

**To the Decision of the Board of the  
Central Bank of the Republic of Armenia  
No 271 N from October 7, 2014**

**Regulation**

**On Completion and Submission of Template No. 004 for Casinos and Organizers of Games  
of Chance, Including Organizers of Online Games of Chance, to Report on Transactions  
Subject to Mandatory Reporting and on Suspicious Transactions or Business Relationships**

## **Part 1: General Provisions**

1. Regulation on Completion and Submission of Template No. 004 for Casinos and Organizers of Games of Chance, Including Organizers of Online Games of Chance, to Report on Transactions Subject to Mandatory Reporting and on Suspicious Transactions or Business Relationships (hereinafter: the Regulation) sets out the rules and submission triggers for casinos and organizers of games of chance, including organizers of online games of chance (hereinafter: also referred to as reporting entities) to complete and submit the reports specified under the Republic of Armenia Law on Combating Money Laundering and Terrorism Financing (hereinafter: the Law).
2. The concepts used in this Regulation shall have the same meaning as defined in the Law.
3. This reporting template shall be completed by reporting entities registered with the Financial Monitoring Center of the Central Bank of the Republic of Armenia (hereinafter: the Financial Monitoring Center).
4. The report shall be submitted pursuant to Clause 2, Part 3 and Part 2, Article 6 of the Law, in accordance with submission triggers defined under Clause 2, Part 4, Article 6 of the Law.

## **Part 2: Report Submission Rules and Deadlines**

5. The report on transactions subject to mandatory reporting and on suspicious transactions or business relationships shall be submitted to the Financial Monitoring Center in electronic form through the website of the Central Bank of the Republic of Armenia or the CBANet system, or in hard copy.
6. The electronic version of the reporting template can be either requested directly from the Financial Monitoring Center or downloaded from the website of the Central Bank of the Republic of Armenia.
7. Reports shall be submitted via the website of the Central Bank of the Republic of Armenia only in case there is an agreement signed with the Central Bank of the Republic of Armenia, pursuant to Clause 4 of the Regulation on Using an Electronic Digital Signature when Submitting Reports (Specified under Relevant Laws or Regulations) to the Central Bank of the Republic of Armenia via the Webpage of the Central Bank of the Republic of Armenia. This Regulation was approved by the Board Decision No. 81-N from March 20, 2007 of the Central Bank of the Republic of Armenia.
8. An electronic report shall be considered submitted only if the reporting entity does not receive an error notification within a day following the submission.

9. In case of receiving an error notification, the reporting entity shall re-submit the corrected report within a day after the notification, without changing the title of the report. In such a case the report shall be considered submitted on time.
10. Hard copy reports shall be submitted to the Financial Monitoring Center in a closed and sealed (if applicable) envelope, with the following text on the front “For the attention of the head of the Financial Monitoring Center”, with one of the following delivery methods:
  - 1) physical delivery,
  - 2) postal delivery.
11. A report shall be considered submitted from the moment when a receipt is issued by the Central Bank of the Republic of Armenia (in case of Sub-clause 1, Clause 10 of the Regulation) or when a slip is issued by “Haypost” CJSC (in case of Sub-clause 2, Clause 10 of the Regulation). In case of Sub-clause 2, Clause 10 of the Regulation, the report shall be sent to the postal address of the Central Bank of the Republic of Armenia at 6 Vazgen Sargsyan Street, Yerevan, 0010, Republic of Armenia.
12. In case of receiving an error feedback on a report submitted in hard copy, the reporting entity shall re-submit the corrected report within a day. In such a case the report shall be considered submitted on time.
13. A report on transactions subject to mandatory reporting shall be submitted to the Financial Monitoring Center within three days following the transaction.
14. The allowed time period of three days for submitting the report shall commence on the first working day following the transaction and shall end at 18:00 of the third working day after that.
15. A report on suspicious transactions or business relationships shall be submitted to the Financial Monitoring Center within the same day when a suspicion criterion is found in relation to the transaction or business relationship; in case same-day submission is impossible, the report shall be submitted by 12:00 of the following working day.
16. The followings can be legitimate reasons to consider same-day submission impossible:
  - 1) close of the business (operational) day;
  - 2) insurmountable problems in hardware/software or network systems.

### **Part 3: General Rules to Complete the Reporting Template**

17. The reporting template shall be completed in most clear, concise and unambiguous language (Armenian) possible, using unicode font and with capital letters. The following fields in the template shall be completed in English where the relevant details are available to the reporting entity only in that language: fields 4.1 “Forename”, 4.2 “Surname” and 4.3 “Father’s name”. In case these details are

available in another foreign language, then the specified fields shall be completed either in Armenian or English.

