarkood oo la Xiriira Waxkaqabadka Layska Rabo Sirqarinta Bangiga
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Sugidda Xiriirka Qofka Macaamilka
Fayl-gareyn Warbixinnada Falalka Shakiga Dhalinaya
Waa Maxay “Falal Shaki Ku Jiro”
Calanka Gaduudan
Maxay Adeegyada (MSBs) raadinayaan?
Adeegyada (MSBs) Siyaabo Kale Ayeey Wax u Saacidi Karaan
Fayl-gareeynta Warbixinta Ganacsi Lacageed (CTRs)
In La Hayo Diiwaangelinta
Warbixinnada oo Saacidayo Adeegyadda (MSBs) Inay Aqoonsadaan Macaamilada Ganacsi Lacageed ee Shakiga Ku Jiro.
Lacag Caddaan oo soo xarootay iyo Lacag Caddaan oo baxday ee Macaamil Ganacsi Lacag ee Baaxad Weyn.
Warbixinno Wax Gaar Ah Loogu Talagalay
Warbixinnada Lacagta Xawilaadda
Alaabo $3,000 doolar "Diiwaan"
Safeeynta Xusuusyada /Rasiidyada
Qoraalka Diiwaangelinta Xawaaladda ee $3,000 doolar.
Warbixinnada Falalka Qofka Macaamilka
Nidaamyo Iskudubbaridan Qaarkood
Sharci Dejin
Dadaalka Caalamiga ah ee Lacagta La Dhaqay
Waddamada Talawadaagta iyo Dhaqaale iyo Liisaska Cunaqabateynka Ganacsiga
Qaamuus

Horudhac

Lacagta waxaa loo dhaqayaa in lagu qariyo falal aan sharci ahayn, ay ku jirto falal dambiyeed oo isla lacagtaasi ka timid sida beec mushtarka daroogada.

Lacagta la dhaqay waxaa lagu qariyaa ilaha aan sharciga ahayn oo ay ka timid si loo isticmaalo ayadoon la ogaanin raadka faldambiyeedka ay ka timid.

Hay'adaha Maaliyadeed - taasoo ku jirto xiriirada ballaaran ee adeegyada shaqada ganacsi lacgageed (MSBs) waxay qabaan labadaba ka qaybgalayaan wax fahmi karo ama wax fahmi karin falalka lacagta la dhaqay. Bangiyada waxay ahaayeen bartilmaamyada ugu badan ee howlfulinta dhaqidda lacagta , maxaa yeelay waxay bixiyaan adeegyo iyo alaabo lacageed ee ku jirto jeegaga damaanada (cashier's checks) , jeega socotada iyo hab gudbin lacageed (wire transfer) oo loo isticmaali karo in lagu qariyo ilaha ay ka yimaadeen oo aan sharci aan ahayn. Sidoo kale, dambiilayaasha waxay isticmaalayaan Adeegyada (MSBs) - oo ah adeegyo bixinayo jeega wareeg, jeega socotada, xawilaadaha lacagta, jeeg damaanad, isku beddelaada lacagaha, iyo qiimaha kaydsan - si ay u qariyaan asalka ay ka timid hantida.

Si ay isu difaacaan, una taageeraan waddanka gudihiisa iyo dadaalka adduunweynaha xagga ka hortagga Dambiyada la xiriira maaliyadda, waxaa muhiim ah in Adeegyada (MSBs) ogyihiin nidaamyada ay u shaqeyneyso dhaqitaanka lacagta.

Tilmaantani waxay bixinaysaa aasaas macluumaad oo ku saabsan sharciyada lacagta la dhaqay, waxaa lagaga hadlayaa tillaaboyinka caalamku ka qaaday,waxayna muujin nidaamyo badan oo la xiriira hay'adaha maaliyadda , waxayna bixin tusaale digniino qayaxan oo laga yaaba iney waxtarto Adeegyada Sameeya Macaamilada Lacagaha- inay iska difaacaan lacagaha la dhaqay iyo dambiileyaal kale.

Asalka Lacagta La Dhaqay

Dhaqitaanka Lacagta waxay noqon kartaa dhowr howlfulino oo isku jiraan. Waxay qusaysaa saddex maraxaladood oo mararka qaarkood isu dhameystiraya.

Meelaynta waxay ku lug leedahay in si muuqaal ahaan lacag sharci darro lagu helay lagu meeleeyo qaab maaliyadeed. Lacagta waa midda ugu sahlan in la ogaado iyo in la qabto marka la meeleynayo.

Dhigista (Kala dhig-dhigiida) waxay quseysaa kala saaridda lacagta sharci darrada ka timid iyo faldambiyeedka ay ka timid ayadoo la soo marsiiyey si taxan macaamil maaliyeed oo ka dhigeyso arrin aad u adag si loo raad raaco meesheey ka timid asalkeeda.

Isku darrida waxay quseeysaa in hawsha loo wado si u eg hab sharci ah. Iskudarridda waxaa ku jiri kartaa iibsasho gaari, shaqo ganacsi iyo guri la gato, iwm. Waxyaabaha muhiimka ah oo isku xirayo saddexda marxaladood ee habka howsha u socoto waa "warqadaha raad-raaca ah "oo ka soo abuurantay macaamilka maaliyadeed.

Hal siyaabood ay dambiileyaasha lacagta dhaqo ay iska ilaaliyaan warbixinta iyo diiwaangelinta waa habdhismo macaamilo ganacsi lacag, jujuubid ama in shaqaalaha oo la laaluusho inaysan fayl-gareynin warbixinnada layska rabo ama in la buuxiyo sharuudaha xusuus dhowrka ama in la sameeyo shaqo ganacsi u muuqata sharci sida loo furan lahaa xisaab ama loo sameeyo xiriir macaamil ganacsi ah.

Sanadahan dhow, wadamo badan waxay fuliyeen sharciyo lagula dagaallamayo lacag dhaqidda. Dadka nidaamiyo Adeegyada Maaliyadda iyo haya'adaha xoojinta adduunka ku fidsan waxay ku howlan yihiin siday ku hormarin lahaayeen isgaarsiinta iyo inay isdhaafsadaan macluumaadka Dhabargoyinta lacagta la dhaqay.

Buugaani, waxaad ka heli doontaa arrimo kooban ee la xiriira dhaqdhaqaaqa caalamiga sida dowladda.

Mareykanka ay u xoojisay la dagaallanka lacagta la dhaqay.

Waxaad kaloo ka heli kartaa habab oo ku saacidayo sidaad ula dagaalami lahayd lacagta la dhaqay adoo ka dhigaya mujtamacaaga- iyo waddaankaaga -meel nabadgalyo ka jirto lagu noolan kara, laguna shaqeyn kara.

Xeerarka Waxkaqabashada Layskarabo Sirqarinta Bankiga (BSA)

Fulinta Nidaamyada Lagaga Hortagayo Falalka Dambiyeed ee la Xiriira Maaliyadda (FinCEN), waa qaybta Hantidhowrka Dowladda Mareykanka waxay maamushaa ayna soo saartaa xeerar ku dabakhan Waxkaqabashada Layskarabo ee Sirqarinta Bankiga (BSA). Iyadoo la isticmaalayo BSA warbixiintooda iyo xusuus hayntooda, waxaaa la sameeyey "warqado raad-raac" ee la xiriira macaamil ganacsi ay dadka fulinaya sharciga iyo kuwo kale ay u isticmaali karaan baarista dambiyada, canshuuraadka iyo nidaaminta.

Warbixinnada iyo diiwaangelinta oo la siinayo BSA waxaa lagu dabakhi karaa Bangiyada Keydka iyo Deynta (Credit Unions) iyo kuwa ah haya'adaha keydinta (Guud ahaan loo yaqaan "Bangiyo") iyo shaqo ganacsiyo kale loo caddeyay iney yihiin haya'adaha maaliyadda, ay ku jiraan meelaha lagu dheelo qamaarka, dallaalo iyo ganacsada ka shaqeeysto caymisyada, iyo adeegyada sameeyo shaqo ganacsi lacageed (Isugeyntooda lagu tilmaamay Inaysan ahayn Bangiyo).

Xeerarka Waxqabashada Layskarabo Sirqarinta (BSA) waxay rabtaa Adeegyada Shaqada Ganacsi Lacageed (MSBs) inay iska diiwaangeliyaan Fulinta Nidaamyada Lagaga Hortagayo Faldambiyeedka la Xiriira Maaliyadda (FinCEN) inayna haystaan liis wakiilo haddi ay jiraan. Sidoo kale, xeerarka BSA waxay rabaan Adeegyada sameeya Shaqo Ganacsi iney u soo warbixiyaan falal kasta oo laga rabo FinCEN. (Fiiri 103.20)

Xeerar Kooban oo ku Saabsan Waxkaqabashada Layska Rabo Sirqarinta Bangiga (BSA)

1. Diiwaangelin-shaqo ganacsi waliba oo ku qeexan magaca Adeegyada Sameeya Shaqo Ganacsi Lacageed waa inay iska diiwaan geliyaan , oo aanan ku jirin kuwa soo socda:

- Shaqo ganacsi oo ah Adeegyo MSB kelia , sababtoo ah wuxuu ku shaqeeyaa sida wakiil adeegyo shaqo ganacsi lacageed ee MSB kale;
- Shaqo ganacsi oo ah Adeegyo MSB kelia oo soo saaro, gado ama dibugato qiimaha keydsan;
- Adeegyada Boostada ee Mareykanka iyo hay'adaha Mareykanka ee dawlad kasta, ama dowlad kasta oo siyaasad ahaan u sii hoosqaybsan.
- Xafiiska laanta adeegyada sameeyo shaqo ganacsi lacageed ma looga bahno inay fayl-gareeyaan

diiwaan gelintooda.

Tixraac http://www.fincen.gov/financial_institutions/msb/ oo casriyeysan adoo ka helaaya Addeegyada Sameeya Shaqo Ganacsi lagaheed marka laga rabo inay is diiwaan geliyaan.

2. Liiska Wakiilada —

- Adeegyada Sameeya Shaqo Ganacsi Lacageed waxaa laga rabaa inay diyaariyaan oo ayna hayaan liiska wakiiladooda hadduba jiro, bisha Janaayo kowdeeda kasto ee 12bilooda ee soo socda.
- Marka la weydiisto, Adeegyada Sameeya Shaqo Ganacsi Lacageed waa inay siin karaan Fulinta Nidaamyada Lagaga Hortagayo Faldambiyeedka La Xiriira Maaliyadda (FinCEN) liiska wakiladooda iyo kuwo kale oo ku haboon fulinta sharciga ama wakaaladaha kormeerka sameeya (ay ku jirto IRS oo leh awoodda baarista Waxkaqabashada Layskarabo Sirqarinta Bangiga (BSA).

3. Warbixinta Falalka Laga Shakiyo (SAR) - Adeegyada Sameeya Shaqo- ganacsi lacageed oo laga rabo inay fayl-gareeyaan waa:

- Adeegyada Sameeya Shaqo Ganacsi(MSBs) oo sameeynaya adeegyada gudbinta xawaaladda
- Ganacsadayaasha lacagaha ama iskubeddelaada lacagaha.
- Kuwa soo saara, Kuwa iibiya, ama kuwa dibugadanaya jeega wareega.
- Adeegyada Boostada Mareykanka.

Fulinta Nidaamyada Lagaga Hortagayo Falalka Dambiyeedka ee la xiriira Maaliyadda(FinCEN), waxay ku tala jirtaa inay dib u saxdo Xeerarka Warbixinta la Xiriira Falaka Laga Shakiyo (SAR) si ay dadka sarrifo jeega inay ka warbixiyaan falalka laga shakiyo.
Tixraac http://www.fincen.gov/financial_institutions/msb/ oo casriyeysan adoo ka helaaya Adeegyada Sameeya Shaqo Ganacsi lacageed (MSB) marka laga rabo inay iska diiwaangeliyaan SARs.

Adeegyada sameeya shaqada ganacsi lacageed (MSBs) waa inay hayaan dhammaan nuqallada faylasha ay u direen falalka dhalinaya shakiga iyo xitaa asliga iyo diiwaangelinta shaqo ganacsi la mid ah iyo wixii dokumenti ah oo taageeraya in muddo 5 sano ee laga soo billaabo taariikhdii la sameeyay warbixinta. Dokumentayaasha taageeraya waa inay muujiyaan sida ay yihiin iyo walow aan la fayl-gareynin warbixinta dokumentayaasha taageerayo lagu qiyaasayo in lagula fayl-gareeyay Warbixinta. Marka la weydiisto adeegyada MSB waa inay diyaar u ahaadaan inay siiyaan dokumentiyaasha taageeraya" Fulinta Nidaamyada Lagaga Hortagayo Falalka Dambiyeed ee la Xiriira Maaliyadda" (FinCEN) iyo kuwo kale oo ku haboon fulinta sharciga ama wakaaladaha kormeerka (ay ku jirto IRS oo leh awoodda baarista Waxkaqabashada Layskarabo Sirqarinta Bangiga).

4. Barnaamijka Ka Hortagidda Lacagta La Dhaqay (AML) - Dhammaan adeegyada MSBs ay ku jiraan kuwa soo saaraya , kuwa gadaya, ama dib ugadanaya qiimaha keydsan waxaa laga rabaa inay horay u mariyaan iyo inay fuliyaan Barnaamijka ka Hortagga Lacagta La Dhaqay sida ay rabto Qaybta 352 USA PATRIOT Act iyo fulinta xeerarka 31 CFR 103.125.

5. Warbixinta Macaamilka Lacagta(CTR) -Adeegyada Sameeya Shaqo Ganacsi Lacageed (MSBs) waa inay u fayl-gareeyaan Warbixinta Macaaamilka Lacagta macaamilkasta oo ku jirta lacag ka badan $10,000 doolar, ha ahaato lacag caddaan ah oo la qabtay ama la bixiyey oo lagu fulayey ama loo maray Adeegyada Sameeya Shaqo Ganacsi Lacageed hal maalin gudaheed qof sameeyey amd qof matalaya isla qofkaasi.

