

GUIDELINE
No. 25, dated 11.11.2025

**ON THE METHODS AND PROCEDURES FOR REPORTING BY
CUSTOMS AUTHORITIES**

Pursuant to Article 102, point 4, of the Constitution and Article 28, point 3, letter “b”, of Law No. 9917, dated 19.5.2008, “On the prevention of money laundering and financing of terrorism”, as amended, the Minister of Finance,

GUIDES:

Article 1
Purpose

The purpose of this guideline is to determine the methods and procedures for reporting by customs authorities, as well as the exchange of information between the General Directorate of Customs and the Financial Intelligence Agency.

Article 2
Definitions

1. The terms used in this guideline have the same meaning as the terms defined in Article 2 of Law No. 9917, dated 19.5.2008, “On the prevention of money laundering and financing of terrorism”, as amended.

2. In addition to what is provided in point 1 of this Article, for the purposes and implementation of this guideline, the following terms have the following meaning:

3. “Report of transport of values at the border (RTVK)” is the declaration form completed by any person, in accordance with the provisions of point 1, Article 17/1, of Law No. 9917, dated 19.5.2008, “On the prevention of money laundering and financing of terrorism”, as amended. The form is completed according to Annex I and the instructions that are part of this annex, attached and part of this guideline.

4. “Suspicious activity report (RAD)” is the form that is completed for any suspicion, according to Annex II and the instructions that are part of this annex, attached and part of this guideline, and is sent to the responsible authority.

5. “Indicators of suspicious activity for money laundering and terrorist financing” are summarized in Annex III, attached and part of this guideline.

Article 3
Reporting by the customs authorities

1. The General Directorate of Customs reports to the Financial Intelligence Agency electronically, the RTVKs administered by the customs authorities, together with the accompanying documents or other additional data for the case, within the next working day, through access to the online system. *online*.

2. The General Directorate of Customs reports to the Financial Intelligence Agency immediately, and no later than 72 hours, any suspicion, information or data related to money laundering or terrorist financing, regarding activities under their jurisdiction, according to the RAD form, accompanied by all supporting documentation for the case. Submission/reporting to the Financial Intelligence Agency is done in writing and electronically until the point when access will be made *online*.

Article 4

Documentation and their retention

1. The customs authorities accept from the person, or their representative, who enters or leaves the territory of the Republic of Albania, according to the provisions of this article, only original documents, notarized photocopies, or electronic documents that meet the validity requirements, in accordance with the Albanian legislation in force for the electronic document or electronic signature.

2. The customs authorities, when deemed necessary, must request from the person, or their representative, who enters or leaves the territory of the Republic of Albania the submission of other supporting documents for the verification of the data presented by the latter and retain copies thereof.

Article 5

Organizational measures undertaken by the General Directorate of Customs

1. The General Directorate of Customs administers a centralized system responsible for collecting and analyzing data, for the purpose of fulfilling the obligations of this guideline. For this purpose, the General Directorate of Customs assigns a central structure, responsible for the identification and the collection of suspicious transactions.

2. The Director of the General Directorate of Customs appoints a responsible person in a managerial position who serves as the contact person with the Financial Intelligence Agency, as well as responsible person(s) in each customs branch, who serve as points of contact with the responsible person in the General Directorate of Customs.

3. The head of the central structure reports directly to the Director General of the General Directorate of Customs or to a person authorized by him.

4. The central structure has the following competences and duties:

a) organizes the monitoring process and ensures the fulfillment of the tasks defined by the law on the prevention of money laundering and terrorism financing;

b) analyzes any data or information that has been reported as suspicious, or has been identified through its own employees, for the purpose of sending the STR to the Financial Intelligence Agency;

c) if the information is considered suspicious, the responsible person sends the STR to the Financial Intelligence Agency;

d) organizes periodic training for the relevant structures in the General Directorate of Customs, according to their job profile, regarding the legal obligations in the field of prevention of money laundering and terrorism financing, as well as the relevant typologies related to these fields;

e) prepares written reports at least once a year regarding the above obligations (including the number of identified suspicious reports, their typologies, or other data considered of interest) and submits them to the Director General of the General Directorate of Customs.

5. The central structure in the General Directorate of Customs has access to any necessary information held by the General Directorate of Customs to fulfill its functions, while maintaining confidentiality regarding the nature of the activities carried out.