18. A hard copy report shall be completed either with a computer or a pen by means of typing one character in each cell. Additional paper sheets shall be used in case the text boxes under the fields 1.4.1, 3.6.3, 3.7, 3.9, 6.1.1, 6.2.1 are limited. The additional paper sheets shall have an indication in the left corner about the field to which the information is related. These paper sheets shall be signed and sealed (if applicable) and attached to the main reporting template. A signature shall be placed next to any technical error correction.
19. The bottom part of the first page of the reporting template shall have an indication about the total number of pages submitted (including the first page). A signature and seal (if applicable) shall be placed on the bottom right corner of each page. Uncompleted pages of the reporting template shall not be subject to mandatory submission.
20. The electronic form of the reporting template shall be completed in accordance with the limitations built into in the template. These limitations in the template are not subject to alteration. Any submitted report that will contain an altered limitation shall be deemed as incomplete or inaccurate, leading to legal consequences as defined under the Law.
21. All the fields of the template, in relation to which the reporting entity has or must have relevant information, shall be subject to mandatory completion.
22. Every transaction or business relationship shall be submitted in a separate report.

#### **Part 4: Report Title**

23. The field 1.1 "Registration number" shall contain the 8-digit registration number provided by the Financial Monitoring Center.
24. The field 1.2 "Report submission date" shall contain the 6-digit submission date (day, month, year) of the report.
25. The field 1.3 "Report sequential number" shall contain the 3-digit sequential number of the report submitted on the same given day.
26. The field 1.4 "Correction/supplement sequential number" shall contain the 1-to-3-digit sequential number of the report submitted for the purpose of correcting or supplementing the original report. This field shall be completed only when a report is submitted with a purpose to correct an error or an omission in the original report, as well as when there is need to voluntarily provide more information in addition to the original report.
27. The field 1.4.1 "Correction/supplement purpose" shall include the reasons and circumstances for correcting or supplementing the original report submitted in

accordance with Clauses 8 and 11 of this Regulation. The field shall be subject to mandatory completion when the original report is corrected or supplemented three days after its submission.

28. A new report shall be submitted when correcting or supplementing the original report.

#### **Part 5: Report Type**

29. The field 2.1 “Report on transaction subject to mandatory reporting” shall be selected when a single non-cash purchase of tokens, a single non-cash bet or a single non-cash win or the sum of non-cash purchases of tokens, bets or wins within a 24-hour period exceeds 20 million Armenian drams, as well as when a single cash purchase of tokens, a single cash bet or a single cash win or the sum of cash purchases of tokens, bets or wins within a 24-hour period exceeds 5 million Armenian drams.
30. The field 2.2 “Report on suspicious transaction or business relationship” shall be selected when a report is submitted on a suspicious transaction or business relationship.

#### **Part 6: Description of Transaction or Business Relationship**

31. The field 3.1 “Date of conducting a transaction or establishing a business relationship” shall reflect the date (day, month, year) when the transaction is completed or the business relationship is established. In case of reporting on a series of transactions, the sum of which exceeds 20 million Armenian drams, the date of the last transaction shall be reflected in the template. When submitting a report on a suspicious transaction or business relationship, the following principle shall apply: in case the transaction is not completed or the business relationship is not established, then the date (day, month, year) when the intention was received to complete a transaction or establish a business relationship shall be reflected; in case a transaction or business relationship is refused, then the date (day, month, year) of the refusal shall be reflected.
32. The field 3.2 “Cash transaction” shall be selected when the transaction is conducted in cash. In case the transaction is a mix of cash and non-cash, and only the part in cash exceeds 5 million Armenian drams, then the field 3.2 “Cash transaction” shall be selected and the field 3.9 “Other information on the transaction or business relationship” shall reflect the fact of having a non-cash part to the transaction and the amount thereof.
33. The field 3.3 “Non-cash transaction” shall be selected when the transaction is non-cash. In case the transaction is a mix of cash and non-cash, and only the part in non-cash exceeds 20 million Armenian drams, then the field 3.3 “Non-cash transaction” shall be selected and the field 3.8 “Other information on the transaction or business relationship” shall reflect the fact of having a cash part to the transaction and the amount thereof.

34. In case the transaction is a mix of cash and non-cash, and both exceed 5 million and 20 million Armenian drams, respectively, then both of the fields 3.2 “Cash transaction” and 3.3 “Non-cash transaction” shall be selected and the underlying fields completed.
35. The fields 3.2.1 and 3.3.1 “Amount” shall reflect the amount of the transaction.
36. The section 3.4 “Transaction type” suggests a selection of one of the fields below.
37. The section 3.5 “Game type” suggests a selection of one of the fields below.
38. The section 3.6 “Suspicious transaction criterion or typology” suggests a selection of one or more of the fields 3.6.1-3.6.2. In case the criterion or typology used to consider a transaction suspicious is not defined under any of the regulations specified in the fields 3.6.1-3.6.3, then the field 3.6.3 “Other” shall be selected. In case of selecting any one or more of the fields 3.6.1-3.6.3, the criterion or typology defined under the rules of the competent authority or of the reporting entity or of other source shall be detailed in the field below.
39. The field 3.7 “Suspicion description” shall reflect in most detail the background to the transaction or business relationship and all the circumstances that have led to suspicion in the transaction or business relationship. This field can also be used to reflect the reporting entity’s own anticipation of how the situation may evolve.
40. The field 3.8 “Title of related report” shall be completed, when the reporting entity considers that the suspicious transaction or business relationship in the report is related either through cause and effect or other ways to a report previously submitted by the reporting entity. The field 3.6 “Title of related report” shall reflect, where applicable, the information completed in the fields 1.1 “Registration number”, 1.2 “Report submission date”, 1.3 “Report sequential number” and 1.4 “Correction/supplement sequential number” of the report previous submitted by the reporting entity. When submitting a hard copy report, the field 3.8 “Title of related report” shall be photocopied and completed in the number of times required, in case there is more than one related report.
41. The field 3.9 “Other information related to the transaction or business relationship” shall reflect the information specified in Clauses 32, 33 and 40 of this Regulation, as well as other information deemed important by the reporting entity in relation to the transaction or business relationship.