6. Warbixinta Alaabta Qiimo Lacag Leh - Adeegyada (MSBs) waa inay hayaan macluumaadka qaarkood ee iibinta aalaabaha qiimaha lacagta leh - sida jeega wareega ama jeega socotada-laga billaabo $3,000-$10,000 doolar iskudarka guud.

7. Qaanuunka Xawilaadda Lacagta-Adeegyada (MSBs) waa inay hayaan macluumaad qaarkood oo ku saabsan xawilaad lacag sida diridda ama qabashada amarbixinta xawilaad lacag oo ah $3,000 doolar ama ka badan, iyadoon la tixgelin habka lagu bixiyey.

8. Diiwaangelinta Beddelada Lacagta - Adeegyada (MSBs) waa inay hayaan diiwaangelin qaarkood lacag waliba oo la beddelo oo ka badan $1,000 doolar.

9. Xafidaada Diiwaangelinta - Dhammaan diiwaangelinta Waxkaqabashada Layskarabo Sirqarinta Bangiga (BSA) waa in la xafidaaa illaa muddo 5 sano, waana in la fayl-gareeyaa ama loo keydiyaa qaab oo haddii loo baahdo la heli karo muddo dhexdeed oo macquul ah.

Diiwaangelinta Loo Baahan Yahay

Xeerarka Waxkaqabashada Layskarabo Sirqarinta Bangiga (BSA) waxay ka rabtaa Adeegyada (MSBs) inay u diiwaangeliyaan Fulinta Nidaamyada Lagaga Hortagayo Faldambiyeedka La xiriira Maaliyadda

(FinCEN) kama dambeysta Disembar 31, 2001. Adeegyada Sameeya Shaqo Ganacsi Lacageed (MSB), oo la aasaasay taariikhdaas kaddib waa inay is- diwaangeliyaan ugu dambeystii dhammaadka muddo 180 maalmood laga soo billaabo kaddib taariikhdii la asaasay.Laanta ama wakiilka keliya ee Adeegyada MSB ma laga doonayo inay fayl-galeeyaan qaabka diiwaangelintooda. Adeegyada Boostada Mareykanka iyo Wakaaaladaha Federalka iyo Dawladda lagama doonayo inay is diiwaangeliyaan. Xittaa, adeegyada (MSBs) oo bixinaya qiimha keydsan keliya lagama rabo inay is-diiwaangeliyaan waqtigani.

Adeegyada (MSBs) waxaa laga rabaa inay cusbooneysiiyaan diiwaangelintooda laba sano waliba ee Disembar 31 dhammaadka taariikhda laba sanadood, iyagoo tixraacayo diiwaangelintoodii hore. Sidoo kale, Adeegyada MSBs oo laga doonayo inay is diiwaangeliyaan waxaa kaloo laga rabaa inay diyaariyaan oo ayna xafidaan liiska wakiiladaha, haddii ay jiraan, Janaayo 1 ee muddo 12 bilood soo socota.

Tilmaanbixinta Fayl-gareynta

Adeegyada (MSB) waa inay isku diiwaangeliyaan ayagoo u fayl-gareynayo Fulinta Nidaamyada Lagaga Hortagayo Falalka Dambiyeed ee la xiriira Maaliyadda (FinCEN) Foomka 107, diiwaangelinta Adeegyada Sameeya Shaqo Ganacsi Lacageed oo laga helayo http://www.fincen.gov/financial_institutions/msb/ ama la waco IRS Qaybta qaybinta Foomamka 1-800-829-3676. Diiwaangelinta waa masu'ulyad saaraan milkiilaha ama qofka ilaalinaya adeegyada MSB oo ah qofka saxiixaya oo fayl-gareynaya foomka diiwaangelinta oo dhammeystiran.

Liiska Wakiilada

Adeega MSB oo laga rabo inuu is-diiwaangeliyo oo qabaan wakiilo waa inay diyaariyaan oo ayna xafidaan liiska wakiiladaasi. Liiskani waa inuu ahaado mid casriyeysan, ugu dambeystii 1da Janaayo ee sannad waliba. Adeega MSB waa inay Fulinta Nidaamyada Lagaga Hortagayo Faldambiyeedka La Xiriira Maaliyadda (FinCEN) ka heli karaan liiska wakiiladooda iyo kuwo kale oo ku habboon fulinta sharciga oo ay ku jirto IRS, marka la weydiisto.

Guud ahaan liiska wakiilada waa inay ku jiraan

- *Magac:* The name of the agent, including any trade names or doing-business-as names.
- *Cinwaan:* The address of the agent, including street address, city, state, and ZIP code.
- *Nooca Adeegyada:* The type of MSB services the agent provides on behalf of the MSB maintaining the list.
- *Tirada guud ee macaamilka lacagta: :* A listing of the individual months in the 12 months preceding the date of the agent list in which the agent’s gross transaction amount, for financial products or services issued by the MSB maintaining the agent list, exceeded $100,000.
- *Hayadaha Keydinta:* Name and address of any depository institution at which the agent maintains a transaction account for any of the funds received in or for the MSB services the agent provides on behalf of the MSB maintaining the list.
- *Sannaadkaad Noqotay Wakiil:* The year in which the agent first became an agent of the MSB.
- *Laamaha: Tirada laamaha iyo kuwa hoos imanaya wakiiladaha oo wakiilka hayo liiska hadday jirtaba.*

Dokumentooyinka Taageerayo

Dokumentiga taageerayo, ku jira nuqul diiwaangelinta foomamka la fayl-gareeyey, qeeymeynta cabirka shaqada ganacsi, macluumaad ku taqlusan lahaansho ama kontarool iyo liiska wakiilka waa iney adeegyada MSB xafidaan muddo 5 sannadood.

Ciqaabta Madaniga iyo Tan Dambiilaha

Ciqaabta Madaniga iyo tan dambiilaha waxaa lagu waajibin karaa inay jibiyeen sharciga iyo xeerarka dhabargoynta lacagaha la dhaqay. Ciqaabta waxay noqon kartaa ganaax adag iyo muddo xarig ah. Adeegyada (MSB) kasta oo ka soo bixi waayo inuu adeeco Waxqabashada Layskarabo Sirqarinta Bankiga (BSA) inuu soo wargeliyo iyo inuu diiwaangeliyo wuxuu la kulmi karaa ciqaab madani oo ah $500 doolar xadgudabka uu sameeyey iyo tiro ka sii wayn markuu ugu talagalay xadgudabka: tirada lacag ee ku lug leh xawaaladda ay tahay illaa $100,000 doolar ama $25,000 doolar. Duruufaha qaarkood, shaqada ganacsi waa loo qaban karaa masuuliyad dambi oo ka timid falal ay sameeyeen shaqaalahooda. Tan ugu sarreeysa ciqaabta dambi oo lagu sameeyey xadgudab Waxkaqabashada Layskarabo Sirqarinta Bankiga (BSA) waa illaa iyo 500,000 oo doolar ama la xiro illaa 10 sano ama

labadaba. Sidaa darteed waxaa muhiim ah inuu jiro hab lagu xaqiijiyo inay shaqaalaha raceen dhammaan sharciyada iyo xeerarka lagu dhabargoynayo lacagta la dhaqay.

Adeegyada Sameeya Shaqo Ganacsi Lacageed (MSBs) waxay sameyen karaan dadaal dheeraad ah ay ku taageeraayeen dawladda Federaalka fulinta dhabargoynta lacagta la dhaqay. Ugu yaraan adeegyada MSB sameeyo shaqo ganacsi lacageed waa inay u faylgareeyaan Warbixinta Waxkaqabadka Sirqarinta Bangiga (BSA) si habsami ah iyo waqti nidaamsan, inayna curiyaan ayna u hayaan si taxadir ah xusuusaha BSA ee layska rabo muddo duruuri ah dhexdeed, inay sugaan ayna haayaan qorsho caddeecid iyo in loo xoggaansanaado dhammaan tilmaamaha qaybta hantidhworka dowladda oo la xiriira Waxkaqabadka Layskarabo Sirqarinta Bangiga (BSA)

Adeegyadda Sameeya Shaqada Ganacsi Lacageed (MSBs)

Way Saacidi Karaan Ladagaalanka Lacagta La Dhaqay. Sameeynta Barnaamijka u Hoggaansanaanta Dhabargoynta Lacagta la Dhaqay.

Adeegga Sameeya Shaqo Ganacsi Lacag waliba waxaa laga rabaa si sharci ah inuu haysto qorsho aaddecid ee Dhabargoynta Lacagta La Dhaqay (AML). Xeerarka waxay ka rabaan Adeegyada MSBs inay hormariyaan ayna xafidaan Dhabargoynta Lacagta La Dhaqay Qorshaheeda Aaddeecidda oo ku jirta 31 CFR 103.125. Qorsho waliba waa inuu u dhigmo khatarta ku aadan meelaha, cabbirka, nooca iyo baaxadda ay sameeyeen adeegyada shaqo ganacsi lacageed (MSB). Tusaale ahaan, lacag baaxad wayn oo lagu gudbiyey shaqo ganacsi oo wayn oo meel nawaaxiga ee Los Angeles xiga, taasoo khatarteeda sareeyso haddii loo fiiriyo jeeg yar oo lacag caddaan ah oo hooseeyo baaxaddiisa ee shaqo ganacsi ee meel ku taala Boise. Sidaa darteed tiro wayn oo lacag ah ee laga gudbiyay California waxaa laga rajeynayaa inay qabto arrimo aad u dhib badan oo hoggaansanaanta qorshaha Dhabargoynta Lacagta La Dhaqay (AML) haddi loo fiiriyo inta u dhiganto sarreynta khatarta jeega ugu yar ee laga sarriftay Idaho oo khatartiisu aad u hooseyso isticmaal ahaan uma fududayn karto lacagta la dhaqay. Qorsho wax tar leh waa kan loogu talagalay inay ka hortagto Adeegyada MSB u fududaynta loo isticmaali karo lacagta la dhaqay.

Barnaamijka U Hoggaansanaanta Dhabargoynta Lacagta La Dhaqay Waliba waa inuu ahaadaa qoraal waana inay lahaato:

- Ujeedo loo midoobay, habka iyo kontroolka gudaha oo si macquul ah loogu talagalay in la xaqijiyo hoggaansannaanta Waxqabashada Layskarabo Sirqarinta Bangiga (BSA).
- Inay u magacaabaan sarkaal u hoggaansan, masuulna ka ah maalin waliba Waxkaqabashada Layskarabo Sirqarinta Bangiga iyo Hoggaansanaanta Qorshaha.
- Siiyaan waxbarasho iyo/ama tababar shaqaale ku habboon iyo
- In la siiyo muraajaco madax bannaan oo lagu kormeero iyo xafidaad qorsho u qalmo.

Maamul adag oo loo ballanqaaday Qorshaha Dhabargoynta Lacagta La Dhaqay (AML) waxay gacan ka geysaneysaa hoggaansanaanta socoto, waxayna ka saacidi Adeegyada MSB in loo isticmaalo lacagta la dhaqay.

Fulinta Nidaamyada Lagaga Hortagayo Faldambiyeedka Maaliyadda (FinCEN) waxay dhiirinimo gelinaysa Adeegyada (MSBs) inay qaataan siyasado iyo habab loo midoobay Guddiga Bayaanka Basel Mabaadiida ku Saabsan Lacagta La Dhaqay inay si degdegsiimo u soo jeediyaan:

- Aqoonsi munaasab ah ee qofkasta, ee la sameeynaya macaamil ganacsi ah hay'adaha maaliyadda.
- Anshax sare ee macaamil maaliyeed iyo u hoggaansanaan sharciyada iyo xeerarka xukumayo macaamilka maaliyadda.
- Isla shaqeynta dadka fulinaya sharciga.
- Macluumaad iyo tababarro la siiyo shaqaalaha si loo xaqiijiyo inay sameyn karaan mabaadi'daas.

Sugidda Xiriirka Qofka Macaamilka

Aqoonsi aad loo adkeeyey ee qofka macaamilka iyo hubsasho qorsho iyo howlful waxay u noqon karaan haya'adaha maaliyaadda hubka ugu wax tar weyn u leh ka hortagga lacagta la dhaqay. Warsashada haboon ee aqoonsiga iyo hubinta macaluumaad arrimaha qaarkood, iyo in laga foojignaado waxyaabo aan caadi ahayn ama macaamil xawilaad oo shaki ku jiro waxay taageeri karaan Adeegyada Sameeya Shaqo Ganacsi Lacageed (MSB) inay ka helaan iyo inay ka ogaadaan nidaamka lacagta lagu dhaqay.

Aqoonsiga qofka macamilka iyo xaqiijinta qorshaha loo jaangooyey shaqo socodsiin ee u gaar ah shaqo

ganacsi oo gaar ah:

- Taageerid ogaansho falal shaki ku jira ay dhacdo waqti go'an.
- Abaabul hoggaansanaan dhammaan dowladaha iyo sharciga Federalka oo loogu isticmaali kara adeegyada sameeya shaqo ganacsi lacageed.
- Abaabul ammaan iyo kalsooni xirfad ku shaqayn shaqo ganacsi.
- Yareey khatarta haddii Adeegyada Sameeya Shaqo Ganacsi Lacageed (MSB) ay sameeyaan falal sharciga aan waafaqsanayn.
- Dhin khatarta dowladda qabashada ama ganaaxa ee raasumaalka la xiriira xawaaladda qofka macaamilka ah (sida ka dhexmuuqata jeega wareega / jeega socotada iyo lacag u taagan in la xawilo) marka qofka macaamilka lug ku leeyahay falal dambi.
- Daafac sumcadda adeegyada shaqo ganacsi.