6. The Director General of the General Directorate of Customs assigns internal control, or other appropriate structures, to oversee the compliance of employees in the General Directorate of Customs with the obligations of this guideline.

Article 6

Exchange of information

1. The information exchanged between the General Directorate of Customs and the Financial Intelligence Agency is carried out on the basis of mutual confidentiality.

2. When the Financial Intelligence Agency has frozen or is preparing to freeze a transaction for 72 hours and requests information from the General Directorate of Customs, this information must be made available within 48 hours. This reasoned request may be made in writing or electronically. Any electronic request must be documented in writing within three working days.

3. The General Directorate of Customs, pursuant to Article 22, letter "b", of Law no. 9917, dated 19.5.2008, as amended, provides the Financial Intelligence Agency with access to the database *Azyuda World*. The modalities and technical specifications related to this access are defined in an agreement concluded for this purpose between the General Directorate of Customs, the National Agency for Information Society, and the Financial Intelligence Agency.

Article 7

Request for non-declaration

Employees of the General Directorate of Customs are prohibited from informing any individual, natural or legal person, about the sending or preparation for sending information to the Financial Intelligence Agency, the SAR, or any information requested by the Financial Intelligence Agency, or about investigations or verifications that are being carried out.

Article 8

Final provisions

1. The General Directorate of Customs and the Financial Intelligence Agency are charged with the implementation of this guideline and its annexes as an integral part thereof:

a) Annex I, "Cross-border value transport report" (RTVK) together with the "Instructions for completing the RTVK form";

b) Annex II, "Suspicious activity report" (SAR) together with the "Instructions for completing the SAR form";

c) Annex III, "Indicators of suspicious activity of money laundering and terrorist financing".

2. Guideline No. 15 dated 16.2.2009, "For the prevention of money laundering and the fight against the financing of terrorism in the customs system", is repealed.

3. This guideline enters into force after its publication in the Official Gazette.

MINISTER OF FINANCE
Petrit Malaj

ANNEX I

RTVK – CROSS-BORDER TRANSPORT OF VALUES REPORT

Customs Office	1. Type of declaration (Entry / Exit)	2. Registration No. 3. Registration Date 4. Mandate Date
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SECTION I – Personal Information

3. Declarant Details a. Surname b. Name c. Date & Place of Birth d. Nationality e. Address f. Postal Code / City g. Country	Identification Document: Type (Passport/ID) Number Issue Date Issue Place Personal Number (BSN) h. Profession
4. Are you the owner? (Yes/No)	5. Owner Details
a. Surname b. Name c. Date & Place of Birth d. Nationality e. Address f. Postal Code / City g. Country	h. Company Name i. TIN Number j. Address k. Postal Code / City l. Country

SECTION II – Currency or Monetary Instruments

6. Monetary Instruments	Other	Amount	Currency	Equivalent
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SECTION III – Origin and Purpose

9. Origin	10. Intended Use
11. Are you the final recipient? (Yes/No)	12. Receiver Details
a. Surname b. Name c. Date & Place of Birth d. Nationality e. Address f. Postal Code / City g. Country	h. Company Name i. TIN Number j. Address k. Postal Code / City l. Country

SECTION IV – Transport Information

13. Means of Transport				
a. Departure Place	b. Departure Date	c. Transit Country	d. Transit Date	e. Destination f. Arrival Date
15. Transport Company			16. Reference Number	
17. Declarant Signature Date:	18. Customs Seal & Signature		19. Customs Notes	

INSTRUCTIONS
FOR COMPLETING THE CROSS-BORDER VALUE TRANSPORT
REPORT FORM (RTVK) FOR VALUES, STARTING FROM THE AMOUNT
OF 10,000 EURO

Customs authorities must comply with all obligations arising from Law No. 9917, dated 19.5.2008, “On the prevention of money laundering and financing of terrorism”, as amended.

WHO MUST COMPLETE THE FORM?

Any person, whether resident or non-resident in Albania, who enters or leaves the territory of the Republic of Albania, representatives of persons who enter or leave the territory of the Republic of Albania by land, air, or sea, or through postal services, who are subject to the declaration requirement for cash amounts, any kind of negotiable instrument, precious metals or stones, valuable items, and antique objects, must complete the “Cross-Border Value Transport Report Form (RTVK) for values, starting from the amount of 10,000 euro”. The form can be found on the official website of Customs.

