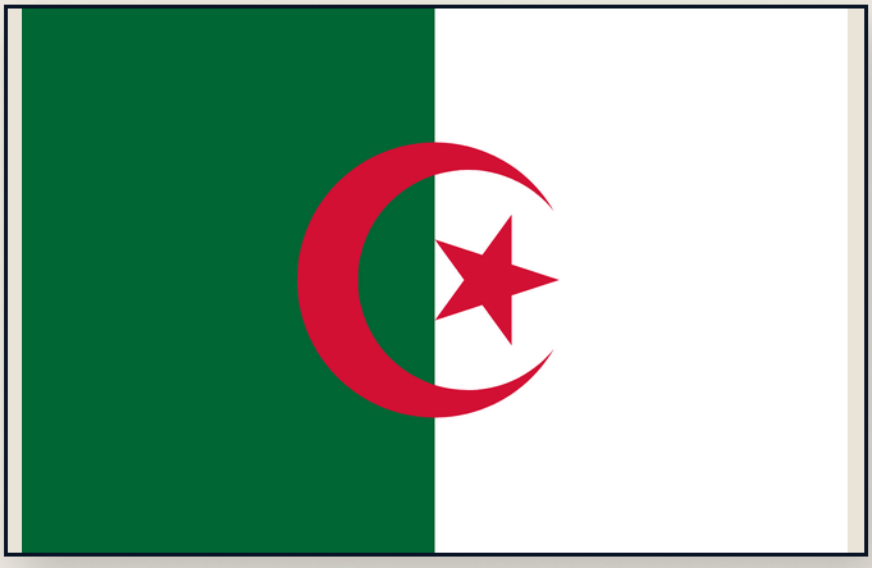
VOVE ID

ALGERIA



ALGERIA / DZ

KYC / KYB / AML

COMPLIANCE CHECKLIST

2026 EDITION

IMPLEMENTATION CHECKLIST / NOT LEGAL ADVICE

READ THIS FIRST

Algeria KYC, KYB, AML, CFT, CPF and Data Protection Compliance Checklist 2026

A source-backed 2026 implementation dataset for customer and business verification in Algeria. It incorporates Law No. 25-10's July 2025 AML/CFT/CPF amendments, the beneficial-owner register, current Banque d'Algerie controls, CTRF e-DS reporting, payment-service licensing, targeted financial sanctions and the personal-data framework as amended by Law No. 25-11.

Primary AML/CFT/CPF law	**Law No. 05-01, most recently amended by Law No. 25-10 of 24 July 2025**
Financial intelligence unit	**Cellule de Traitement du Renseignement Financier (CTRF)**
STR timing	**As soon as suspicion exists, including after execution when necessary; send supplemental information without delay**
STR method	**CTRF e-DS secure online platform and the prescribed CTRF declaration format**
Core AML retention	**At least 5 years from account closure, relationship end or transaction execution, according to record class**
Beneficial-owner register	**20% ownership or voting rights, then other control, then legal-representative fallback**
BO filing deadline	**Within 1 month after formation or registration and within 1 month after a relevant change**
Bank customer refresh	**At least annually for high risk; maximum 3 years for medium risk and 5 years for low risk under Instruction No. 04-2026**
Cross-border wires	**USD 1,000 equivalent threshold for full verified originator and beneficiary information under Instruction No. 04-2024**
Virtual assets	**Issuing, buying, selling, using, holding, trading, promoting, mining and operating exchange platforms are prohibited by Law No. 25-10**
Targeted sanctions	**Freeze or seize without delay and without prior notice; prevent funds or services being made available and notify the competent bodies**
FATF status	**Removed from increased monitoring on 19 June 2026**

Scope and legal framework

The principal preventive statute is Law No. 05-01 of 6 February 2005, as amended most recently by Law No. 25-10 of 24 July 2025. Decree No. 23-429 governs the public beneficial-owner register. Banque d'Algerie Regulation No. 24-03, amended by Regulation No. 25-14, and Instructions Nos. 03-2024, 04-2024 and 04-2026 add operational controls for their stated financial-sector scopes. Payment-service providers are authorised and accredited under Regulation No. 25-02. Personal data are governed by Law No. 18-07, as amended by Law No. 25-11.