Fayl-gareyn Warbixinnada Falalka Shakiga Dhalinaya

Falalka Shakiga Dhalinaya (SAR) waa kuwa hubka dawladda ugu muhiimsan dagaalka lagula jiro lacagta la dhaqay iyo kuwo kale fal dambiyeed iyo kuwo kale ee faldambiyeed ee la xiriira maaliyadda. Warbixintaasi waa furaha qaybaha sida laga rabo ka hortagga qorshaha hoggaansanaanka lacagta la dhaqay.

Kuwo badan oo Adeegyada Sameeya Shaqo Ganacsi Lacageed waxaa laga rabaa inay u fayl-gareeyaaan Warbixinta Falalka Shakiga Dhalinaya (SAR) markay ka shakiyaan inay dhab ahaan jirto falal ka soo horjeeda sharciga inay dhacday iyo markay falalkaasi gaareen wax micno leh oo u baahan in la wargeliyo.

Noocyada Adeegyada Sameeya Shaqo Ganacsi Lacageed (MSBs) oo lagu dabaqayo adeegyada MSB. Warbixinta Falalka Shaki Dhalinaya (SAR) oo laga rabo waa:

- Gudbin lacag
- Ganacsi lacageed ama iskubeddel lacageed
- Jeega wareega-kuwa soo saara, kuwa iibiyo ama kuwa dibugato.
- Jeega socotada-kuwa soo saara,kuwa iibiyo ama kuwa dibugato
- Adeegyada Boostada Mareykanka

Fulinta Nidaamyada Lagaga Hortagayo Falal Dambiyeedka la Xiriira Maaliyadda (FinCEN) waxay qadarinaysaa inay dib u saxdo xeerarka Warbixinta Falalka Dhalinaya Shakiga (SAR) in laga rabo qolada jeegaga lacagta caddaanka qaadato inay warbixiyaan falalka shakiga ku jiro.

Adeegyada Sameeya Shaqo Ganacsi Lacageed (MSBs) oo sameeyo adeegyada qiimaha keydsan ma looga baahno inay ka soo bixiyaan falal shaki dhalinayo waqtiga hadda xaadirka ah.

Tixraac http://www.fincen.gov/financial_institutions/msb/ haddii aad dooneysid casriyenta marka Adeegyada Sameeya Shaqo Ganacsi Lacageed ee laga rabo inay u fayl-gareeyaan Warbixinta Falalka Shakiga Dhalinaya (SARs)

Adeegyada MBS waa inay u fayl-gareeyaan Falalka Shakiga Dhalinaya haddi uu macaamilka yahay labadaba:

- Oo shaki laga qabo *iyo*
- $2,000 oo doolar ama ka badan ($5,000 doolar ama ka badan kuwa soo saarayo oo dib u hubin iyo xaqiijin diiwaangelin)

Adeegyada Shaqo Ganacsi Lacageed (MSB) waa inay u fayl-gareeyaan Warbixinta Dhalinaya Shakiga (SAR) 30 maalin gudahood marka la oogaado inuu shaki ku jiro macaamil lacageed.

Adeegyada (MSBs) oo aan lagu dabakhaynin Warbixinta Falalka Shakiga Dhalinaya sida kuwa soo saara, iibiya, ama dibugato qiimaha kaydsan, hadday doonaan way u soo fayl-gareeyn karaan Warbixinta Falalka Shakiga Dhalinaya (SAR) falal shaki ku jiro ka hooseeya xadka warbixinta laga rabay .

Waa sharci darro in loo sheego qof ku lug leh macaamil lacageed in loo fayl-gareeyey Warbixinta Falalka Shakiga Dhalinaya (SAR). In la qariyo Warbixinta Falalka Shakiga ku jira waxay ka hor istaagi dadka laga shakiyo oo ku lug leh falal dambiyed inuu helo hab uu kaga baxsato qabashada dadka ku howlan fulinta sharciga. Tani xitaa waxay saacidi Adeegyada Shaqo Ganacsi Lacageed (MSB) oo fayl-gareeynayo warbixin. Warbixinta Falalka Shakiga Dhalinayo (SAR) iyo/ama macluumaadka ku jiro Warbixinta Falalka Shakiga Dhalinayo. Waa in la siiya keliya Fulinta Nidaamyada Lagaga Hortago Falalka Dambiyeed ee La Xiriira Maaliyadda (FinCEN) ama kuwo kale oo ku haboon fulinta sharcigaa ama wakiilka kormeerka marka la waydiisto.

Macaamilo qaarkood oo shaki ku jira waxaa layskarabaa in si dhaqsi ah logga qaado ficil. Haddii Adeegyada Sameeya Shaqo Ganacsi Lacageed (MSB) ay qabto sabab ay uga shakiso xawaaladda qofka sameynayo, ee looga yaabo inuu xiriir la lahaan karo argagixiso oo ka soo horjeeda Mareykanka. Adeegyada (MSB) waa inay is dhaqsi u wacaan Khatka toosan ee Hay'adaha Maliyadda 1-866-556-3974.

Sidoo kale, haddi ay jirto shaki in la sameeyey xadgudub sharci-sida haddi ay jirto nidaam socdo iskudubbaridan ee la xiriira lacagta la dhaqay- waxaa layska rabaa si dhaqsi ah in loo siiyo taxatir weyn. Adeegyada, waa inay siiyaan ogeysiin haya'daha ku haboon fulinta sharciga. Sikastaba, Adeegyada (MSB) waa iney u fayl-gareeyaan Warbixinta Falalka Shakiga Dhalinaya (SAR) haddii Adeegyada (MSB) ay ku khasbanyihiin inay waajib ku tahay iney bixiyaan warbixin. Waxkaqabatka Layskarabo Sirqarinta Bangiga (oo lagu magacaabo "ammaan magangelin") waxay siin daafacaad masu'uulka ka saaran madani Adeegyada (MSBs) iyo shaqaalahooda oo u fayl-gareeynayo Warbixinta Falalka Shakiga Dhalinaya (SAR) ama warbixinta dhalinaya falal laga shakinayo.

Waa Maxay "Falal Shaki Ku Jiro"

Warbixinta Falalka Shakiga Dhalinayo (SAR) waa in a fayl-gareeyan Adeegyada (MSB) ku daboolan marka adeegyada ay ogyihiin ama ay qabaan sabab ay ku shakiyaan marka macaamil lacageed ama ay jirto naqshad macaamilo oo shaki ku jiro iyo in ay lug ku leedahay $2,000 doolar ama wax ka badan. Macaamilka laga shakiyo waa hal ama wax ka badan kuwo soo socda:

- Oo ku- lug leh raasumaal ka yimid falal aan sharci ahayn ama loogu talagalay ama lagu wado si loo qariyo ama looga leexiyo maalgelinta ama raasumaalka oo ka yimid falal aan sharci ahayn.
- Oo loo qorsheeyey in laga baxsado Waxkaqabashada Layskarabo Sirqarinta Bangiga (BSA) sikastaba ha ahaato qaaab dhismo ama micna kaleba.
- U muuqata inaysan ahayn shaqo ganacsi ama wax waafaqsan sharciga, iyo adeegyada (MSB) ay ku tilmaami karaan inaysan qabin micno macquul ah, ee macaamilka xawilaada kaddib markii ay baaraan dhammaan arrimaha u muuqda.
- Oo ku lug - leh isticmaal shaqo ganacsi lacageed oo fududaynaya falal dambi.

Dhammaan Adeegyada (MSB) waa inay qabaan hab ay ku shaqeeyaan si ay u hubiyaan Warbixinta Falalka Shakiga Dhalinaya (SAR) in loo fayl-gareeyey marka ay habboon tahay.

Marka shaqaalaha adeegyada (MSB) ay ka shakiyaan qof inuu ku jiro lacag dhaqid, oo ku howlan inuu sameeyo macaacmil xawilaad isagoo damacsan inuu ka dhuunto waxayaabihii laga rabay Waxkaqabashada Layskarabo Sirqarinta Bangiga (BSA) ama uu sameeynayo xawilaad aan ka muuqan wax sharciga waafaqsan ee aan lahayn sabab fiican oo la garan karo ama isticmaal adeegyo ganacsi lacageed si loogu fududeeyo falal dambi qofka shaqaalaha ah waa inuu soo wargeliyaa falalka isaga/ iyada maamulahiisa ama sarkaalka masuulka ka ah. Kaddib, haddii ay adeegyada ay u arkaan in loo baahan yahay in loo fayl-gareeyo Warbixinta Falalka Shakiga Dhalinayo (SAR), waa in loo fayl-gareeya Warbixinta Falalka Shakiga Dhalinayo (SAR) waana inay hayaan nuqul illaa 5 sanadood . Dokumentiyaasha taageeraya, sida xusuusta macaamilka xawilaadda lacagta, waa in lagu hayaa oo lagu lifaaqo koobiga foomka la fayl-gareeyey taasoo la haynayo illaa 5 sannadood laga soo bilaabo maalinta warbixinta la fayl-gareeyey.

Maxay Yihiin "Hantida Ka Timid Falal aan Sharci Ahayn"

Ooraahda "hantida ka soo jeedo falal aan sharci ahayn" micnaheedu waa lacag lagu maamulay fal dambiyeed.

Tusaale: Qofka daroogada iibinayo wuxuu ka iibiyay qof daroogo isticmaalo qiimo $500 doolar oo dararog ah, Lacagtaa ka timid iibinta daroogada, $500 doolar waxaa lagu howl fuliyay iibin dorooga "waa raasumaal ka soo jeeda falal dambiyeed".

Maxay Yihiin Macaamilka Lacageed oo Loo Qorsheeyey In Lagala Dhuunto Waxyaabaha Ay Rabto Warbixinta Layskarabo Sirqarinta Bangiga (BSA)?

Tusaale: Qof macaamila ah ayaa doonaya lacag $11,000 doolar oo caddaan ah inuu ku sameeyo xawaalad isagoo doonayo inuu siiyo laaluush shaqaalaha adeegyadada (MSB) si aan loogu falyl-gareyn Warbixinta Macaamil Ganacsi Lacageed (CTR).

Maxay Tahay Macaamilka aan sameeyneyn Shaqo Ganacsi ama u Muuqan Wax Sharciga Waafaqsan?

Waxaa laga yaabaa macaamilo lacageed qaarkood in lagu sameeyo hab u muuqata si aan caadi ahayn ama shaki ku jira. Siday ahaataba, waxaa u sii dheer arrimo haddii ay ogaadaan dadka la siinayo warbixinta shaqo ganacsi, waxaa laga yaabaa inay ku jirto kashifaat macquuul oo sal leh markii hore u muuqaneyso wax aan caadi ahayn ama shaki ku jiro.

Tusaale: qof macaamil oo ah macalin ka gabay shaqada, ayaa marar badan diro ama helo lacag xawilaad ah oo ka badan $2,000 doolar taasoo uga imaaneyso dadyow kala duwan. Adeegyada (MSB) waxaa laga yaabaa hor ahaantibo inay u arkaan macaamilka xawilaadaha wax shaki ku jira maxaa yeelay waxay u muuqataa "inay ahayn shaqo ganacsi macaalim ama aan waafaqsanayn sharciga iyo maxaa yeelay uma eko inay ka soo jeedaan ilo sharci ah." Sikastaba, haddii la hayo macluumaad dheeraad ah adeegyada waxay u arki karaan arrin shaqo ganacsi ah. Tusaale: macallinka oo ka gabay shaqada waxaa laga yaabaa si joogto ah inuu ugu isticmaalo xaraashka lagu sameeyo Internetka inuu iibsado oo haddana gado alaabo qaali oo qaraami ah.

Maxay Tahay Macaamilka Xawaalo oo ku lug-leh Adeegyada Sameeyo Shaqo Ganacsi Lacageed (MSB) oo u fududaynayso Falal Dambiyeed?

Tusaale: Adeegyada Sameeya Shaqo Ganacsi Lacageed (MSB) waxay ka shakin qof macaamil ah inuu u dirayo xawaalad lacag ah asagoo ku yaboohayo urur argagaxiso ah. Waa muhiim in la xusuusto baaxadda weyn ee kelia, sida lacag caddaan oo aad u badan macaamilkeed xawilaad, waa inaysan ahayn arrin lagu go'aansado in loo fayl-gareeyo "Warbixinta Falalka Dhalinayo Shakiga" (SAR). Waxyaabaha keenayo go'aankaasi, waxay ahaataba, waxaa ku jira arrimaha soo socdo: Baaxadda, inta mar soo noqnoqoshada iyo nooca macaamilka xawiladda. Adeegyada (MSB) khibrada ay u qabaan macaamilka ama shaqsiyo kale ama ururro ee la xiriira macaamil lacageed (haddi ay jirtaba); iyo nooca xeeraka xawilaadaasi ku jirto (MSBs) laynka ganacsi iyo nawaaxiga joqaraafiga.

Calanka Gaduudan

Marka hal wax kelia bixiso calaamo inuu macaamilka xawilaadda aan ahayn wax caadi ah ama laga yaabo inay ku jirto "shaki" waxaa la dhahaa "calanka gaduudan."

Tusaale qaar ka mid ah calanka gaduudan caadi u ah.

Qofka macaamilka Aqoonsiga ama macluumaad:

- Qofka macaamilka wuxuu isticmaalayaa aqoonsi been ah
- Laba/ama in ka badan ee dad macaamil ah waxay isticmaalayaan aqoonsi isku eg.
- Qofka macaamilka wuxuu beddelayaa nooca xawilaada markuu ogaado isaga/ayada in laga rabo inuu tuso aqoonsi.
- Qofka macaamilka wuxuu beddelayaa sida loo hingaadinayo isaga/iyada magacooda buuxo.

Macaamilo xawaalad oo hoos imaanaya warbixin ama diiwaangelin xadka ugu dhow ee laga rabo.