WHAT IS CONSIDERED “PHYSICAL CASH”?

“Physical cash” means coins and banknotes (both national and foreign) in circulation.

WHAT ARE CONSIDERED “NEGOTIABLE BEARER INSTRUMENTS”?

“Negotiable bearer instruments” include monetary instruments in bearer form owned by the bearer, such as traveler’s checks; negotiable instruments (including, but not limited to, checks, promissory notes, and payment orders), which are in bearer form, valid, not limited by the person to whom they are payable, payable to a fictitious person or otherwise in a form whereby ownership is transferred simply by delivery from one person to another; incomplete instruments (including, but not limited to, checks, promissory notes, and payment orders), which are signed but do not include the name of the payee.

WHEN AND WHERE IS THE REPORT SUBMITTED?

Customs authorities must send to the Financial Intelligence Agency copies of the declaration forms and supporting documents submitted by the declarants.

CAUTION!

Every part of the form must be completed with detailed and accurate information!

Detailed completion of the RTVK form:

A. Customs Office → the customs branch/point is selected where the entity will make the declaration within the territory of the Republic of Albania;

1. Type i of the declaration → is selected depending on whether it is entry into or exit from the Republic of Albania;

2. Declaration form registration number → is not completed by the person/entity but will be automatically generated at the moment when the border customs branch employee enters the data into the system.

Part I. Personal data (as stated in the identification document)

3. Declarant details, Gender —• select F/M (Female/Male);

a) Surname → the surname of the individual who appears before the customs authorities to make the declaration;

b) Name → the name of the individual who appears before the customs authorities to make the declaration is entered;

c) Date and place of birth → the date of birth of the above-mentioned person is entered manually in the format DD.MM.YYYY;

d) Nationality → the nationality of the declarant is entered;

e) Address → the address of the declarant is entered;

f) Postal code/city → the postal code and city are entered;

- g) State** → the nationality of the declarant is entered;
- **Identification document** → the type of identification document presented by the declarant is entered;
 - **Passport/identity card** → the passport or identity card number is entered, e.g. BJXXXXX or E1 1 111111D;
 - **Date of issue** → the date of issue of the identification document is entered;
 - **Place of issue** (city, state) →+ the place of issue of the identification document is entered;
 - **Personal number** → A1 1111111 A;
- h) Profession** → the profession of the declarant is required.
- 4. Are you the owner?** → in which it must be selected as appropriate:
- YES..., if the individual (declarant) is also the owner of the money or any other negotiable instrument being declared, → go to section II (point 6) to proceed with selecting the type of currency or negotiable instrument;
 - NO..., if the individual (declarant) is not the owner of the money or any other negotiable instrument being declared, but declares on behalf and for the account of another person (natural or legal person) → **mandatory completion of point 5**;
- 5. Owner details** → select natural person (individual) or legal person as appropriate;
- CAUTION!** Point 5 is to be completed if in point 4 the NO option has been selected, and the data required in this point shall be filled in for the person (natural or legal) on whose behalf this declaration is being made.
- if a natural person is selected, fill in the data from letter “a” to letter “g” (for completion, refer to point 3);
 - if a legal person is selected, fill in the data from letter “h” to letter “i” of point 5.

Part II. Type of currency or monetary instruments

- 6. Monetary instruments** → Select if it is cash *cash*, items or precious stones, etc.;
- 7. Currency** → enter the currency code depending on the type of currency declared;
- 8. Equivalent** → not to be completed by the declarant as the conversion is performed automatically by the system at the moment the customs officer registers it in the information system *ASYCUDA World*.

Part III. Origin and purpose of use of the money and monetary instruments


- 9. Origin** → Enter the source of the income declared in point 6;
- 10. Purpose of use** → Enter the final purpose of use of the declared financial instruments/cash and valuables;
- 11. Are you the final recipient** → in which one must select as appropriate:
- Yes → if the declarant is also the final recipient → then proceed to fill in Part IV - point 13;
 - No → if the declarant is not the final recipient → *Mandatory completion of the point 12*;
- 12. Recipient details** → select as appropriate one of the options (for completion refer to point 5 above);
- if a natural person (individual) is selected, fill in their data from letter “a” to letter “g”;
 - if a legal person is selected, fill in the data from letter “h” to letter “i”.