FATF context

As at 16 July 2026, Algeria was no longer subject to FATF increased monitoring. FATF removed Algeria on 19 June 2026 after finding that it had completed the action plan adopted in October 2024, including work on risk-based supervision, beneficial ownership, suspicious reporting, targeted financial sanctions and risk-based NPO oversight. Algeria is expected to continue working with MENAFATF to sustain the improvements. Removal is a country-risk input, not an exemption from domestic enhanced due diligence or a reason to suppress institution-specific risk indicators.

IMPORTANT	This checklist is general regulatory information, not legal advice or a licence determination. It reflects sources reviewed on 16 July 2026. Confirm current gazetted law, sector rules, thresholds, filing mechanics and supervisor expectations with Algerian counsel and the competent authority before launch. Sector rules are labelled and must not be applied outside their stated scope. VOVE ID can support evidence collection, screening and audit trails, but the reporting entity remains responsible for risk decisions, customer acceptance, reports and regulatory compliance.

HOW TO USE THIS GUIDE

Turn each requirement into owned evidence

For every row, assign an owner, confirm whether the control applies, link the evidence, record gaps, and set a remediation date. A checked box is not evidence by itself.

01 / SCOPE	02 / DESIGN	03 / EVIDENCE	04 / REVIEW
Confirm institution, supervisor, product, customer and risk scope.	Map each obligation to a policy, system control or human review.	Retain the document, decision, timestamp, owner and rationale.	Test the control and update it when rules or risks change.

Checklist legend

CONTROL tells you what outcome to cover. IMPLEMENTATION ACTION translates that outcome into operational work. EVIDENCE suggests what an auditor or reviewer should be able to inspect. SOURCE points back to the primary rule or regulator guidance.

Minimum review record

Keep a compact decision record for each checklist row so a later reviewer can reconstruct what applied, who decided, and what evidence was inspected.

APPLICABILITY	OWNERSHIP	TRACEABILITY
Applicable, not applicable, or pending legal confirmation, with a short rationale.	Named control owner, reviewer, approval date and next review date.	Evidence link, source version, test result, gap status and remediation ticket.

Scope, authorities and regulated activities

Start with the entity, product and authority perimeter. The statute is cross-sector, while Banque d'Algerie and other supervisory instruments apply only within their defined scope.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
Law No. 05-01 covers financial institutions and the listed non-financial businesses and professions, including the expanded categories in Law No. 25-10.	Map every legal entity, product, channel and professional activity to the statutory reporting-person category and competent regulator before designing controls.	Signed perimeter memorandum, entity-product matrix, licence records and supervisor map.	Law No. 05-01, art. 4, as amended by Law No. 25-10
CTRF is the specialised financial-intelligence body and the exclusive recipient of suspicious transaction reports.	Assign controlled CTRF contacts, e-DS access, report-approval authority and an escalation route that remains available outside normal business hours.	CTRF reporting procedure, e-DS registration, user-access register and escalation roster.	Law No. 05-01, arts. 15 bis and 27; CTRF e-DS notice
Regulation No. 24-03 applies to banks, financial institutions and Algerie Poste. Regulation No. 25-14 extends proportionate AML/CFT/CPF duties to bureaux de change and payment-service providers.	Label every Banque d'Algerie control by sector and apply it only where the instrument places the entity within scope.	Sector applicability matrix, licence classification, approved control mapping and legal review.	Banque d'Algerie Regulations Nos. 24-03 and 25-14
A payment-service provider must be an Algerian company authorised and accredited by the Governor of Banque d'Algerie under Regulation No. 25-02; its registered office, payment platform and redundancies must be hosted in Algeria.	Do not offer regulated payment services before authorisation and accreditation. Confirm the service, capital, governance, hosting, safeguarding and operating perimeter in the application.	Authorisation and accreditation, application file, service map, hosting architecture and licence conditions.	Banque d'Algerie Regulation No. 25-02, arts. 1-4; Instructions Nos. 03-2025 and 06-2025