Qofka macaamilka wuxuu sameynayaa macaamil xawilaad oo ka hooseyso xat ka hooseeysa inta laga rabo

- Lacag beddelaad oo ka hooseyso $1,000 doolar
- Lacag caddaan ah oo gadasho jeega wareega ama jeega socotada ee ka hooseeyso $3,000 doolar

Shakhsiyo badan ama meela badan:

- Labo ama in kabadan ee macaamil waxay ka shaqeynayaan inay jajabiyaan labo ama wax ka badan xawaalad si ay uga dhuuntaan warbixinnada iyo diiwaangelinta ay ka rabto Waxkaqabashada Layskarabo Sirqarinta Bangiga (BSA).
- Qof macaamil ah wuxuu isticmaalayaa laba ama wax ka badan meelo ama khasnajiyo kala duwan isla hal maalin siduu u kala jijibiyo una yaryareeyo xawilaadda isagoo ka dhuumanayo warbixinta iyo diiwaangelinta Waxkaqabashada Layskarabo Sirqarinta Bangiga (BSA).

Dhaqan Sharcidarro aan qarsoodi ahayn ee sameeynayo qofka macaamilka ah:

- Qofka macaamilka wuxuu bixinayaa laaluush ama bakhshiish.
- Qofka macaamilka wuxuu qiranayaa inuu sameeyey faldambi.

Adeegyada Sameeya Shaqo Ganacsi (MSB) oo si sax u xaqiijiyo ama xareyo qofka macaamilka aqoonsigiisa, waxay u badan tahay inay aqoonsadaan inay jirto falal shaki ku jiro oo loo baahan yahay in la wargeliyo.

Maxay Adeegyada (MSBs) raadinayaan?

Dhaqidda Lacagta nidaamyadeeda si aad ah ayey u ballaarantahay. Waxkaqabatka ugu weyn ee Federalka ee falalka lacagta la dhaqay waxay mar shiishka u saarneyd aqoonsiga iyo dokumentooyinka ee xawilaadaha lacagta badan.
Mar dhow, dadaalka dhabargoynta lacagta la dhaqay wuxuu ku jeeday isticmaalka lacagaha la xawilo, labadaba bangiyada iyo hababka kale ee aan bangiyada ahayn, iyo si kale hanti lacag ah lagu gudbiyo. Maanta, dadka lacagta la dhaqay lug ku leh waxay noqdeen dad khibrad ilbaxnimo dheerad leh, dhammaan nooc waliba ee macaamil xawaalad lacageed waxay la kulmayaan baaris xeel dheer. Arrimaha soo socda waxaa dhici kartaa inay tilmaamayso lacagta la dhaqay ama falalka sharci aan ahayn.
Liisaskani ma aha wax dhammaystiran, laakin waxaa dhici karta inay wax taraan Adeegyada Sameeya Shaqada Ganacsi Lacageed (MSB) inay ku aqoonsadaan habka dadka lug ku leh lacagta la dhaqaylug iyo dambiilayaal kale oo isku dayo inay u isticmaalaan falalka lacagta la dhaqayo.

Iskudeyidda In laga Baxsado Warbixinta ama xusuushaynta ay dooneyso Waxkaqabashada Layskarabo Sirqarinta Bangiga (BSA)

Qofka macaamilka ah wuxuu damci karaa inuu ka hayo macaamilkiisa xawilaadda in ka hooseeyso xadka laga doonayo in laga bixiyo warbixin iyo in la diiwaangeliyo.

- Qofka macaamilka ah ama koox macaamilo ah oo isku daynayo inay qariyaan xawilaadda lacag baaxad wayn iyagoo u kala jajabinayo qaybo badan, xawaalad yar-yar, iyagoo sameeynayo xawaalado yar-yar.
  - Waqtiyo kala duwan ee isla maalin ah
  - Iyago isticmaalaho khasnajiyaal kala duwan eeAdeegyada Sameeya Xawilaada (MSB) isla maalin gudaheed ama maalmo kala duwan
  - Laamo badan isla adeega sameeya xawilaadda, isla maalin gudaheed ama maalmo kala duwan.
- Qof macaamil ah ama koox macaamilo ah oo sameeyey xawilaado isku mid ah maalmo badan iyagoo ka hooseeyo xadka laga rabo in laga bixiyo warbixin iyo xusuus hayn. Tusaale, qofka macaamilka ah waxaa laga yaabaa:
  - Inuu gato jeega wareega wax ka yar $3,000 doolar maalmo kala duwan
  - Inuu gato jeega socotada in ka hooseysa $3,000 doolar maalmo badan.
  - Inuu billaabo inuu sameeyo xawilaado oo qadanayo isla qofkii, xawilaad kastana ka hooseysa $3,000 doolar taasoo uu sameeynayo maalmo badan.
- Qofka macaamilka ah oo diidan inuu bixiyo macluumaadka loogu baahan yahay warbixinnada ama xusuushaynta u baahan ama sharciga ama nidaamka howsha shirkadda.
- Qofka macaamilka oo diidan inuu sameeyo xawilaad markii loo sheegay in warbixin ama xusuushayn la fayl-gareeyn doono.
- Qofka macamilka oo u jajabiyo lacag badan in yar-yar xawiladeeda kaddib markii loo sheegay in la fayl-gareeyn doono ama la diiwangelin doono.
- Qofka macaamilka oo tusa aqoonsiyo kala duwan markasta uu sameynayo macaamil xawilaad lacag.
- Qofka macaamilka oo u hingaadinayo isaga/iyada magaca si kale duwan mar waliba isaga/iyada wax xawilayo ama loo soo diray xawaalad ama u gadanayo jeega socotada.
- Qof kasta ama koox kasta oo laaluushayo ama damco inay laaluushaan shaqaaalaha Adeegyada Sameeya Shaqo Ganacsi Lacageed (MSB) inaan laga fayl-gareyn foomamka warbixinta ama laga keydin diiwaangelin oo looga baahan yahay sharciga ama nidaamka shirkadda
- Qof kasta ama koox kasta ku khasba ama isku daya inay khasbaan shaqalaha adeegyada inaaan laga fayl-gareynin foomka warbixinta ama laga deydin diiwaangelin oo looga baahan yahay sharciga ama nidaamka shirkadda.
- Qof macaamil oo helo tiro badan oo xawaalo ah oo u muuqato inay la xiriirto qaab qorshaysan ee lagu habeeyey in looga baxsato warbixinta iyo xusuushaynta looga baahan yahay.
  - Isla qofka macaamilka oo dira xawilaad kasta tiro ka hooseeysa $3,000 doolar (wax kale oo ka hooseeya xatka laga doonayo diiwaangelinta).
  - Kuwa badan oo macaamil ah oo ka diraya xawilaad isla hal meel oo Adeegyada (MSB) ayadoo u dhexeysa labadiiba daqiiqado, xawaalad kastana tirada waa wax ka hooseeya $3,000 doolar (wax kale oo yar oo muuqdo).
- Qof macaamil oo qaadanayo alaabo badan oo lacageed (jeega wareega, jeega socotada, jeegaga la

sarrifto, waadiro waddamo shisheeyo) taasi waxay u muuqan in lagu gatay qaab la qorsheeyey (Tusaale, tiro kasta way ka hooseeysa $3,000 doolar).

Qofka macaamilka oo bixiyo waxaan kaafi ahayn ama/iyo macalumaad laga shakiyo.

Shaqsi walibo iyo macaamil shaqo ganacsi kasta oo isku dayo in la baxsado inay bixiyaan aqoonsiga layska rabo sida:

- Shaqsi macaamil ah oo aan doonaynin ama awoodin inuu bixiyo aqoonsii ama macluumaad.
- Shaqsi macaamil oo bixiyo aqoonsi macluumaad kala duwan mar waliba " isaga/iyada oo sameeynayo macaamil xawaalad lacag.
    - Magac kala duwan ama hingaadin magaca xarfo kala duwan.
    - Cinwaan kala duwan ama hingaadin ama nambar kala duwan ee cinwaan.
    - Aqoonsi nooc kala duwan.
- Shaqsi macaamil oo aan lahayn meel cinwaan oo u muuqata meesha inuu deggan yahay sababtoo ah isaga/iyada oo ah qof macaamil soo noqnoqdo.
- Aqoonsiga runta ah oo u muuqata in la beddelay.
- Dokumentiga aqoonsiga oo sheegayo shaksiga inuusan u ekeeyn muuqaalka qofka macaamilka.Tusaale: Da'da, dhirirka, midibka indhaha, jinsiga) .
- Aqoonsi oo taariikhdu dhacday.
- Shakhsi macaamil oo tuso waxaan caadi ahayn ama aqoonsi ama macluumaad shaki ku jira.
- Macaamil shaqo ganacsi oo diidan inuu keeno macluumaad dhamaystiran oo la xiriira: nooca shaqada ganacsi, ujeedada macaamilka, ama macluumaad kale oo warsaneeyso Adeegyada Sameeya Shaqo Ganacsi Lacageed (MSB).
- Qofka laga filayo inuu noqdo macaamil shaqo ganacsi oo diidayo inuu bixiyo macluumaadka inuu u qalmo qiimo ka dhimid shaqo ganacsi (ama ka doorbidid qorsho macaamil oo bixiso Adeegyada Sameeya Shaqo Ganacsi Lacageed.)

Falalka is khilaafaya ee macaamilka shaqadiisa ganacsi ama xirfadiisa.

Fiiri tusaale ahaan habudhaqanka macaamilka iskhilaafaya sida:

- Shakhsi macaamil wuxuu Adeegyada Sameeya Shaqo Ganacsi (MSB) la sameeynayaa macaamil xawaalad lacago aad u badan oo khilaafsan dakhligiisa uu ka helo xirfaduu hayo.
- Macaamil shaqo ganacsi wuuxuu mashquul ku yahay macaamil xawaalad oo mar waliba uu istcmaalayo lacag xaashi ah oo waaweeyn marka loo fiiriyo nooca shaqa ganacsi uu sameeynaya, uma aha sabab lagu qanco siduu u dhaqmayo.
- Shakhsi ama macaamil shaqo ganacsi wuxuu qaatay lacag tira badan ee jeeg qof saddexaad.
- Qof macaamil ah wuxuu ku gadanayaa lacag caddan ah jeega wareega, jeega socotada ama alaabo lacageed oo khilaafaya macaamilka shaqo ganasigiisa ama xirfadiisa.
- Shakhsi macaamil ganacsi wuxuu isticmaalayaa hab bixin lacag ah oo khilaafaya haddii loo fiiriyo guud ahaan shaqada ganacsi oo uu sameeyo (Tusaale, wuxuu ku dhiibayaa Adeegyada Sameeya Shaqo Ganacsi Lacageed (MSB) adeegyadooda jeega wareega, jeega socotada, ama jeeg qof saddexaad.
- Shakhsi macaamil ganacsi wuxuu dirayaa ama uu ka helayaa xawaalad dad kale ee waddamo shisheeye, iyadoon u muuqan sabab shaqo ganacsi ama siin karo sabab khilaafsan macaamilka shaqada ganacsigiisa.
- Shakhsi macaamil ganacsi wuxuu dirayaa ama ka helayaa lacag xawaalad dad kale ee waddamo shisheeye marka nooca macaamilka shaqada lug ku lahayn xawilaadda caalamiga.

Sifooyin ama falal aan caadi ahayn, sida:

Ogow sifooyin walba ee aan caadiga ahayn, sida:

- Shakhsi macaamil ah ayaa wuxuu soo gadanayaa badeeco/adeegyo si caadi ah laakin waxay u muuqata inuusan ku noolayn ama ka shaqayn nawaaxiga adeegyada sameeya shaqo ganacsi lacageed.
- Qofka macaamilka ah wuxuu siinayaa adeegyada (MSB) badeeco ama adeegyo isagoo isticmaalayo lacag xaashi ah oo ka muuqata wax aan caadi ahayn amba laga urin karo wax kimikal ah
- Qofka macaamilka ah wuxuu ku bixinaya badeecad/ adeegyada (MSB) jeega wareega ama jeega socotada iyadoo saxiix ka muuqan wajiga alaabta lacageed (Tusaale, jeega wareega kuma qorna qofka la siinayo iyo jeega socotada aan sixiix lahayn ama ka daba saxiixid si loo xaqiijiyo dhabahaanta saxiixyada.)
- Qofka macaamilka wuxuu ku bixinayaa Adeegyada (MSB) isagoo isticmaalaya jeegaga wareega ama jeegaga socotada ee summadaha caadi aan lahayn, tikidho ama qoritaan gaaban (sida xarfaha billowga magaca) oo ku taala midkood wajiga ama dhabarka dambe ee alaabaha lacageed.
- Qofka macaamilka ah wuxuu iibsanaya lacag xawaalad, jeega wareega, jeegaga socotada i.w.m.ee tiro aad u badan ee lacag caddaan ah marka adeegyada (MSB) aysan waydiisaneynin in lagu bixiyo lacag

caddaan ah.
- Shakhsi macaamil ama macaamil shaqo ganacsi waxay dalbanayaan inay iibsadaan jeeegaga socotada ama jeega wareega tiro aad u ballaaran ee xirmo waaweyn ah.
- Qof macaamil ah wuxuu iibsanayaa tiro lacag xawaalad, jeega wareega ama jeega socotada ee tiro aad u badan ama in qayaxan oo ka hooseysa in aad u yar sabab la'aan.
- Qofka macaamilka wuxuu si noq-noqosho ah u beddelayaa warqadaha lacag yar yar kuwo warqadaha lacag waaweyn ama bilcaksii, marka qofka macaamilka si caadiga ah uusan u isticmaaleeynin lacag caddaan ah markuu rabo inuu wax iibsado.
- Qofka macaamilka wuxuu dirayaa ama helayaa lacag xawilaad oo tiro ahaan isku mid ah oo isku waqti ah am waqti isku dhow.
- Qofka macaamilka wuxuu helayaa tiro yar-yar ee lacag xawilaad ah isla maalin ama maalmo badan gudaheed oo ka iman hal ama ka badan xawaalad lacag ee qof ku nool waddan kale ama magaalo kale taasoo u dhow tiro isku mid ah.
- Qofka macaamilka wuxuu dirayaa ama helayaa si noq-noqosho ah lacag xawilaad ee aad u ballaaran oo ka iman ama ku socoto dadyow oo ku nool waddan shisheeeye gaar ahaan kuwa ku qoron liiska waddamada aan lahayn xiriir wada shaqayn.
- Qofka macaaamilka ah wuxuu helayaa lacag xawilaad ah ee isla markiiba wuxuu iibsanayaa alaabo lacageed oo loo diyaariyey in la siiyo qof saddexaad.