Part IV. Transport data

- 13. Mode of transport** → select one of the modes of transport (air/land/sea);

- 14. Itinerary** → fill in the data on: a) place of departure; b) date of departure; c) place of transit (if any); d) date of departure (of transit); e) place of destination; d) date of arrival;
- 15. Transport company** → not to be completed by the individual;
- 16. Reference number** → not to be completed by the individual;
- 17. Declarant's signature** → Name Surname, declarant's signature, as well as the signature and stamp of the customs officer;
- 18. Customs notes** → to be completed by customs officers; in case of non-declaration, customs authorities shall mark "non-voluntary declaration".

ANNEX II SUSPICIOUS ACTIVITY REPORT (SAR)

1. Select the box with combinations:	
<input type="checkbox"/> Money laundering	<input type="checkbox"/> Terrorism financing <input type="checkbox"/> Funds derived from criminal activity
2. Select the box with combinations:	
<input type="checkbox"/> New report; <input type="checkbox"/> Related reports <input type="checkbox"/> Improves a previous report	
PART I. INFORMATION ON SUSPICIOUS ACTIVITY	
1. Legal status of the person: <input type="checkbox"/> Individual <input type="checkbox"/> b. Natural person trader <input type="checkbox"/> c. Legal person; <input type="checkbox"/> d. Joint Stock Company <input type="checkbox"/> f. NGO <input type="checkbox"/> g. Legal arrangements <input type="checkbox"/> h. LLC (Limited Liability Company) <input type="checkbox"/> i. Guardian; <input type="checkbox"/> j. Branch of foreign company <input type="checkbox"/> PEP <input type="checkbox"/> SHKK <input type="checkbox"/> m. Other	
2. a) Name: _____ b. Father's name ¹ : _____ c. Surname: _____	
3. Date of birth/registration date: ____ . ____ . ____	
4. Nationality: <input type="checkbox"/> Albanian <input type="checkbox"/> b. Foreigner 5. Place of birth: _____	
6. Address/Residence: _____ 7. Gender : a. Male <input type="checkbox"/> Female <input type="checkbox"/>	
8. Identification document: a) <input type="checkbox"/> Identity card b) <input type="checkbox"/> Passport	
9. Document number: _____	
10. Personal identification number (NID): _____	
11. Issuing authority: _____	
12. Name of the Entity: _____ 13. NUIS/NIPT: _____	
14. Address of establishment: _____ 15. Temporary address (if any): _____	
16. Employment/type of activity: _____ 17. If PEP: <input type="checkbox"/>	
PART II. PERSONS INVOLVED	
	
PART III. FINANCIAL TRANSACTION CONDUCTED	
1. Number of transactions: _____	
2. Account number(s): _____	
3. Date of transaction ____ , ____ , ____	
4. Currency: Lek <input type="checkbox"/> Euro <input type="checkbox"/> USD <input type="checkbox"/> GBP <input type="checkbox"/> JPY <input type="checkbox"/> CHF <input type="checkbox"/> CAD <input type="checkbox"/> Other	
5. Amount of the transaction: _____	
PART IV. EXPLANATIONS/DESCRIPTIONS OF SUSPICIOUS ACTIVITY:	

¹ Atësia kur deklarohet

Explanations/descriptions of suspicious activity: <i>Note: To be structured in several points</i> 1. description of the RAD subject's profile; 2. overall case analysis including analysis of transaction history; 3. observed anomalies in the transaction, suspicious actions or activities; 4. suspicions regarding the case; 5. relation to other reported suspicious cases, if any; 6. if guidance is requested from the AIF; 7. other data or information of interest.	
PART V. LIST OF ACCOMPANYING DOCUMENTS:	
PART VI. INFORMATION ABOUT THE REPORTING SUBJECT:	
Name: _____	Reporting date: _____._____._____
Responsible person: _____	Tel. _____
Signature: _____	E-mail: _____
Approver: _____	Address: _____

INSTRUCTIONS FOR COMPLETION OF THE SUSPICIOUS ACTIVITY REPORTING FORM (RAD) BY CUSTOMS AUTHORITIES

INTRODUCTION

This instruction is provided to assist customs authorities in completing the suspicious activity reporting form. This form will be reported to the Financial Intelligence Agency electronically.

