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Transnational Banking Crime

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Current Landscape of Banking Crime in Japan

Cross-border financial crime is increasingly complex and sophisticated.

[Cases of Particular Concern]

- Money Laundering
- Transfers of funds to overseas-based organized fraud groups
- Transfers of funds to overseas bank accounts in connection with romance and investment scams
- Unauthorized fund transfers resulting from cyberattacks

Recent Government Measures on Anti-Money Laundering

- Since the 2010s: Strengthening compliance with international standards and enhancing supervisory frameworks

- August 2021: Publication of the FATF Fourth Round Mutual Evaluation Report on Japan
  → Follow-up on the FATF Recommendations
  → Formulation of the Action Plan for Anti-Money Laundering, Countering the Financing of Terrorism, and Countering Proliferation Financing (National AML/CFT/ CPF Action Plan)

- December 2022: Amendments to the Act on Prevention of Transfer of Criminal Proceeds and related legislations

- International cooperation: Contribution to the development of FATF Standards, participation in APG (Asia/Pacific Group on Money Laundering) activities, information collection and dissemination by JAFIC (Japan Financial Intelligence Center), and capacity building for developing countries

JFBA's Measures: Anti-Money Laundering

- Since the 2010s, attorneys have been obligated to:
  - verify client identity, etc.
  - retain relevant records
  - examine the purpose of the instruction
  - submit annual reports
- Money Laundering Risk Assessment in Legal Practice
- Anti-Money Laundering (AML) Consultation Desk (Established in 2024)
- Awareness-raising activities for attorneys (conducted as needed)

Recent Government Measures on Other Financial Crimes

- Early 2010s: Strengthening measures against unauthorized online banking transfers (enhanced authentication)
- Late 2010s: Advancing measures against cybercrime and phishing (real-time fraud detection)
- Around 2020: Reinforcing measures against overseas fund transfers and money mules (enhanced international cooperation)
- Early 2020s: Enhancing measures against romance scams and investment fraud (International cooperation and use of AI)

Thank you for your kind attention