

EN

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Answer given by Ms Albuquerque
on behalf of the European Commission
(31.3.2026)

Anti-money laundering rules require obliged entities to apply customer due diligence measures, including identifying and verifying customers and beneficial owners as well as examining the source of funds where appropriate¹ to prevent the integration of illicit proceeds into the financial system.

The qualification of conduct as money laundering depends on the criminal origin of the funds, not on the formal legality of the subsequent transaction². Member States are required to ensure that such conduct is punishable as a criminal offence³.

The Commission does not hold information on individual assets or their ownership and is not competent to investigate specific cases of money laundering. The initiation of investigations and the application of criminal measures fall within the responsibility of Member States.

National authorities may rely on EU tools such as joint investigation teams and the European Investigation Order, and the support of the EU Agency for Criminal Justice Cooperation and the EU Agency for Law Enforcement Cooperation, which play a key role in coordination, information-sharing and cross-border investigations.

The EU Financial Intelligence Units' Platform (FIU.Net), which is part of the EU Anti-Money Laundering/Countering the Financing of Terrorism (AML/CFT) framework, enables EU Financial Intelligence Units to exchange and crossmatch suspicious transaction information swiftly and securely, facilitating the early detection of cross-border illicit financial flows and improving follow-up by competent authorities⁴. The Anti-Money Laundering Authority supports and coordinates national AML/CFT supervisors and FIUs, including by fostering joint analyses of complex cases and promoting convergence of supervisory practices across Member States⁵.

¹ Article 13(1) of Directive (EU) 2015/849, OJ L 141, 5.6.2015, pp. 73–117.

² Article 1(3) of Directive (EU) 2015/849.

³ Article 3(1) of Directive (EU) 2018/1673, OJ L 284, pp. 22–30.

⁴ Article 51 of Directive (EU) 2015/849.

⁵ Regulation (EU) 2024/1620, OJ L, 2024/1620, 19.6.2024.