Governance, risk assessment and control ownership

Controls must follow documented ML, TF and proliferation-financing risk and be owned, tested and updated.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
Reporting persons must identify, assess, understand and mitigate ML, TF and proliferation-financing risks consistently with national and sector assessments.	Maintain enterprise, product, customer, geographic and delivery-channel risk assessments and link the results to onboarding, monitoring, EDD and sanctions controls.	Risk methodology, data inputs, assessment, mitigation plan and governance approval.	Law No. 05-01, arts. 5 bis to 5 bis 3, as amended by Law No. 25-10
Covered Banque d'Algerie institutions must maintain risk-based governance, customer-acceptance rules, internal controls, employee screening, training, compliance oversight and independent testing.	Assign accountable management and compliance roles, approve the control framework and test design and operating effectiveness on a risk-based schedule.	Appointments, charters, policies, training logs, monitoring plan, audit reports and remediation tracker.	Regulation No. 24-03; Instruction No. 03-2024
New products, technologies and non-face-to-face channels require a documented risk assessment and proportionate controls before launch.	Assess impersonation, fraud, cyber, privacy, sanctions and AML risks before enabling the product or channel; gate production on accepted residual risk.	Pre-launch risk assessment, threat model, vendor due diligence, test results and launch approval.	Instruction No. 03-2024; Regulation No. 24-03
Simplified vigilance is available only where a documented low risk is established and no suspicion exists; higher risk requires reinforced measures.	Define approval criteria, prohibited simplifications, evidence requirements and automatic escalation triggers for each risk tier.	Risk-tier policy, decision rules, approvals, samples and exception log.	Law No. 05-01, art. 5 bis 3; Instruction No. 04-2026

Natural-person CDD and failed verification

Identity must be verified from reliable independent evidence at every statutory trigger, with a documented outcome when verification fails.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
CDD is required when establishing a relationship, for occasional or linked transactions above the regulatory threshold, for qualifying occasional electronic transfers, whenever suspicion exists and whenever prior identity data are doubtful.	Configure relationship, transaction, aggregation, transfer, suspicion and refresh triggers. Keep numeric thresholds in a controlled regulatory register rather than hard-coding an unsupported universal amount.	CDD trigger matrix, threshold register, aggregation tests, workflow rules and exception reports.	Law No. 05-01, art. 7, as replaced by Law No. 25-10
Identify and verify each natural person and representative from reliable independent evidence, verify authority to act and understand the relationship's purpose, expected activity and economic profile.	Validate current official identity and address evidence, the mandate, expected flows, countries, counterparties and source of funds where appropriate.	Identity and authenticity results, mandate, customer profile, expected-activity baseline, source evidence and risk rationale.	Law No. 05-01, art. 7; Banque d'Algerie Instruction No. 04-2026
Anonymous or fictitious-name accounts are prohibited, and verification normally precedes activation or execution. Any permitted deferral must be low risk and tightly controlled. If customer or beneficial-owner identification cannot be completed, refuse or stop the relationship or transaction, close an existing account where required and consider an STR.	Default to pre-activation verification. Route failed or overdue CDD to decline, restriction or exit and require a recorded CTRF-reporting decision without tipping off the customer.	Account-opening rules, deferral approval, completion report, failure reason, decline or closure and STR decision.	Regulation No. 24-03, arts. 6, 17 and 19; Instruction No. 04-2026

KYB, commercial registry and beneficial ownership

Legal existence, authority and beneficial ownership are separate tests. Registry data must be reconciled with independent ownership and control evidence.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
For a legal person, obtain its legal name, form, registered office, NIF, NIS, statutes, commercial registration, licence, managers, shareholders or members, representatives and activities.	Collect current official formation and registry evidence, verify signatory authority and reconcile all material fields against independent sources.	CNRC extract, statutes, NIF/NIS, licence, management list, mandate and discrepancy log.	Banque d'Algerie Instruction No. 04-2026
Identify the natural person who ultimately owns or controls at or above the applicable threshold, then test control by other means and use the senior-management fallback only when no natural person is identified through the first two steps.	Trace every ownership layer, calculate direct and indirect interests, test factual and legal control and document any fallback.	Ownership chart, calculations, control analysis, source records and verified BO files.	Law No. 05-01, art. 7 bis, as replaced by Law No. 25-10; Instruction No. 03-2024
Decree No. 23-429 defines the register cascade as at least 20% of capital or voting rights, then factual or legal control, then the legal representative.	Apply the 20% register test accurately and do not stop at ownership where another person exercises effective control.	Percentage calculation, other-control analysis, legal-representative fallback and approval.	Executive Decree No. 23-429, art. 8
An Algerian legal person must declare each beneficial owner to CNRC within one month after formation or registration and within one month after a change, then keep a matching, continuously updated internal register for at least five years after expiry or dissolution. State-majority and public-law entities are outside Decree No. 23-429's scope.	File a separate declaration for every BO, reconcile it to the internal register and document any exemption before treating the entity as outside the decree.	CNRC submission and receipt, internal BO register, reconciliation, retention control and exemption analysis.	Law No. 05-01, art. 8 bis; Executive Decree No. 23-429, arts. 4-6 and 9-11; CNRC Sidjilcom