Beddelaad macaamil ganacsi lacageed ama naqsho macaamil ganacsi lacageed

Ka digtoonoow isbeddelka waxqabashada sida:

- Isbeddelo wayn habudhaqanka qofka macaamilka , Tusaale:
  - Shakhsi macaamil oo gato jeega wareega wuxuu billaabayaa inuu iibsado toddobaad kasta tiro isku mid ah ee jeega wareega (isaga/iyada oo markii hore iibsan jiray jeega wareega maalinta lacagta la qaato inuu ku bixiyo ijaarka, korontada iyo biyaha iwm).
  - Shakhsi macaamil wuxuu keenayaa lacag xaashi ah oo waaweeyn (halkii markii hore isaga/iyada soo sarrifi jiray jeega mushaaradooda iyagoo ku gadan jireen alaabo lacageed ama xawaalad).
- Si lama filaan ah oo aan joogto ahayn isbeddelo xawilaad lacag la diro ama la helo.
- Kordhin deg-deg ah baaxad weyn iyo soo noq-noqosho lacagta qof macaamil gaar ah ee isticmaalay.

Shaqaalaha

Fiiri habudhaqanka shaqaalaha sida:

- Shaqaalaha Adeegyada Sameeya Shaqo Ganacsi Lacageed (MSB) oo hannanka noloshooda oo aan ku filnayn iyada/isaga mushaaradooda, oo laga yaabo inay qateeen bakhshiish ama laaluush.
- Shaqaalaha diido inuu qaato fasax oo laga yaabo isaga/iyada ee oggolaado ama lagu khasbo inuu u sameeyo adeegyo hal ama in ka badan qof macaamil ah iyagoo lagu sameynayo xadgudub qorshaha howleed ee shirkadda.
- Shaqaale oo lug ku leh macaamilo lacag aad u badan oo aan caadi ahayn ama macaamilo lacageed ee tiro badan aan caadi ahayn oo laga yaabo inay muujinayso isaga/iyada inuu ogol yahay ama lagu khasbay inuu u sameeyo adeegyada hal ama macaamilo badan iyagoo lagu xadgudbayo qorshaha howleed ee shirkadda.

Arrimaha nooca aan ku soo sheegnay qaybtan waxaa laga heli karaa, haddii baaris dheeraad ah la warsado, si ay u noqoto dhammaan si sharci ah. Isla xusuustan arrimo kale oo aan lagu soo qaadin halkani waxaa laga yaabaa inay ku jirto shaki haddi ay isbeddesho waxqabashada caadiga ah ee qofka macaamilka ah ama shaqaalaha gaar ah. Adeegyada Sameeyo Shaqo Ganacsi Lacageed (MSB) ama shaqaale Adeegyada (MSB), waa inaad adigu sameeysaa ka gar-naqid oo macquul ah.

Adeegyada (MSBs) Siyaabo Kale Ayeey Wax u Saacidi Karaan

Adeegyada (MSBs) waa inay u hoggaansamaan xusuushaynta xeerarka iyo diiwaangelinta Waxkaqabashada Layskarabo Sirqarinta Bangiga (BSA). Kuwa soo socda waxay tilmaamayaan waxa.layska rabo qaarkood.

Fayl-gareeynta Warbixinta Ganacsi Lacageed (CTRs)

Adeegyada (MSB) waa inay fayl-gareeyaan warbixinta macaamil kasta ee lacag oo ku lug leh lacag cadddaan ah oo soo gasho ama baxda in ka badan $10,000 doolar oo loo maray ama sameeyeen Adeegyada (MSB) maalin un isla qof ama qof matalayo (Fiiri 31 CFR103.22).

Sidaa Darteed, waxaa loo baahan yahay Warbixinta Macaamil Ganacsi Lacageed (CTR) marka macaamil ganacsi lacageed uu la kulmo shuruudaha soo socda:

- Lacag ahaan
- Ka badan $10,000 doolar ha ahaato lacag caddaan oo soo gashay ama baxday
- Isla qofki ama qof kale isaga matalayo.
- Oo ay dhacday isla hal maalin ganacsi gudaheed.

Isku Dar

Macaamilo lacageed oo badan ee sameeyey qof ama qof isaga matalayo isla maalin waxaa loo tixgelinayaa inay tahay hal macaamil ganacsi lacageed, sida Warbixinta Ganacsi Lacageed ee u qasdineeyso. Si kale haddi loo dhaho, Adeegyada (MSB) waa inay u fayl-gareeyaan Warbixinta Macaamil Ganacsi Lacageed (CTR) hadday ogtahay in qofka macaamilka oo isku daray lacagta soo gashay iyo tan uu dirayo in ka badan $10,000 doolar isla maalin gudaheed.

Lacagta caddaanka soo gashay iyo tan baxday

Macaamilka lacagta caddaanka soo gashay waa in lagu daraa macaamilka lacagta caddaanka baxday si loo ogaado ujeedada warbixinta macaamil ganacsi lacageed (oo ka badan $10,000 doolar) in lagu sameeyay isla hal maalin ganacsi gudaheed.

Fayl-gareynta Warbixinta Macaamilka Ganacsi Lacageed (CTR)

Warbixinta Macaamil Ganacsi Lacageed (CTR) waa foom IRS 4789 Adeegyada Soo Uruuriyo Dakhliga Gudaha- waxaana laga heli karaa http://www.fincen.gov/financial_institutions/msb/ ama u wac IRS Form Distribuition Center 1-800-829-3676. Foomamka waa in lagu fayl-gareeyaa 15 maalin gudahood laga soo bilaabo maalintii la sameeyey mucaamilka ganacsi.

Warbixinta Macaamil Ganacsi Lacageed waxay uga baahan tahay adeegyada (MSB) inay:

- Hubiyaan oo ay diiwaangeliyaan aqoonsiga qofka macaamilka ah.
- Helaan macluumaadka macaamilka ganacsi lacageed.
- Dhammaystiraan oo ay fayl-gareeyaanWarbixinta Macaaamil Ganacsi Lacageed (CTR).
- Hayaan nuqulka ee Warbixinta Macaamil Ganacsi Lacageed (CTR) illaa 5 sannadood laga soo billaabo maalintii la falyl-gareyey warbixinta.

In La Hayo Diiwaangelinta

Alaabaha lacageed "diiwaan" - libsasho lacag caddaan ah ee jeega wareega -jeega socotada iyo alaabooyin kale lacageed

Adeegyada (MSB) oo iibinayo jeega wareega, jeega socotada, ama alaabooyin kale lacageed ee lacag caddaan ah waa inay hubiyaan aqoonsiga qofka macaamilka ah iyo inay sameeyaan oo ay hayaan qoraal diiwan gelin iibsi waliba marku iibsigu lug ku leeyahay lacag caddaan ah inta u dhexeysa $3,000 doolar illaa $10,000 doolar iskudarkooda. (Fiiri 31CFR103.28), sidaa darteed waxaa loo baahan yahay marka:

- Lacagta caddaanka ah ee soo gashay ay tahay $3,000 doolar -$10,000 doolar iskudarkood iyo
- Lacagta caddaanka ah ee soo gashay waxaa loogu talagalay in lagu iibsado jeega wareega, jeega socotada, ama alaabo kale ee lacageed.

Alaabaha Lacageed "Diiwaan" oo layska rabo waxay u baahan yihiin Adeegyada (MSB) inay:

- Hubiyaan iyo inay diiwaangeliyaan aqoonsiga qofka macaamilka ah
- Diiwaangeliyaan macaamilka ganacsi lacag ee la sameeyey (mid kasta ee jeega wareega, jeega socotada ama alaabo kale ee lacageed oo la iibsaday: tirada, nambarada taxan iyo taariikhda la gaday.
- Inay hayaan qoraalka diiwaangelinta illaa 5 sannadood laga soo bilaabo maalintii la sameeyay macaamilka ganacsiga lacageed.

Qaanuunka Lacagta xawilaadda oo loogu tala galay qofka dirayo lacagta xawilaadaha.

Adeegyada (MSB) oo ogolaanayo tilmaam bixin inay diraan xawilaad lacag ee $3,000 doolar ama wax ka badan, waa inay hubiyaan aqoonsiga qofka macaamilka ee diraya lacagta, waana inay sameeyaan qoraal diiwaangelin ee lacagta xawilaadda , iyadoo loo firin habka lagu bixiyay (Fiiri CFR103.33(f))

Taasoo u si dheer, macluumaadka qaarkood waa inay u socdaan siday yihiin, Adeegyada (MSB) waa inay diraan macluumaadka qaarkod, kan ku sii xiga ama hay'adda sameeynaysa xawilaadda.

Dadka loo soo xawilay lacagta

Adeegyada (MSB) oo oggolaaday tilmaansiin inay bixiyaan lacag xawaalad ee $3,000 doolar ama ka badan waa inay hubiyaan aqoonsiga qofka macaamilka ah ee qadanayo lacagta, waa inay sameeyaan ayna hayaan qoraal diiwaangelin lacagta la xawilay iyadooon loo fiirin sida lagu bixiyay.

Waxyaabaha looga baahan yahay diiwaangelinta lacagta la gudbinayo:

- Hubi aqoonsiga qofka macaamilka ah
- Diiwaangeli macluumaadka qofka macaamilka
- Diiwaangeli macluumaadka macaamilka ganacsi lacageed
- U dir macluumaad adeegyada (MSB) helayo macaamilka ganacsi lacagta.
- Xafid diiwaangelinta illaa shan sannadood laga soo billaabo taariikhdii la sameeyay macaamilka ganacsi lacageed.

Diiwaangelinta Iskubedelka Lacagaha

Qofka kasta oo beddelo lacagaha waa inuu sameeyaa hayaana diiwaangelin iskubeddel waliba ee lacag ah oo ka badan $1,000 doolar (Fiiri 31 CFR103.37). Iskubeddelaadda lacagta waxay noqon kartaa midda gudaha ama waddamada shisheeye, ama waxay noqon kartaa labadaba. Sidaa darteed, diiwaangelinta iskubeddelaadda lacagta waxaa loo baahan yahay marka:

- Lacagta soo gashay in ka badan $1,000 doolar, ama
- Lacagta baxday in ka badan $1,000 doolar.

Tusaale: Qof macaamil ah ayaa wuxuu doonayaa inuu beddesho $3,000 doolar oo ku beddesho lacagta doolarka ee Kanada in u dhiganto doolarka Mareykanka, ama qof macaamil ah wuxuu rabaa inuu u beddesho $1,500 doolar lacag xaashi ah oo $20 doolar ah iyo $1,500 doolar inuu u beddesho $100 doolar oo xaashi ah.

Sikastaba ha noqoto, macaaamilka ganacsi lacag waa in la diiwaangeliyaa.

Waxyaabaha layskarabo diiwaangelinta iskubeddelka lacagta waxaa ku jira kuwo soo socda- iskubeddelka lacagta waa in la:

- Diiwangeliyaa aqoonsiga qofka macaamilka iyo macluumaadkiisa
- Diiwangeliyaa macluumaadka macaamilka ganacsiga lacagta
- Xafid diiwaangelinta illaa shan sannadood laga soo billaabo taariikhdii la sameeyay macaamil ganacsi lacageed.

Warbixinnada oo Saacidayo Adeegyadda (MSBs) Inay Aqoonsadaan Macaamilada Ganacsi Lacageed ee Shakiga Ku Jiro.

Liiska Warbixinnada soo socda waxaa loo isticmaali karaa in lagu eego Adeegyada (MSB) oo laga yaabo inay ku jirto falalka lacagta la dhaqay.

Lacag Caddaan oo soo xarootay iyo Lacag Caddaan oo baxday ee Macaamil Ganacsi Lacag ee Baaxad Weyn.

Kuwo badan oo ah Adeegyada (MSB) waxay diyaariyaan, ama ay qabaan nidaamyo oo dhalinayo lacagta caddaan oo soo gashay iyo lacagta caddaan oo baxday. Inta badan, warbixinnadaas waxaa ku jira macaamil ganacsi lacag oo dhaaftay xadkii loogu talagalay.
Kuwo badan ee lacagta gudbiyo, tusaale ahaan, waxay qabaan aqoonsi la sugay oo ah inta laga rabay inta ka hooseysa xatka $3,000 doolar oo logu talagalay. Warbixinnadaasi waxay tari karaan in la aqoonsado qof macaamil ah oo laga yaabo inuu yahay mid ku qorshaynayo inuu ka dhuunto Waxkaqabatka Layskarabo Sirqarinta Bangiga (BSA) warbixinteeda iyo diiwaangelinteeda oo layska rabo ama inay lug ay kula jiraan falal kale oo aan caadi ahayn.

Warbixinno Wax Gaar Ah Loogu Talagalay

Kuwa soo saara jeega socotada iyo jeega wareega iyo shirkadaha xawilaadda sameeya inta badan waxay diyaariyaan ama waxay qabaan nidaamyo dhalinaya warbixinno oo muujinayo macaamil ganacsi lacag oo laga yaabo inay ku jirto wax si gaar ah loogu tala galay - Ku talagalku waa in laga dhigo ama in laga soo bixiyo jeegag xisaabo u dhexeeyo laba ama ka badan bangiyo iyo sababtaasi awgeed iyagoo laga faa'idaysanayo sabbeynta -waa marka taasi waqtiga uu bangiga qaadanayo keydinta si loogu uruuriyo bangiga bixinayo warbixinnada. Warbixinnada oo muujinayo wax ugu tala gal ah waxaa laga yaabaa inay ku jirto kashifaad iyo nidaamyo falal oo aan caadi ahayn taasoo laga yaabo inay la xiriirto lacagta la dhaqay.

