The Financial Crimes Investigation Board
General Communique No; 5
(Official Gazette: 09.04.2008-26842)

1. Subject
The principles regarding customer due diligence are given in Chapter Three of the Regulation on Measures Regarding Prevention of Laundering Proceeds of Crime and Financing of Terrorism published in the Official Gazette No. 26751 on January 9, 2008 and entered into force on April 1, 2008. (Hereinafter referred to as “the Regulation”).

In Article 26 of the Regulation, it is stated that the Ministry of Finance allows obliged parties to take more simplified measures in terms of customer due diligence and that the Ministry is authorized to determine applicable measures and the transaction types within the scope of this Article.

The subject of this Communique is the simplified measures to be obeyed within the scope of customer due diligence by obliged parties by the Regulation and other explanations.

2. Simplified Measures

2.1. Nature and Limits of Simplified Measures
Measures to be obeyed regarding customer due diligence and the explanations regarding their implementation are given in Chapter Three of the Regulation.

Through this Communique, it is made possible that the measures to be obeyed regarding customer due diligence are applied in a more simplified manner in cases where the risk of money laundering and terrorist financing may be considered low regarding transaction types.

Within this context, simplified measures are restricted to obligations related to customer identification given in Articles 5 to 14 of the Regulation, (Amended statement: Official Gazette – 11/06/2014 - 29027) customer identification of those acting for the benefit of others given in article 17, identification of beneficial owner given in article 17/A and monitoring customer profile and transactions given in Article 19, and their scope is stated separately for the transactions in Chapter (2.2) of this Communique.

In cases where simplified measures shall be applied, the obliged parties shall have sufficient information whether the customer and the transaction have the qualifications determined in Chapter (2.2) of the Communique. For this purpose obliged parties shall make use of information to be received from the customer, open public sources, third parties with whom the customer had previous business relationship and other sources; and they shall record this information in written or in electronic form.

In each case where simplified measures shall be applied, obliged parties shall assess each transaction separately whether there will be any abuse of transaction for money laundering and terrorist financing and, therefore, whether there is any risk of money laundering or terrorist financing. In the event that there is a suspicious of money laundering or terrorist financing, obliged parties shall not apply simplified measures and shall report the transaction to MASAK as an STR.

2.2. Cases Where Simplified Measures can be Applied

2.2.1 Transactions Between Financial Institutions Themselves
In transactions carried out between financial institutions themselves defined in subparagraph (f) of paragraph 1 in Article 3 of the Regulation, the information in paragraph 1 of Article 7 of the Regulation shall be received and recorded regarding the financial institution which is the customer. Verification of this information under mentioned article of the Regulation is not compulsory.

(Amended second paragraph: Official Gazette – 11/06/2014 - 29027) Regarding customers within this scope, obligations given in article 17 and obligations of verification given in article 17/A of the Regulation may not be applied. Also, the degree of on-going monitoring of customer profile in the framework of permanent business relationship and the frequency of updating information, documents and records regarding customer in Article 19 of the Regulation may be reduced.

(Amended third paragraph: Official Gazette-2/1/2010-27450) In the event that the customer of a
financial institution located in Turkey is a financial institution that is located abroad, for the implementation of above mentioned simplified measures, it shall be necessary for the foreign financial institution to be located in a country which is subject to regulations and supervision in accordance with international standards in combating money laundering and terrorist financing.

On the other hand, financial institutions shall take necessary measures including use of secure networks, and use of passwords to make customer identification and determine and verify the authority of the person requesting transaction or giving instructions for it in non-face-to-face electronic transactions.

(Added paragraph: Official Gazette 18/3/2016-29657) The first and second paragraphs of this section shall also apply to transactions which precious metals intermediary institutions defined in Regulation Concerning the Principles of Operations of Precious Metals Exchange Intermediary Institutions and Foundation of Precious Metals Brokerage Houses published in Official Gazette No. 26528 of 21/5/2007 conduct within Borsa İstanbul A.Ş. and between themselves.

2.2.2. (Added: Official Gazette -2/1/2010-27450) Transactions in which the Customers of the Obliged Parties excluding Financial Institutions are Banks

In transactions in which the banks located in Turkey or in other countries subject to regulations and supervision in accordance with international standards in combating money laundering and terrorist financing are the customer of obliged parties excluding financial institutions; the information in the first paragraph of Article 7 of the Regulation relating to the bank in the position of customer shall be received and recorded by the obliged party.