1. A cross is marked in the appropriate box as applicable if the activity is suspected to be related to money laundering, terrorist financing, or if the funds derive from criminal activity.
2. A cross is marked in the appropriate box as applicable if a new report is being submitted to the Financial Intelligence Agency or if an amendment to a previous report is being made.

PART I. INFORMATION ON THE SUSPICIOUS ACTIVITY

1. Legal status of the person: By selecting one of the boxes, the reporting entity provides information on the legal status of the person(s) involved in the suspicious activity, as applicable: individual, sole proprietor, legal person, joint stock company, NGO, legal arrangements, limited liability company (LLC), guardian, civil partnership, or branch of a foreign company.

2. First name Last name: for the individual, the first name and last name are written. The father's name is filled in when declared.

3. Date of birth/registration date (dd.mm.yyyy): if the person in whose name the transaction(s) is/are carried out is an individual, write the date of birth; otherwise, write the company's registration date. The date should be written in the eight-digit format. The first two digits indicate the calendar day, the next two digits indicate the calendar month, and the last four digits indicate the year of birth. Zero (0) must precede any single-digit number. For example, if an individual's date of birth is April 3, 1978, it should be written in the report as 3.4.1978.

4. Nationality: the nationality of the person carrying out the transaction is written (to be completed in the case of natural persons).

5. Place of birth: the place (jurisdiction) where the person was born is written;

6. Address/permanent residence: the address declared by the subject or recorded in the documents submitted by him is written.

7. Gender: a) **Male;** b) **Female:** a cross is marked in the relevant box as appropriate, indicating whether the individual is male or female.

8. Identification document: a) ☐ identity card; b) ☐ passport. A cross is marked in the relevant box according to the type of document used for identifying the person.

9. Document number: here the number of the document used for identification is written.

10. Personal identification number (NID): here the personal identification number is written.

11. Issuing authority: here the state authority that issued the document used to identify the person is written.

12. Name of the subject: here the name of the subject is written.

13. NUIS/NIPT: the unique identification number of the subject or the identification number of the taxable person is written.

14. Address of establishment: the place of the registered office of the client's establishment is completed according to the documents submitted by him.

15. Temporary address (if any): completed if the person has a place of activity different from the address of establishment.

16. Employment/type of activity: the description of the employment or type of activity of the person involved in the suspicious activity is provided.

17. If PEP: a cross is marked in the appropriate box if the subject is a politically exposed person.

PART II. PERSONS INVOLVED

In this part of the report, data on the persons involved in the transaction are provided.

PART III. FINANCIAL TRANSACTION CARRIED OUT

1. Number of transactions: the number of transactions carried out or attempted is written.

2. Account number(s): the account number(s) involved in the suspicious activity are written.

3. Date of transaction execution: the date of the transaction is written in eight-digit format. The first two digits indicate the calendar date of the month, the next two indicate the calendar month, and the last four indicate the year. Zero (0) must precede any single digit. For example, if the date of the transaction is May 5, 2008, in the report it should be written 05.05.2008.

4. Currency: a cross is placed in one of the boxes according to the type of currency used to carry out the transaction, e.g.: LEK, USD, GBP, EUR, etc.

5. Amount of the transaction: the amount is written for a single transaction or for several transactions linked to each other.

PART IV. EXPLANATIONS/DESCRIPTIONS OF THE SUSPICIOUS ACTIVITY

This section of the report is very important. The diligence and preliminary analysis by the customs authorities can influence and appropriately guide the understanding of the described behavior and the reported suspicious activity. In this section, the period of the suspicious activity must be described. If there is only a single suspicious transaction, the date of this transaction must be provided. A clear explanation must also be given regarding the amounts involved in the activity or suspicious transaction. In describing the suspicious case, the transaction carried out must be described in detail, with every detail, as well as the reason for the suspicion. In cases where there are multiple transactions, the entire chronology of the flow of actions must be described in detail, along with the respective amounts of the transactions. This section should include any information believed to be necessary to understand and assist investigators in analyzing the suspicious activity. Together with the

reporting of suspicious activity, it is necessary to attach additional information related to the subject. If the customs authorities possess information regarding the legal representatives, partners, administrators, or shareholders of the reported commercial entity for suspicious activity that indicates they are connected persons or have interests in other commercial entities, this information must be attached to the annex.