Warbixinnada Lacagta Xawilaadda

Shirkadaha Sameeya Xaawaaladaha Lacagta waxay diyaarinayaan, ama ay qabaan nidaamyo oo dhalinayo maalin waliba macaamil ganacsi lacageed iyo warbixinno kale oo muujinayo koox kale-duwan macaamil xawaalad oo ku shaqaynayo nidaamkooda dhexdiisa (Tusaale: Waregga warbixinnada waxay tusi dhammaan xawilaadaha oo ka timid dalka A ee ku socota dalka B muddo waqtiyo qayaxan. Warbixinnadaasi waxay wax ka tari karaan nidaamyo oo aan caadi ahayn oo laga yaabo inay soo bandhigto lacagta la dhaqay.

Hadba sida ku xiran noca warbixinta iyo soo noq-noqoshada, warbixinnadaas waxay saacidi karaan inay muujiyaan habudhaqan aan caadi ahayn ee qofka macaamilka. Warbixinnadaasi xittaa waxay saacidi karaan inay muujiyaan habudhaqan aan caadi ahayn ee adeega sameeya shaqo ganacsi sida wakiil shirkadaha wax xawilo.

Alaabo $3,000 doolar "Diiwaan"

Warbixinnada gadidda alaabooyin lacageed inta u dhexeyso $3,000 doolar- $10,000 doolar iskudarkood waxaa loo baahan yahay xeerarka Waxkaqabashada Layskarabo Sirqarinta Bangiga (BSA), taasoo wax tari karta Adeegyada (MSBs) iney u muujiso, inay jiri karto falal ama nidaam aan caadi ahayn. Diiwaangelinta macluumaadka, waxay tusaale ahaan saacidi karaan aqoonsiga qofka macaamilka oo laga yaabo inuu yahay qof qorshanayo macaamil ganacsi lacag oo doonayo inuu ka dhuunto Waxkaqabashada Layskarabo Sirqarinta Bangiga (BSA) warbixintooda iyo diiwaangelintooda loo baahan yahay.

Safeeynta Xusuusyada /Rasiidyada

Kuwa soo saara jeega wareega iyo jeega socotada waxay diyaarinayaan ama ay qabaan nidaamyo oo dhalinayo diiwaangelin maalin walbo shayga la keenay in lagu bixiyo soo saaraha xisaabtiisa bangiga. Kuwo badan ee soosaarayaasha waxay jaangooyeen qorshooyin oo lagu aqoonsan karo nidaam aan caadi ahayn ee alaabaha la xaqiijiyay. Warbixinnadaasi waxay noqon karaan kuwa si aad wax uga tara aqoonsi shayga oo laga yaabo in loo isticmaalayo ujeeddo aan sharci ahayn.

Qoraalka Diiwaangelinta Xawaaladda ee $3,000 doolar.

Diiwaangelintani, oo u baahan xeerarka Waxkaqabatka Layskarabo Sirqarinta Bangiga waxay saacidi kartaa kuwo sameeya xawilaadda inay ka aqoonsadan inay ka jiri karto qorsho nidaamsan. Diiwaangelintaas ee $3,000 doolar ama ka badan ee xawilaadda iyadoo loo tixgelin qaabka lagu bixiyey waxay saacidi kartaa aqoonsiga dadka macaamilada oo laga yaabo inay qorsheeynayaan macaamilo ganacsi lacag oo ay rabaan inay ka dhuuntaan warbixinnada iyo diwaangelinta ee u bahan Waxkaqabashada Layskarabo Sirqarinta Bangiga (BSA)

Warbixinnada Falalka Qofka Macaamilka

Qaar ka mid ah adeegyada sameeyo shaqo ganacsi lacageed (MSB) waxay isticmaalaan qorsho abaalgud macaamil si ay u dhiirigeliyaan inuu macaamilka ay soo noq-noqdaan. Waxbixinta waxay dhalinaysaa in la ilaaliyo shaqsiga macaaamilka jawaabtiisa ama macaamilka guud ahaan falalkiisa, taasoo u noqon karta wax tar weyn si loo aqoonsado macaaamilo ganacsi lacag aan caadi ahayn ama qorsho nadaamsan ee macaamil ganacsi lacageed.

Nidaamyo Iskudubbaridan Qaarkood

Sifooyinka soo socda waxaa loola jeeda in lagu saacido Adeegyada (MSB) inay aqoonsadaan falalka

dambiilayaasha ay u isticmaalaan lacagta la dhaqay. Waxaa xittaa loola jeedaa in la sii xoojiyo dadaalka weyn oo lagu adkeynayo qorshaha aqoonsiga ee qofka macaamilka. Ugu dambeystii, walow tusaalooyinkaasi ay yihiin calaamo baaritaanno ee ugu horreeyn lug ku leh bangiyada, kuwaasoo siinayo duruus inay bartaan Adeegyada (MSB).

Howlfulinta Daboolka Labada Dacal

Laba bangi ayaa waxay bixiyeen warbixin falal shaki ku jira ee la xiriira isbeddel howlfulin ee dad macaamil ah.

Labadaas warbixinno iyo baaritaanka warbixinta ee Macaamil Ganacsi Lacageed (CTR) ee dhinaca US Adeegyada Canshuurbixinta waxay saacidi inay isu keento baaritaan xeer qaran.

Qof shaqaale ah ayaa wuxuu ku arkay hal bangi, qof macaamil dallaal ee alaabo qaali ah ee dumarka isku qurxiyo, oo dhiganaya lacag caddaan ah oo badan ($25 maliyan muddo 3 bilood ah) taasoo ahayn mid u qalanta haddii loo fiiriyo shaqadiisa ganacsiga ee caadiga. Taasoo u dheer in loo fayl-gareeyo Warbixinta Macaamil Ganacsi Lacageed (CTR) dhinaca macaamilka wixii ka badan $10,000 doolar isla hal maalin ganacsi gudaheed, hal bangi wuxuu u wargelinaya IRS (Adeegyada Uruurinta Daqliga Gudaha) iyo CID (Qaybta Baaritaanka Dambiyada).

Bangi kale, shaqaale oo fiiro dheer leh wuxuu ka shakiyey qof macaamil ah oo qabo dukaan cunto iyo adeegyo jeega lagu sarrifto lacagta caddaanka ah, wuxuu joojiyay inuu u qaato lacag caddaan ah jeegagii uu dhigay bangiga. Beddelaadan bangiga waxay tusaysa inuu wargeliyo saraakiisha fulinta sharciga.

Isugayn labadaan bangiyo shakigooda wuxuu saacidi in la ogaado lana carqaladeeyo hawlfulin oo keeni lahayd lacag la dhaqay illaa $1, 2 baliyan muddo laba sano ah. In kabadan 127 qof ayaa la xiray, bangi shisheeyana waa la eedeeyay, ee dambi ayaa lagu soo oogay iyo hal tan oo muqaadaraad ee kokaiin ah ayaa la qabtay waxaana ka soo baxday tiro dad badan ee dambi lagu xukumay.

Hawlfulin C- Eryasho

Bangi ku yaala Luxemborg, laba laamihiisa ah, sagaal sarkaal ee bangiga iyo 75 shakhsiyood ee dallaal kale duwan ayaa la soo eedeeyey oo suurto gal ahayd inay ku lug leeyhin nidaam qorsheyn ee calaami ah ee lacagta la dhaqay. Eedeyn dembi ee dad tiro badan ayaa arrintan ka soo baxda. Hawlfulinta wuxuu ku shaqeynayay ujeedo ah lacagta la dhaqay iyadoo laga soo qaadayo lacag caddaan ah oo ka timid falal ka timid daroogo lana keenayo magaalooyin ku yaalo Mareykanka, sidoo kale hantida waxaa lagu soo qaadayay lacag caddaan ah taasoo la dhigayo xisaabo qarsoodi ah ee ku yaalo bangiyada Mareykanka

Dadka ururrada isku xiran waxay sixiixayaan jeeg iska cad oo laga soo qaadayo xisaabta qarsoodiga, iyo marka ay dhacdo in lacagta la soo qaado, qofka madaxda ka ah hawlfulinta lacagta la dhaqay wuxuu ku galayaa tiradaasi jeeg iska cad wuxuuna u dirayaa qofka iska leh raasumaalka ama wuxuu u gadaa lacagta sarrifka suuqa madoow.

Marka ay howlfulinta fidsanto, madaxa howlfulinta wuxuu sameynayaa kala wareejin kala duwanee howsha socota. Qaar raasumaalka ah ee xisaabaha qarsoon waxaa loo gudbinayaa xisaab qarsoodi noocyo la mid ah ee Ameerikada Dhexe si loo qariyo meesha asalkeedii hore ay lacagta ka timid, kuwa kalena waxaa loo gudbinayaa bangiyo kale ee ku yaala Mareykanka oo u sii gudbinayo bangiyo kale ee shisheeye .

Labada marbo, raasumaalada loo xawilay bangiyo shisheye, waxaa la hakiyay 90 maalmood ee qirid hubaal ah ee dhigista iyo waxaa loo isticmaalay sida damaanad deeyn oo sameeyey Bangiga Ameerikada Dhexeoo u sameeyey kooxdiisa. Howlfulinta deynta waa la sii wadayaa, haddana waxaa la dhigayaa xisaabo qarsoon ee bangiga horayna loogu gudbinayaa jidadkii hore loo soo maray.

Muddo kaddib, raasumaalkii oo loo soo gudbiyey labada bangi shisheeye waxaa lagu gatay qirad hubaal ah oo la dhigay bangi shisheeye kale. Qiradda hubaalka waxaa loogu isticmaalayaa rahmaad dayn oo sameynaya bangi saddexaad ee shisheeye ah, howshaasi oo dib loo soo gudbinaayo xisaabaha qarsoon ee bangiyada ee Mareykanka haddana laga xawilayo Mareykanka iyadoo loo xawilayo qofka xisaabta ku leh Koofurta Ameerika. Dadka isku dubarida wareegani waxay ahaayeen taxadir inay u digaan ka soo qaybgalayaasha in macaamiladan lacagta in lagu maamuli karo isku dardar kala duwan si looga hortago tusmo lagu deydo. Iyaga waxay isticmaaleen shaqo ganacsi sida hoteelo iyo maqaayado cunto, sida asalka hantida waxaa loo xawilaa xisaabo qarsoon. Isugeynta, nidaamka hawleed wuxuu awood u yeeshay inuuu qariyo $10 million bishiiba shaqada ganacsi ee daroogada.

Bangiyada Amaahda iyo Ganacsiga ee Calamiga (BCCI)

Bangiyada Amaahda iyo Ganacsiga ee Caalamiga waxaa la aasaasay sannadii 1970kii, wuxuuna ku soo baxay inuu yahay bangiga ugu weyn ee adduunka ee hay'ado maaliyeed ee lahaansho gaar ah, kaasoo leh howlfulin wax ka badan illaa 70 dal. Muddadii socotay howlfulinta bangiga, shaqaalaha bangiga waxaa laga helay inay lug ku lahaayeen falal badan ee sharci darro ah, taasoo ay ku jirto lacagta la dhaqay. Bangiga Amaahda iyo Ganacsiga ee Caalamiga wuxuu ku dhacay ciriiri maaliyadeeded sannadkii 1970, sababtoo ah inuu bixiyey deymo dhibaato la xiriira, laakinse iyagoo isticmaalay howl kale ee wax kala wareejin maaliyadeed oo khiyaamo ku jirto, wuxuu istaajiyay raasumaalka iyo masuuliyadda dadka bangiga kabo, iyagoo isku muujinayo inay yihiin hay'ado maaliyeed oo si fiican u habeysan .

Baaritaannadii 1991 waxay keentay in Bangiga (BCCI) howlfulintiisa inay la wareegaan guddiyada nidaamraaca ee toddoba dal. Bangiga (BCCI) waxay gaareen caaradda ugu sarreysa ee arrimo muhiim ah oo uu sameeyo hay'ado maaliyadeed: hay'adaha maaliyadeed waa inay ka ahaadaan taxadir inay wax ka ogaadaan hay;adaha kale ee maaliyadeed oo ay la leeyihiin macaamil ganacsi. Iyagu, waa inay si fiican u baaraan kuwo ugu waaweyn oo wax ku leh bangiga ama kuwo saamiyaasha wax ku leh inay si fiican u eegaan tayada iyo kormeerka ee bangiyada shisheeye ka helayaan waddamadooda, iyo inay ka foojignaadaan raasumaalka aan sharciga ahayn oo hayadaha oo halis gelinayo si ay ku sameeyan raasumaal, taasoo ku jirto xisaabaha bangiga iyo alaabaha ku fadhiyo qiimo lacag iyo xawilaadaha lacagta kuwo taagan ama kuwo lala wareegay.

Howlfulinta Barafka Cagaaran.

Wakiilaha Fulinta Sharciga ee siddeed waddamo waxay u wada shaqeynayaan waabid howl fulin ahi; taasoo keentay xarig 167 qof iyo in gacanta lagu dhigo lacag caddaan ah ee $54 malyan ee doolar iyo raasumaalo kale. Howlfulinta Barafka Cagaaran wuxuu horseeday xarig dad badan oo ka hayay jagooyin sare hayado maaliyeed ayagoo lug kula lahaa madaxda Kokainka iyo ugu dambeystiina la xukumay. Xisaabooyin bangiyo badan ee adduunka ayaa la xayiray kaddib marka la helay xawilaado iyo keydsi badan ee la xiriira lacagta la dhaqay. Dalka Mareykanka waxaa la xayiray xisaabo bangi lalana wareegay magaalooyinka San Diego, Los Angeles, Chicago, Houston, Miami iyo New York.