(Amended second paragraph: Official Gazette – 11/06/2014 - 29027) Regarding customers within this scope, obligations given in article 17 and obligations of verification given in article17/A of the Regulation may not be applied. Also, the degree of on-going monitoring of customer profile in the framework of permanent business relationship and the frequency of updating information, documents and records regarding customer in Article 19 of the Regulation may be reduced.

(Amended number: Official Gazette- 2/1/2010-27450) 2.2.3. Transactions in which the Customer is a Public Administration or a Quasi-public Professional Organization

(Amended first paragraph: Official Gazette-2/1/2010-27450) In the event that the public administrations in the scope of general administration in accordance with the Public Financial Management and Control Law No. 50181 and quasi public professional organizations are customers, obliged parties shall receive and record the information of natural persons stated in the first paragraph of article 6 of the Regulation making transactions on behalf of these institutions and organizations, and also verify their authorization through the authorization document drawn up in accordance with related legislation. Verification of information under the Article 6 of the regulation is not compulsory.”

For the transactions in this scope, it is not mandatory to apply the obligations of (Amended statement : Official Gazette – 11/06/2014 - 29027) customer identification of those acting for the benefit of others given in article 17, identification of beneficial owner given in article 17/A and monitoring the customer profile and the transactions given in the Article 19 of the Regulation

2.2.4. (Added: Official Gazette- 2/1/2010-27450) The Transactions where Customer is an International Organization or an Embassy or a Consulate Located in Turkey

In the event that the customer is an international organization such as International Monetary Fund, World Bank or Europe Development Bank, obliged parties shall register the information specified in Article 6 of the Regulation about the natural persons who carry out the transaction on behalf of these organizations and shall verify their authorization status through a document reflecting the authorization. Verification of information under the Article 6 of the regulation is not compulsory.

For the transactions in this scope, it is not mandatory to apply the obligations of (Amended statement : Official Gazette – 11/06/2014 - 29027) customer identification of those acting for the benefit of others given in article 17, identification of beneficial owner given in article 17/A and monitoring the customer

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profile and the transactions given in the Article 19 of the Regulation

2.2.5. (Amended with its number: Official Gazette- 2/1/2010-27450) Transactions Regarding Mass Customer Acceptance within the Scope of Salary Payment

In establishment of business relationship by banks through mass customer acceptance for the purpose of opening salary accounts for the personnel of public administrations in the scope of general administration in accordance with Law No. 5018 and quasi public professional organizations, or institutions, organizations or enterprises employing more than 100 employees, the following information of natural persons to whom salary payment will be made shall be received;

- Name, surname,
- Place and Date of Birth,
- Nationality,
- Mother’s and father’s name and, T.R. identity number for Turkish citizens,
- Workplace or residence address,
- If any, telephone number, fax number, e-mail.

The ones regarding the identity shall be verified in accordance with Article 6 of the regulation. The verification for Turkish nationals can also be carried out through using the identity sharing system databases of Ministry of Interior General Directorate of Population and Citizenship Affairs (by taking its electronic image).

Banks shall receive the identity documents and the signature samples set in Article 6 of the Regulation regarding the identity of the customer within latest three months as from conducting transaction. The verification of the address and other contact information is also made within this period. In this framework, it is sufficient to report the names of natural persons to whom salary payment will be made and full address of their workplace to bank in order for verifying the information about workplace address.”

2.2.6. (Added: Official Gazette- 2/1/2010-27450) Transactions Related to Salary Payments of Employees of Agencies of International Organizations Located in Turkey or Embassies and Consulates

In establishment of permanent business relationship by banks for the purpose of opening salary accounts for the employees of agencies of international organizations located in Turkey or embassies and consulates, following information about natural persons to whom salary payment will be made shall be received;

- Name, surname,
- Place and Date of Birth,
- Nationality,
- Mother’s and father’s name and, T.R. identity number for Turkish citizens,
- Workplace or residence address,
- If any, telephone number, fax number, e-mail.

Out of this information, the ones regarding the identity shall be verified in accordance with Article 6 of the Regulation. The verification can also be carried out through using the identity sharing system databases of Ministry of Interior General Directorate of Population and Citizenship Affairs (by taking its electronic image).