#### **Part 6: Customer**

42. The field 4.1 “Forename” shall reflect the forename of the customer.
43. The field 4.2 “Surname” shall reflect the surname of the customer. In case it is difficult to distinguish the forename from the surname, then the fields 4.1 and 4.2 shall be completed in the order preferred by the reporting entity.
44. The field 4.3 “Father’s name” shall reflect the father’s name of the customer.

45. The field 4.4 "Date of birth" shall reflect the date of birth (day, month, year) of the customer.
46. The fields 4.5.1-4.5.4 under the hierarchy of the section 4.5 "Residential address" shall reflect the permanent or predominant address of residence (street, building, house/apartment, city or village, region, country) of the customer.
47. The fields 4.6.1-4.6.4 under the hierarchy of the section 4.6 "Registration place" shall reflect the address (street, building, house/apartment, city or village, region, country) where the customer is registered. The fields 4.6.1-4.6.4 shall not be completed where the place of residence and registration of the customer are the same.
48. The field 4.7 "Citizenship" shall reflect the citizenship of the customer.
49. The field 4.8 "Type of identification document" shall reflect the identification document established for natural persons or sole entrepreneurs, such as the passport, identification card or other document defined by relevant normative legal acts.
50. The fields 4.8.1 "Document serial code and number" and 4.8.2 "Document Granted on" shall respectively reflect the serial code and number of the document specified in the field 4.8 "Type of identification document", as well as the date (day, month, year) when the document was granted.
51. The field 4.8.3 "Document granted by" shall reflect the name or coded denomination of the state body which granted the document specified in the field 4.8 "Type of identification document".
52. The field 4.8.4 "Document valid until" shall reflect the date (day, month, year) when the document specified in the field 4.8 "Type of identification document" expires.

#### **Part 7: Beneficial Owner**

53. The field "There is no information on beneficial owner" shall be selected where the reporting entity cannot establish whether or not there is a beneficial owner in the transaction or business relationship.
54. The field "There is no beneficial owner" shall be selected where the reporting entity has established that there is no beneficial owner in the transaction or business relationship (e.g., the customer has issued a written confirmation of this).
55. The field "There is beneficial owner" shall be selected where the reporting entity has established either through the customer or other sources that there is a beneficial owner in the transaction or business relationship.
56. The fields 5.1-5.8.4 shall be completed in the manner specified under Clauses 42-52 of this Regulation, only when the field "There is beneficial owner" is selected.
57. Part 5 of the reporting template shall be completed in the number of times required, depending on the number of persons.

## **Part 8: Refusal, Termination of a Transaction or Business Relationship and Freezing of Assets**

58. The field 6.1 "Refusal of transaction or business relationship" shall be selected when a transaction or business relationship is refused.
59. The field 6.1.1 "Reasons for refusing a transaction or business relationship" shall reflect the reason why the transaction or business relationship is refused.
60. The field 6.2 "Termination of transaction or business relationship" shall be selected when a transaction or business relationship is terminated.
61. The field 5.2.1 "Reasons for terminating a transaction or business relationship" shall reflect the reason why the transaction or business relationship is terminated.
62. The field 6.3 "Freezing of assets" shall be selected when the assets of the customer are frozen.
63. The field 6.3.1 "Freezing date" shall reflect the date (day, month, year) when the assets are frozen.
64. The field 6.3.2 "Freezing term" shall reflect the time period for which the assets are frozen.
65. The field 6.3.3 "Names of lists of persons related to terrorism" shall reflect the name of the particular list of person related to terrorism, as published by the competent authority for the purpose of fulfilling the United Nations Security Council Resolutions and the International Agreements of the Republic of Armenia.

## **Part 9: Employee of Internal Monitoring Unit**

66. The field 7.1 "Forename" shall reflect the forename of the employee of the internal monitoring unit.
67. The field 7.2 "Surname" shall reflect the surname of the employee of the internal monitoring unit.
68. The field 7.3 "Completion date" shall reflect the date (day, month, year) of completing the report.