Bangiyada Mareykanka oo la dhigay kaydsi lacag caddaan ah oo la xiriirta arrintani, waxay wada shaqeeyen wakiilada Wakaaladaha Fulinta La Dagaalanka Daroogada iyo waxayna wadeen inay u fayl-gareeyaan Warbixinta Macaamil Ganacsi Lacageed (CTRs) taasoo siisay daliil dheeraad ah. Bankiyada dhexdhexaadka wax yar ayeey ka ogaan karaan macaamilka iyo halka khatarta ay u badan tahay in lagu isticmaalo qayb ka mid tahay xiriirada lacagta la dhaqay.

Sharci Dejin

Sannado badan ayaa Koongareeska wuxuu ansixiyay sharciyo badan oo lagula dagaallamayo lacagta la dhaqay. Waxaa laga yaabaa in tan ugu muhiiimsan ee sharciyadaasi ay tahay Waxkaqabashada Layskarabo Sirqarinta Bangiga(BSA) ee 1970, Kontaroolka Lacagta La Dhaqay ee 1986, Dhabargoynta Waxkaqabatka Xadgudubka Daroogada ee 1988, Annunzio-Wylie Waxkaqabatka ee 1992, Cadaadiska Waxkaqabatka Lacagta La Dhaqay ee 1994, Xeeladda Faldambiyeedka Maaliyadda ee Lacagta La Dhaqay ee 1998 iyo USA PATRIOT Act- Waxkaqabatka ee 2001.

Waxkaqabatka Layska rabo Sirqarinta Bangiga ee 1970 (P.L.91-508) waxaa loogu tala galay:

- Ka hortagidda in lala baxsado iyo in la sugo adeegyada lagula dagaallamo dambiyada habeysan.
- In la abuuro warqado raad-raac ah oo lagu baaro warbixinta macaamilka lacagta tiradeeda badan tahay ayadoo la sameeynayo warbixinnada joogtada iyo kuwo loo baahan yahay (Tusaale, Warbixinta Macaamilka Lacageed oo layskarabo-CTR)
- Hubi aqoonsiga macaamilka ee xafid xusuusyo muhiim qaarkood ee macaamika lacagta ee qofka macaamilka ah, taasoo ay ku jirto jeegaga la tirtiray iyo deemaha, kaararka la saxiixay iyo bayaanka xisaabta.
- Ku waajibin dembi madani iyo ciqaabaha dembiile ajligeeda hoggaansanaan la'aanta warbixinta loo baahan yahay.
- In la hagaajiyo ogaanshaha iyo baaritaanka dembiga canshuuraha iyo nidaamka lagu dhaqo xadgudabyada.

Kontoroolka Waxqabatka Lacagta La Qabtay 1986 (P.L.99-570), qayb ka mid ah xadgudabka waxkaqabashada la dagaallanka daroogada ee 1986, waxay ka dhigtay lacagta la dhaqay dembi federal ah. Waxay abuurtay saddex gef dambiyo ee la xiriira falalka lacagta la dhaqay oo ay soo dhexmartay ama sameeyeen hay'ad maaliyadeed.

Gefafkaasi waa:

- Adoo og inaad saacidid lacagta la dhaqay oo ka soo jeeda falal dembiyeed.
- Adoo og (ayna ku jirto iska idhatir ee ula kac ah) inaad lug ku leedahay.
- Macaamil lacag oo ka badan $10,000 doolar ee la xiriirta lahaansho hanti ee ka soo jeeda falal dambi.
- Hab dhismo macaamilo lacag oo la rabo in lagala baxsado Warbixinta Waxqabta Layskarabo Sirqarinta Bangiga (BSA) oo loo baahan yahay in la sameeyo.

The Xadgudabka Waxkaqabatka ee ladagaallanka daroogada ee 1988 (P.L. 100-690) waxay xoojisay dadaalka dhabargoynta lacagta la dhaqay siyaabo badan.

Waxkaqabashada:

- Waxay si micno wayn kor ugu qaaday ciqaabta madaniga iyo dambiilaha ee lacagta la dhaqay iyo xadgudabiyo kale ee Waxkaqabtka Layskarabo Sirqarinta Bangiga (BSA), oo ay ku jirto lahaansho aan sharci ahayn, dhab ama shakhsii oo la xiriira macaamil lacag ama isku deyid macaamil lacag iyadoo lagu xadgudbayo sharciyada la xiriira fayl-gareynta Warbixinnada Macaamilka Ganacsi Lacaageed,
- lacagta la dhaqay ama hab loo dhisay macaamil ganacsi lacag.
- In la sameeyo hubin aqoonsi adag iyo xusuus qorid ee lacagta caddaanka ah ee wax lagu gatay alaabo lacageed oo ay ku jirto jeega wareega, jeega socotada inta u dhexeyso $3,000 doolar iyo $10,000 doolar iskudarkooda.
- Ruqsad qaybta hantidhowrka oo looga baahan yahay hay'ado qaarkood ee jograafi qayaxan ama " bartilmaameed" niwaaxi leh inay fayl-gareeyan Warbixin dheeraad Waxkaqabashada Layskarabo Sirqarinta Bangiga (BSA) warbixinno macaamilo lacag oo ka yar $10,000 doolar ee dhanka "Joqaraafi Bartilmaamo Iskuxigo"
- Inay ku toosiyaan Waaxda Hantidhowrka inay la gasho wadaxaajood heshiishyo labageesood ee caalami ah taasoo dabooleeysa diiwaangelinta macaamil ganacsi lacag ee tiro badan ee lacagta Mareykanka iyo in la wadaago macluumaadka.
- In la kordhiyo cunaqabatayn - ciqaab ee la xiriira baxsashada canshuurta marka ay lacagta ka soo jeedo falal dambi.

Waxkaqabashada Annunzio-Wylie ee Dhabargoynta Lacagta La Dhaqay ee 1992 (P.L. 102-55-) wuxu xoojiyay ciqaabah hayadaha maaliyadeed oo lagu helo fal dambi ee la xiriira lacagta la dhaqay. Annunxio-Wylie waxay warsanayaan Xoghayaha Hantidhowrka Dawladda inuu:

- Hirgeliyo qaanuun weydiisanayo geddigood hay'adaha maaliyeed labadaba bangiyada iyo kuwo aan bangiyada ahayn (ee u jirto Adeegyada Sameeyo Shaqo Ganacsi Lacageed, MSB) inay hayaan xusuus diiwaangelin hantida la xawilayo waddanka gudihiisa iyo dibbadaba, taasoo ay isticmaali karaan fulinta sharciga baaritaannadooda.
- In la aasaaso Koox la Taliyaaal ah ee Waxkaqabashada Layskarabo Sirqarinta Bangiga (BSAAG) oo iskudhafan dad matalayo Waaxda Hantidhowrka Dawladda iyo Waaxda Caddaaladda, Xafiiska Qaranka Barnaamijka, Kontoroolka Daroogada iyo Dadyoow kale ee daneeynayo iyo hay'ado la xiriira maaliyadda oo ay ku jirto Adeegyada Sameeya Shaqo Ganacsi Lacageed (MSBs).

Waxkabashada Layskarabo Sirqarinta Bangiga iyo la Taliyayaasha (BSAAG), oo la aasaasay 1994, waxay kulmaan laba jeer sannad walba, waxayna wargelinayaan dadka matalayo adeegyada shariikadaha ku hawlan maaliyadda arrimo la xiriiro nidaamyo cususb ee soo kordhay iyo sida loo isticmaalayo bixinta warbixinta ee macluumaadka.

Annunzio-Wyle waxay oggolaatay in Xooghayaha Hantidhowrka Dawladda in:

- La weydiiyo hay'ad maaliyadeed waliba ama shaqaale hay'ad maaliyadeed waliba inay soo warbixiyaan macaamil ganacsi lacag oo shaki ku jira oo laga yaabo inay suurto gal tahay in lagu xadgudbay xeerarka sharciga.
- La weydiiyo hay'ad maaliyadeed waliba inay hirgeliso qorshaha dhabargooynta ee lacagta la dhaqay.

Waxaa sii dheer, Annunzio-Wyle:

- Waxay uga dhigi sharci darro hay'adda maaliyadda ama shaqaalaha hay'adda maaliyadda inay u sheegaan qofkasta oo ku lug leh macaamil ganacsi lacag oo shaki ku jira marka Falalka Shakiga Ku Jira (SAR) la fayl-gareeyey.
- In la difaaco hay'ad maaliyad kasto iyo maamule kasto, sarkaal shaqaalaha ama wakiilka hay'adda maaliyadda, masuuliyad madani marka uu soo bixiyo warbixin falal shaki ku jiro.
- Ka dhig dambi federal ah in la sameeyo gudbin ganacsi lacag oo sharci darro ah (Tusaale, sameeyn gudbin ganacsi lacag adigoo aan ka haysan shati oo ay tahay sharci dawladda inaad ka haysatid shatigaasi)

TheJabinta Waxkaqabashada Lacagta La Dhaqay (MLSA) ee 1994 (P.L. 103-325) oo gaar ahaaneed loo soo jeediyay adeegyada (MSBs). Jabinta Waxkaqabashada Lacagta La Dhaqay (MLSA):

Waxaa la weydiinayaa Adeegya waliba inuu is diiwaangeliyo qofka leh ama qofka kontaroolayaa adeegyada.

- Waxaa la weydiinayaa inay hayaan liiska shaqo ganacsiyada oo sharciyeeysan inay u dhaqmaan sida wakiilada oo ku xiran hay'adaha adeegyada oo bixiya adeegyada (MSB).
- Waxay noqoneysaa dambi federal ah haddii ay sameeyaan adeegyo howlfulin aan la diiwaangelin.
- Ku talin dawladaha inay hirgeliyaan sharci isku wada mid ah oo lagu isticmaali karo adeegyada (MSB).
  .

Waxkaqabatka iyo Xeeladda Dambiga La Xiriira Maaliyadda ee 1998 (P.L.105-310) wuxuu u baahan yahay:

- Madaxweynaha, isagoo u sii marayo Xoghayaha Hantidhowrka iyo Xiriininta Xeerilaaliyaha Guud in la hormariyo xeelo qaran oo lagula dagaallamo lacagta la dhaqayo iyo dambiga maaliyadda la xiriira iyo in loo soo bandhigo Koongareeska bil waliba ee 1da Febraayo.
- Xoghayaha Hantidhowrka Dawladda isagoo la talawadaagayo Xeerilaaliyaha Guud inay xadiddaan nawaaxiyo qaarkood ee jograafi ah, warshado, qayb ama hay'ado oo u noqon kara beylo ee lacagta la dhaqay oo ka soo jeeda falal dambi ee maaliyadadeed. (Nawaaxiyo qaarkood waxaa loo naqshadeeyey inay yihiin Nawaaxiga Ugu Sarreysa Uguna Badan Falal Dambi ee La Xiriira Maaliyadda).

USA PATRIOT Act ee 2001 (P.L.107-56) oo ah Iskuxernaasho iyo Xoojin Mareykanka taasoo siinaysa adeegyo oo ku haboon in lagu qabto iyo in lagu carqaladeeyo Waxkaqabatka Argagaxisada, wuxuu u baahan yahay:

- Hay'adaha Maaliyeed waa inay lahaadaan barnaamij la dagaallanka lacagta la dhaqay. Barnaamij waliba waa inuu ugu yaraan lahaadaa qorsho, howlfulin iyo kontarool; in la magacaabo sarkaal u caddecsan fulinta howsha, tababar iyo madaxabannaan xisaab hubin shaqeynaysa.
- Sameyn nidaam isgaarsiin oo sir ah oo ka dhexeysa dowladda iyo shirkadaha sameeyo adeegyada maaliyadeeed.
- Waxkaqabashada howlfulinta aqoonsiga qofka macaamilka ee xisabta cusub.
- Howlkarnimo waajib dheerad ah ee isgaarsiinta iyo xisaabaha bangiga qaaska ah oo leh dad aan ahayn MareykankaMareykanka
- Sameyn nabad ilaalin nidaaam isku xiran ee aad u sarreyso ee wax lagaga qabanayo Faldambiyeedka La Xiriira Maaliyadda
- Inay sameyso FinCEN nabad ilaalin aad u adag loogu tala galay fayl-gareynta warbixinnada la siinayoWaxkaqabashada Layskarabo Sirqarinta Bangiga (BSA).

Dadaalka Caalamiga ah ee Lacagta La Dhaqay

Mareykanka ma aha keliya cidda la dagaalamaysa faldambiyeedka maaliyadda. Waddamo badan waxay ansaxiyeen sharciyo micno leh ee la xiriira la dagaallanka lacagta la dhaqay. Tiro badan ee ururro ee caalami ah iyo kooxiyo dalal badan waxay hirgeliyeen qaanuun badan iyo xeerar lagu dagaallamayo lacagta la dhaqay.

Guddiga Basel

Guddiga Basel wuxuu iskugu jira dad matalayo bangiga dhexe iyo awoodda kormeerka Belgium, Kanada, Faraans, Jarmalka , Itaaliya, Jabaan, Lussemburg, waddamada Natharland, Sbain, Iswiidhan, Ingiriiska iyo Mareykanka. Sannadkii 1988, Guddiga Basel wuxuu soo saaray " Bayaan Mabaadi" ee la xiriira lacagta la dhaqay, oo guud ahaan ku talinayso in laga helo macaamilka aqoonsi habboon iyo hoggaansanaanta sharciyada iyo xeerarka lagu dabakhayo macaamilada la xiriira maaliyadda.

Jamciyadda Qaaruumaha (UN)

Shirweynaha Jamciyadda Qaruumaha ee Lid Ku Ah Ganacsiga Sharcidarrada ee Daroogada Narkootigada iyo himirdooriyayaasha (Shirweynaha Vienna) waxay ka dalbani saxiixayaasha inay ka dhigaan dembi dhaqidda lacagta, in la hubiyo Sirqarinta Bangiga in aysan noqon darbi aan laga gudbi karin si loo fuliyo baaritaanka dembiyada, iyo in la xoojiyo in laga saaro xaydhaabka sharci dejinta baaritaannada, dembi ku oogid iyo wadashaqaynta caalamiga.