For identity verification of their customers, banks shall receive the identity documents and the signature samples set in the Article 6 of the Regulation within latest three months as from conducting the transaction. The address and other contact information are also verified within this period. In this framework, it is sufficient to report the names of natural persons to whom salary payment will be made and full address of their workplace to bank in order for verifying the information about workplace address.”

2.2.7. (Amended with its heading and number: Official Gazette- 2/1/2010-27450) Transactions Regarding Pension Contracts, Pension Plans and Life Insurance Contracts

With regard to the transactions regarding pension contracts and pension plans providing pension rights
for employees through making deductions from their wages, and life insurance contracts in which the total premium amount to be paid within one year is below (amended statement: Official Gazette-18/3/2016-29657) three thousand TRY, or which has a single Premium with a premium amount below (amended statement: Official Gazette-18/3/2016-29657) seven thousand five hundred TRY, the obliged parties may carry out transaction by receiving the information in Paragraph 1 of Articles 6 (amended statement: Official Gazette-2/2/2017-29967) and in Paragraph 1 of Article 7 of the Regulation without verification documents.

For the transactions in this scope, it is not mandatory to apply the obligations of (Amended statement : Official Gazette – 11/06/2014 - 29027) customer identification of those acting for the benefit of others given in article 17, identification of beneficial owner given in article 17/A and monitoring the customer profile and the transactions given in the Article 19 of the Regulation.

(Added: Official Gazette – 19/11/2013 - 28826) In the event that the pension contract is made out via call center under the scope of distance selling, no signature sample is sought; but service risk and the measures given in Article 20 of the Regulation shall be considered while ratifying this contract

(Amended paragraph: Official Gazette - 2/2/2017-29967): With regard to employees that take part in the pension plan through pension contracts drawn up by the employer under Additional Article 2 of Law No. 4632 on Private Pension Savings and Investment System of 28/3/2001, pension companies may carry out transactions by receiving the information, excluding the sample of signature of the employee, in Paragraph 1 of Article 6 of the Regulation without verification documents. Identity information provided by the employer on behalf of the employees may be completed by use of identity information sharing system database of General Directorate of Civil Registration and Citizenship of Ministry of Interior. The provisions in Paragraph 2 may be applied to transactions in this scope, and service risk and the measures specified in Article 20 of the Regulation shall be taken into account in the approval of those contracts.

2.2.8. Transactions in which the Customer is the Company Whose Shares Are Listed on the Stock Exchange

In the transactions in which the customer is a company whose shares are listed on the Istanbul Stock Exchange, the information in the first subparagraph of Article 7 of the Regulation relating to the company shall be received and recorded. Verification of this information under mentioned Article of the Regulation is not compulsory.

(Amended second paragraph: Official Gazette – 11/06/2014 - 29027) Regarding customers within this scope, obligations given in article 17 and obligations of verification given in article17/A of the Regulation may not be applied. Also, the degree of on-going monitoring of customer profile in the framework of permanent business relationship and the frequency of updating information, documents and records regarding customer in Article 19 of the Regulation may be reduced.

However, the identification and authorization of the persons who have the representative authority of the legal person shall be determined in accordance with the principles stated in article 7 and 14 of the Regulation.

2.2.9. Transactions Relating to the Prepaid Cards

(Amended first paragraph: Official Gazette- 2/1/2010-27450) In transactions relating to pre-paid cards whose account monitoring is done on the basis of the number on it, which are anonymous, which can be used by making advance payment or loading and which are permitted to be used up to the amount loaded, the obliged parties might not make customer identification within the scope of article 6 of the Regulation while selling pre-paid cards;

(Added: Official Gazette-18/3/2016-29657) – which do not exceed cash withdrawal amount of 300 TRY within the same year.
- which do not exceed a loaded amount of (amended statement: Official Gazette- 18/3/2016-29657) 750 TRY for the ones which are for single use and impossible to be reloaded,
- (amended: Official Gazette- 18/3/2016-29657) which can be reloaded and do not exceed the total loading limit of 750 TRY in one month and which do not exceed a balance of 750 TRY in any case.
Regarding customers within this scope, obligations given in article 17 and obligations of verification given in article 17/A of the Regulation may not be applied. Also, the degree of on-going monitoring of customer profile in the framework of permanent business relationship and the frequency of updating information, documents and records regarding customer in Article 19 of the Regulation may be reduced.


