



Commission de Surveillance
du Secteur Financier

Circular letter

2023 QUESTIONNAIRE ON
FINANCIAL CRIME

Circular letter

Re: 2023 Questionnaire on Financial Crime

Luxembourg, January 2024

**To the Management Board and
the Board of Directors of all:**

- **Credit institutions;**
- **Investment firms;**
- **Investment fund managers including registered AIFMs, Luxembourg branches of investment fund managers, SIAG, FIAAG and investment funds which did not designate an investment fund manager;**
- **Payment institutions and electronic money institutions;**
- **Virtual Asset Service Providers (VASP)**
- **Specialised professionals of the financial sector (PFS); and**
- **Central Securities Depositories**

incorporated under Luxembourg law.

To all Luxembourg branches of the above-listed entities having their registered office in an EU country or a third country.

Madam, Sir,

As previously announced (please refer to the [communiqué of 22 November 2023](#)), the annual online questionnaire for the year 2023 collecting standardised key information concerning money laundering and terrorism financing (ML/TF) risks to which the professionals under supervision are exposed and the implementation of related risk mitigation and targeted financial sanctions measures will be launched on **19 February 2024**.

This cross-sector questionnaire contributes to the CSSF's ongoing assessment of ML/TF risks present in the financial sectors under its Anti-Money Laundering and Countering the Financing of Terrorism (AML/CFT) supervision, and forms part of the AML/CFT risk-based supervision approach put in place by the CSSF.

The data provided by professionals in the context of this questionnaire needs to be accurate under penalty of application of administrative measures or sanctions by CSSF pursuant to Articles 8-2 or 8-4 of the Law of 12 November 2004, as amended, relating to AML/CFT.

In substance, the 2023 questionnaire remains mostly unchanged compared to the previous year. However, some questions have been removed, added, or amended. The new questions have been highlighted in the questionnaire.

Answers to the questions will have to be submitted through the CSSF eDesk portal **by 2 April 2024 (at the latest)**.

Please note, as already mentioned in the CSSF communiqué of 22 November 2023, that for the 2023 Financial Crime questionnaire campaign the CSSF will provide a **new Application Programming Interface ("API") solution** allowing to pre-populate the questionnaire in order to ease the process. The API solution is based on the use of a structured exchange file (json format) to be transmitted to the CSSF via the S3 ("simple storage service") protocol. This file will then pre-fill the questionnaire available on the CSSF eDesk platform. The entity will also be able to update the data prefilled directly in eDesk through S3. The manual input of the responses remains possible directly in the eDesk online form.

A dedicated user guide is available ([Questionnaire on financial crime – User guide](#)), which includes technical details (json schema, naming convention) as well as information on the enrolment process. The enrolment at CSSF will only be required once entities are ready to test their developments.

The questionnaire must still be submitted within the CSSF eDesk portal by:

- the compliance officer in charge of the control of compliance with the professional obligations¹ ("*responsable du contrôle du respect des obligations professionnelles*" ("RC")), or
- the person responsible for compliance with the professional obligations² ("*responsable du respect des obligations professionnelles*" ("RR")).

The completion of the questionnaire, however, may be assigned within the CSSF eDesk portal to another employee of the entity or third party, while bearing in mind that the **ultimate responsibility** for the adequate completion of the questionnaire shall remain with the "RC" or the "RR".

In terms of logistics, this implies that the aforementioned person and their potential delegates must have an eDesk account, which requires a LuxTrust authentication.

In order to avoid connection problems when the questionnaire will be launched, the CSSF invites all entities it supervises for AML/CFT purposes to ensure they have an eDesk account. Reference is made to the "Authentication and user account management" user guide in the dedicated section of the CSSF [eDesk Portal homepage](#) for further details.

Claude WAMPACH
Director

Marco ZWICK
Director

Jean-Pierre FABER
Director

Françoise KAUTHEN
Director

Claude MARX
Director General

¹ As per Article 1(1) of the CSSF Regulation No 12-02 of 14 December 2012 on the fight against money laundering and terrorist financing as amended by CSSF Regulation No 20-05 of 14 August 2020

² As per Article 1(1) of the CSSF Regulation No 12-02 of 14 December 2012 on the fight against money laundering and terrorist financing as amended by CSSF Regulation No 20-05 of 14 August 2020



Commission de Surveillance du Secteur Financier

283, route d'Arlon

L-2991 Luxembourg (+352) 26 25 1-1

direction@cssf.lu

www.cssf.lu