PART V. LIST OF ACCOMPANYING DOCUMENTS

In this part of the report, the documents accompanying the report are uploaded as zipped files (up to 10 MB ZIP).

PART VI. INFORMATION ABOUT THE REPORTING ENTITY

In this section, you must enter the data for the reporting entity, the customs authority, including the first name, last name, and the position of the employee who has completed this form, the address and telephone number of the customs authority, as well as the date of reporting by this authority.

ANNEX III INDICATORS OF SUSPICIOUS ACTIVITY OF MONEY LAUNDERING AND TERRORISM FINANCING

a) The main risk indicators in the customs system are:

- **Large amounts of undeclared money** – When individuals or companies attempt to enter or leave the country with large amounts of money or foreign currency without declaring them at customs.

- **Frequent and high-value transfers** – Frequent cross-border transactions of goods or money that do not have a clear economic purpose or logical justification.

- **Sudden changes in trading patterns** – The sudden involvement of companies or individuals in trade with countries or goods that are not part of their usual activity.

- **Suspicious activities in trade** – The trade of goods that are often linked to criminal activities, such as those related to narcotic substances, weapons, or prohibited goods.

- **Lack of sufficient documentation** – When goods crossing the border are not accompanied by the proper documentation, including invoices, licenses, or certificates of origin.

- **Unjustified declared values of goods** – When there is a significant discrepancy between the declared value and the actual value of goods, in order to avoid customs duties or to conceal the sources of funds.

- **The unlawful use of third-party beneficiaries** – The use of companies or third-party individuals as formal beneficiaries of goods or funds for the purpose of concealing the true beneficiaries.

- **Links with high-risk countries** – Transactions that benefit individuals, companies, or countries that are subject to international or domestic sanctions.

b) In addition to the aforementioned indicators, other risk indicators related to money laundering and terrorist financing may also be encountered at the border. These indicators are based on detailed analysis of the profiles of travelers, goods, vehicles, and the methods used to evade customs controls. Some of these indicators are:

- **Traveler profile**

- **Frequent travel without justification** – Frequent travel to destinations known for criminal activity or without a clear economic or personal purpose.

- **Lack of information and incomplete responses** – Travelers who are unable to explain the exact reason for their trip, their itinerary, or their contacts in the destination countries and the details of their activities in their country of origin.

- **Travel by persons with false identity** – The use of suspicious identification documents or documents with different identities to avoid tracing by the authorities.

- **Transport of high-risk goods**

- **Goods with suspicious content or origin** – Transport of goods that do not correspond to the relevant documentation or that are prohibited due to international sanctions.

- **Transport of small items of high value** – Jewelry, precious stones, rare metals, which may be used to disguise illegal transfers of funds.

- **Suspicious activity of vehicles**

- **Frequent crossing of the same vehicles at the border** – Vehicles that frequently cross the border with different or unclearly specified loads, suggesting involvement in trafficking of illegal goods or funds.

- **Lack of proper documentation for the vehicle or driver** – Vehicles traveling with falsified or missing documents, as well as drivers with a suspicious history related to illegal activities.

- **Methods of concealing illegal proceeds**

- **False declarations of economic activity** – Entities that claim to be engaged in legitimate trade, but do not have actual activity or are not legally registered.

- **Lack of supporting documents for the origin of funds** – When individuals or companies fail to present accurate documents justifying the source of their funds or goods.

- **Use of “smurfing” to distribute small amounts of money** – Splitting large amounts of money into many small transactions to avoid customs reporting.

- **Use of unwitting intermediaries or carriers** – Recruitment of individuals who transport money or goods without being aware of the illegal purpose of the transaction.

- **Transport of goods with intentionally altered values** – Amounts that do not correspond to the real market value.

- **Complex methods of money transfer**

- **Use of informal networks for the transfer of funds (e.g. Hawala)** – Use of money transfer systems that operate outside the formal banking system and are difficult to trace.

- **Money remittance in alternative forms** – Large sums of money transported in forms such as cheques, securities, or electronic vouchers, which are more difficult to trace by the authorities.