Xogga Waxkaqabatka Howlwadajireedka Maaliyadda (FAFT)

Xogga Waxkaqabatka Howlwaajireedka Maaliyadda (FAFT) waxaa lagu abaabulay Kulan Dhaqaale, 1989, ee waddamamada warshadaha badankood. Waxaa laga soo saaray warbixin bixinayo 40 talooyin, oo xoojinaysa shirweynihii Vienna, taasoo ah sidii loo fulinlahaa iyo siddi loo hirgelin lahaa sharciga lacagta la dhaqay waddamada xubnaha ka ah dhexdooda. Isaga waxay kaloo sameeyeen qaanuunka iyo xeerarka dhaqidda lacagta ay aasaaseen Carribean Xogga Waxqabatka Howlwadajereedka Maaliyadeed iyo Ururka Dowladaaha Mareykanka.

Warbixin Kale ee (FAFT) soo saartay ku saabsan wadammada aan ka dhaxeynin wadashaqeynta iyo gobollada loo aqoonsaday inay go'aansadeen qaanuno iyo inaysan ku shaqeyn iyo iney carqaladeyaan wadashaqeynta caalamiga oo lagu dhabargoynayo lacagta la dhaqay.

Midowga Yurub

Sannadkii 1991, Midowga Yurub waxay ka soo saareen amarro rasmi ah dhaqitaanka lacagaha taasoo u dhiganta asliga 40 talooyin ee FAFT. Waxay weydiisanyaan warbixin qasab ah ee la xiriira macaamilada ganacsi lacag oo shaki ku jira iyo aqoonsiga. Taasoo wax tar u ah milkiilaha iyo macaamilayaasha ee macaamilka ganacsi ee lacageed iyo xisaabaha.

Kooxda Egmont

Bartamaha ugu muuhimsan Kooxda Ururuka Sirdoonta Maaliyeed (FIUs) oo loo yaqaan Kooxda Egmont-waxay isku imaadeen inay u helaan jiho wadashaqayn ah, gaar ahaan xagga isdhaafsiga macluumaadka, wadaqabsi xirfadood, iyo inay gacan isku siiyaan wixii ugu dambeeyey Kooxda Ururka Sirdoonta Maaliyadda (FIUs). Waxaa laga yaabaa in midda waxtarka micno ugu weyn ee Kooxda Egmont inay tahay curinta shabakada badbaadsan ee Internetka. Egmond International Secure Web System- oo intooda badan kobcisay Fulinta Nidaamyada Lagaga Hortagayo Faldambiyeedka la Xiriira Maaliyadda (FinCEN) oo u ogolaaneeyso xubnaha guddiga Egmond inay isla xiriiraan dhexdooda iyagoo isu marinayo wararka eemail oo la hubo, iyo in la soo saaro lana helo macluumaadka Kooxda Ururka Sirdoonta Maaliyadda (FIU) ,isbedbedelka lacagta la dhaqay ,baaritaannada adeegyada maaliyadda iyo horumarinta la xiriira cilmiga farsamada iyo wax - soo saarka.

Midda ugu muhiimsan ee (FinCEN) waxay ahayd inay awood u yeelatay inay soo saarto adeegyo oo ay ku taageereeyso baaritaannada federalka iyadoo ka soo uruurinayso macluumaad kuwa la jaalka ah ee Kooxda Ururka Sirdoonta Maaliyadda (FIU) ee caalamka. Macluumaadkaan oo lagu heli Kara kelia si dhib ah ama aan lagu heli karin si kale.
Ka qaybgalinta nidaamkan howleed ee caalamka oo dhan waxay u oggolaan ee awood u siin FinCEN inay gargaarto dowladaha iyo wakaaladahooda fulinta sharciga inay siiyaan macluumadka ugu muhiimsan ee la dagaallanka lacagta la dhaqay oo ay u baahan yihiin sida ay u fulin lahayeen baaritaankooda.

Waddamada Talawadaagta iyo Dhaqaale iyo Liisaska Cunaqabateynka Ganacsiga

Tala wadaagta ee FinCEN bixiisay

Fulinta Nidaamyada Lagaga Hortagayo Faldambiyeedka La Xiriira Maaliydda (FinCEN) waxay soo saartay waddamo talowadaag ah iyadoo ku boorineyso baaris xeel dheer macaamilada maaliyadeed ee waddamada u qaba kontrool yar dhabargoynta lacagta la dhaqay, talowadaagta waxaa laga daawan karaa www.fincen.gov xaga hoose ee faaxfaaxinta talawadaagta.

Liiska Xafiiska Kontaroolka Maalingelinta Dibadda (OFAC)

Qaybta Hantidhowrka ee Dowladda Mareykanka ee OFAC wuxuu soo saaray liis gaar u ah qaraamada iyo kuwa la cunnoqabateeyey(SDNlist). Xeerarka OFAC wuxuu uga baahan yahay shaqooyinka ganacsi inay aqoonsadaan oo ayna joojiyaan raasumaalada wadamada bartilmaamsan, argagaxisada, madaxda daroogada iyo kuwo kale ee si gaar loo magacaabay. Liisaskani iyo tilmaamo qayaxan eek u saabsan nooca shaqada ganacsi ahaan karo ama aan ahaan karin kuwa lagula isticmaalo, xeerarka OFAC, tixraac shabakada website (OFAC) www.ustreas.gov/ofac.

Qaamuus

Wakiil

Shaqo Ganacsi oo soo saaraha amro, isagoo heshiis qoraal ah ama si kale, inuu iska gado alaabo ama arrin la xiriirta gudbin lacag iyo inuu gadayo ama inuu helayo adeegyada xawilaada.

Isugeyin

Isugeyn macaamilo lacag ee badan oo ay adeegyada (MSB) ogyihiin in uu qof macaamil sameyey ama qof isla isaga matalayo isla maalin gudaheed ee loogu talagalay Waxkaqabashada Layskarabo Sirqarinta Bangiga (BSA) in la siiyo warbixin iyo in la diiwaangeliyo. Tusaale, adeegyada (MSB) waa inay u fayl-gareeyaan Warbixinta Macaamil Ganacsi Lacageed (CTR) haddii ay ogyihiin in qofka macaamilka ah isku daray lacag soo gashay iyo midda baxday macaamil lacag ee hal maalin gudaheed isugeynteeda tahay in ka badan $10,000 doolar.

Laan

Milkiilaha meesha midkood ha ahaado soo saaraha ama wakiil adeegyo maaliyad lagu gatay.

Soo Saaraha

Shaqada ganacsi ee ugu dambeyntii ka ah mas'ul bixidda jeega wareega ama jeega socotada sida soo qaadashada alaabahaas ama gudbin lacag taasoo waajib ku ah inuu siiyo damaanad bixitaanka xawaaladda lacagta.

Dhaqidda Lacagta

Howfulinta oo ay doonayaan dambiilayaasha inay ka dhuuntaan ilaha runta ah ee ka soo jeeda lacagtooda ama ka timid fal dambi, waxay ku lug leeyihiin saddex kala duwan.Iyo mararka qaarkood heerar isdhameystiraya:
Ku Meelayn — Muqaal ka dhigid howlfulinta dambiilaha nidaamka maaliyadda dhexdiisa.
Sal u Yeeelid — Kala saaridda howlfulinta falalka dambiilaha ee aasaaskoodi hore iyagoo ku saleeynayo macaamil maaliyeed.
Isdhexgelin — Ku dhaxdhaqaajinta howlfulinta dembiga hab ugu dambeyntii siinayo inay ka muuqato micneyn sharci ah ee lacagta lagu helay sharcidarrada.

Adeegyada Sameeya Shaqo Ganacsi Lacageed (MSB) Qof kasta oo sameynayo shaqo ganacsi ha ahaado si caadi ah ama si shaqo ganacsi isku uruursan oo siinayo hal wax ka badan adeegyada soo socda:

- Jeegaga Wareega
- Jeegaga Socotada
- Jeegaga la sarrifto
- Ganacsi lacag ama isku beddelid lacag
- Qiimaha Keeydsan

-IYO-

- In lagu sameeyey in ka badan $1,000 doolar adeegyo shaqo ganacsi lacageed
    - Oo sameeyey hal qof
    - Hal ama ka badan macaamilo lacag (howlfulin hal mar ah)
    - Maalintay ahaataba

-AMA-

- Wuxuu siinaya xaawaalad lacag ee tiro kasta ah.

Lacag Gudbin

Qof ku mashquulsan shaqo ganacsi xawilaad isagoo u maraya hay'ad maaliyad waa Gudbiye lacag iyo Adeegyada (MBS), iyadoo la tixgelinaynin macaamilka tirada xawaaladda. Guud ahaan, helitaanka iyo diritaanka lacagta oo ah qayb lagama maarmaan ee macamilka lacagta aan ka ahayn lacagta la gudbiyey nafteeda (Tusaale ahaan, ayadoo la xiriirta caymisyada ama milkiyad kale) uma noqon karto sabab qofka inuu noqdo lacag gudbiye.

Dibugate

Shaqo ganacsi oo oggolaanayo inuu qaaato alaabo lagu beddelayo lacag ama alaabooyin kale oo aan ahayn soo saaraha waa dibugate. Tusaale ahaan: Hoteel oo siinayo qofka macaamilka $1,500 doolar oo caddan ah isagoo kaga sarrifanayo $1,500 doolar oo jeega wareega ah (oo soo saaray adeeg MSB kale) waxaa lagu magacaabaa dibugate. Micnaha Adeegyada Sameeya Shaqo Ganacsi Lacageed (MSB) ee 31 CFR 103.11(u) (4) waxay quseynaysaa dibugate ee jeega wareega iyo jeega socotada keliya haddii ay alaabooyinka lug ku leh lagu gadanayo qiimo lacag ah - taasi waa lacag, ama lacageyn ama kuwo kale ee lagu doorsankaro ama alaabooyin kale. Dhanka xeerarka Waxkaqabashada Layskarabo Sirqarinta Bangiga (BSA). Qaadashada alaabaha ee lagu beddeshay badeeco ama adeegyo guud ma aha dibugadasho.

Habdhismo

Eray loo isticmaalay tixraacidda fal waliba ee la xiriirta in lala baxsado warbixinta ama diiwaangelinta markay gaarto xadka, iyo warbixin iyo diiwaangelin oo waafaqsan Waxkaqabashada Layskarabo

Sirqarinta Bangiga (BSA). (Tusaale: $1,000 doolar oo lacag laysku beddelay iyo $3,000 doolar oo diiwaangelin lacag xawaalad ah ama in ka badan $10,000 doolar ee lacag marka la faylgareeyo Macaamil Ganacsi Lacageed (CTR). Habdhismo waa dembi federaal ah.

Tusaale Habdhismo

1. Hal qof ayaa wuxuu u kala jibinayaa macaamil lacag oo weyn labo ama wax ka yar-yar ee macaaamilo ah. —
Qofka macaamilka ah wuxuu rajeynayaa inuu xawilo $10,500 doolar oo caddan ah inuu xawilo hal maalin gudaheed. Hase ahatee, isagoo og inta ugu yar ee lagu fayl-gareynayo Warbixinta Macaamilka Ganacsi Lacageed (CTR) (In ka badan $10,000 doolar xawilaad lacag caddaan ah) uu gaaray, wuxuu sameeynayaa labo xawilaad oo $5,250 doolar lacag caddan ah, taasoo uu doonayo inuu ka dhuunto Warbixinta Macaamilka Ganacsi Lacageed.

2. Macaamil lacag oo weyn ayaa loo kala jebiyay laba ama kuwa yar-yar xawilaado oo sameeyey qof ama dad badan. —
Qof macaamil ah wuxuu rabaa inuu u diro $10,000 doolar saaxiibkiisa oo jooga London. Macaamilka iyo sadeex qof ee kale qofkiiba wuxuu gadanayaa $2,500 doolar xawilaad lacag ee London loo dirayo, sidaa darteed waxaa lagala baxsanayaa Lacagta Xawilaadda Qaanuunka Diiwaangelinta ee ugu yaraan loo baahan yahay $3,000 doolar.

Codsasho Macluumaad Badan

Foomamaka Waxkaqabashada Layska Rabo Sirqarinta Bangiga (BSA).

Guuris (Download):
FinCEN website waa: www.fincen.gov
MSB website waa: http://www.fincen.gov/financial_institutions/msb/
IRS website waa: www.irs.gov

Ka Dalbo:
Foomamka IRS Distribuition Center
1-800-829-3676

Macluumaad iyo Waxyaabaha Ku Siinayo Tilmaamo oo Bilaash ah Ka Dalbo:

Ka Dalbo:
MSB /website: http://www.fincen.gov/financial_institutions/msb/
Money Services Business Outreach Office at:
1-800-386-6329

Jawaabaha ee Su'aalaha ku Saabsan Fayl-gareynta Foomamka Waxkaqabatka Layskarabo Sirqarinta Bangiga (BSA).

IRS-Detroit Computing Center
Hotline
1-800-800-2877

Fasiraadda Xeerarka ee Waxkaqabatka Layskarabo Sirqarinta Bangiga (BSA)

Fulinta Nidaamyada Lagaga Hortagayo Falalka Dambiyeed ee la XiriiraMaaliyadda
(Financial Crimes Enforcement Network) 1-800-949-2732

Warbixi Argagaxisada ee la Xiriira Falalaka Maaliyadda

Financial Institutions Hotline
1-866-556-3974

The Campaign AGAINST Financial Crimes

Nidaamyada Lagaga Hortagaya Falalka Dambiyeedka ee
La Xiriira Maaliyadda
MareykankaMareykanka Qaybta Hantidhowrka
Washington D.C.

Daabacaadda ee Nidaamyada Lagaga Hortagaya Falalka Dambiyeed ee la Xiriiira Maaliyadda (FinCEN)