Verifying identity information and receiving signature sample of the customer in accordance with article 6 of the Regulation are not mandatory for the obliged parties who conduct all commercial activities without physical office and non-face-to-face in electronic environments particularly provided that:

- A contract has been concluded with the bank located in Turkey under which collection and payment transactions for goods and services are conducted in electronic environment,

- During the membership application of the customer received in electronic environment, the identity information (name, surname, date and place of birth, nationality, identity number for Turkish citizens, identity number for aliens) is verified through questioning the identity sharing system database of Ministry of Internal Affairs, General Directorate of Population and Citizenship Affairs,

- All payments and collections are made through a bank account complying with the identity information of a person whose membership has been accepted upon verified identity information

These measures shall also be applied to conditions where the institutions that have the authority and power to organize lotteries and bets conduct these activities themselves in virtual environment without granting a franchise.”


Transactions Related to Payment And Electronic Money Institutions

Obliged parties, pursuant to Law No. 6493 on Payment and Security Settlement Systems, Payment Services And Electronic Money Institutions Law, might not apply customer identification for issuing electronic money and payment services used only for the purpose of purchasing goods and services;

a) of the transactions carried out for the purpose of providing electronic money within the scope of the article 20,

- not exceeding
  - cash withdrawal in the amount of 300 TRY in the same year,
  - fund in the amount of 750 TRY stored electronically if there is no availability for reload,
  - reloadable and its total reloading amount a month 750 TRY, and its balance 750 TRY,

b) of the transactions regarding payment services (mobile payment service) provided through electronic communication services within the scope of sub-paragraph(d) of paragraph 1 of article 12,

- not exceeding
  - single transaction in the amount of 300 TRY,
  - monthly transaction amount of 750 TRY.

Obliged parties issuing non-face-to-face electronic money exceeding the specified amounts in electronic environment via electronic account membership might not be obliged to verify identity information of
the customer in the framework of articles 6 and 7 of the Regulation and take sample signature provided that;

- identity information (Name, Surname, Date of Birth, Citizenship, TRIDN for Turkish citizens, IDN for foreigners) is verified by using identity sharing system database of Ministry of Internal Affairs, General Directorate of Population and Citizenship Affairs in the applications received in electronic environment from a natural person as a customer,
- identity information of the person authorized to represent the legal person is verified pursuant to procedure same as natural person, and the information of the legal person (title of the legal person, trade registry number, tax identity number, field of operation and clear address) is verified by inquiring registry documents and records on the databases of the Union of Chambers and Commodity Exchanges of Turkey (TOBB), Revenue Administration or other institutions having central record systems, in the applications received in electronic environment from a legal person registered in trade registry,
- all collections and payments are carried out through a bank or credit card account matching with the identity information of the person who has been accredited with membership after verification of identity information.

Within the scope of sub-paragraphs (a) and (b) of paragraph 1 of article 12 of the Law No.6493, the measures stated in the second paragraph may be applied to the customers of the payment service provider in payment services carried out through a terminal (electronic terminal service) provided by the payment service provider regardless of the amounts.

As to the transactions stated in this article, the obligations under articles 17 and 17/A of the Regulation in relation to verification might not be applied. Also, as to the transactions stated in the first paragraph, frequency of monitoring the customer profile and the transactions within the scope of permanent business relationships and keeping up-to-date information, documents and records regarding the customer might be reduced.

3. Other Points

Certain verification and identification procedures within the scope of the Regulation shall be made as follows.

3.1. Verification of Address

In establishing permanent business relationships, verification of the address declared in the scope of customer identification relating to the natural persons stated in Article 6 of the Regulation may be carried out by making use of e-State database (also by taking the electronic image).

In case of making a notification to the customer’s address by a registered mail, the document proving that the notification was made to the customer may also be used in verifying the address.

3.2. Verification of Telephone and Fax Numbers and the Electronic Mail Address

(Amended: Official Gazette- 2/1/2010-27450) Telephone and fax numbers and the e-mail address received for identification of the customer with whom permanent business relationship established shall be verified within the framework of risk-based approach, through contacting the person concerned by using those means when necessary.

3.3. Customer Identification in Subsequent Transactions

In subsequent transactions carried out face-to-face within the scope of the permanent business relationship, the customer identification for those who were previously duly identified shall be made by writing down on the related document the name and surname of the natural person who made the transaction and by receiving a copy of his/her signature after comparing the information held by the
obliged party with the information relating to the ID-card. The above has been notified.