PEPs, enhanced due diligence and remote onboarding

Higher-risk and politically exposed relationships require additional evidence, accountable approval and closer monitoring.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
Determine whether a prospective or existing customer or beneficial owner is a domestic, foreign or international-organisation PEP, family member or close associate.	Screen before activation and continuously, resolve matches using reliable evidence and record the relationship and role analysis.	Screening result, match disposition, role evidence, relationship analysis and review date.	Law No. 05-01, art. 7 bis 1, inserted by Law No. 25-10
For a PEP relationship, take reasonable measures to establish source of funds and source of wealth, obtain approval from the legal person's decision-making body and apply enhanced continuous monitoring.	Collect and corroborate wealth and funds evidence, obtain approval before starting or continuing and configure enhanced review and monitoring.	Source-of-wealth and source-of-funds file, approval, monitoring plan and review history.	Law No. 05-01, art. 7 bis 1
High-risk relationships require additional information, reliable independent corroboration, more frequent refresh, closer monitoring and management approval. Under Instruction No. 04-2026, reviews are at least annual for high risk, within three years for medium risk and within five years for low risk.	Configure risk-based refresh clocks and event triggers, with overdue restrictions and documented approval for high-risk relationships.	Refresh policy, due-date configuration, completed reviews, event log and overdue dashboard.	Law No. 05-01, art. 7; Banque d'Algerie Instruction No. 04-2026
Non-face-to-face onboarding is a risk factor and does not reduce identification, verification, sanctions or PEP duties.	Use proportionate document-integrity, liveness or presence, device, fraud and manual-escalation controls and validate them before production.	Remote-onboarding standard, vendor assessment, performance tests, fraud cases and exception log.	Instruction No. 03-2024; Instruction No. 04-2026

Ongoing monitoring, STRs and prohibited disclosure

Monitoring must detect activity inconsistent with the known profile and route suspicion promptly and confidentially to CTRF.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
Conduct ongoing monitoring and keep customer and beneficial-owner information current throughout the relationship.	Compare activity with the customer's profile, purpose, risk and source of funds, and trigger refresh after material identity, ownership, activity or risk changes.	Monitoring scenarios, alert decisions, profile-change log, refresh history and governance metrics.	Regulation No. 24-03; Instruction No. 04-2026
Examine complex, unusually large, atypical or apparently purposeless activity and preserve the analysis.	Document the background, economic purpose, counterparties, funds flow, corroboration and final decision, including why an STR was or was not filed.	Investigation file, transaction data, supporting documents, decision and reviewer sign-off.	Regulation No. 24-03; Instruction No. 03-2024
Submit an STR to CTRF as soon as suspicion exists, even when the transaction cannot be suspended or was already executed. Report attempted activity and provide information that reinforces or refutes the suspicion without delay.	Timestamp suspicion formation, submit through the current CTRF route, preserve the receipt and send supplemental information promptly.	Suspicion timestamp, STR, e-DS receipt, case reference and supplemental submissions.	Law No. 05-01, art. 20; Regulation No. 24-03, arts. 25-27
CTRF's e-DS secure online platform is the current published electronic declaration route. Reports must use the prescribed CTRF form and content.	Register authorised users, test access, maintain the current form and confirm a contingency route with CTRF if e-DS is unavailable without delaying a legally urgent report.	e-DS registration, access test, current form, submission receipt and outage escalation record.	CTRF e-DS notice of 14 September 2025; Executive Decree No. 06-05
Do not disclose to the customer or a third party that an STR exists, what it contains or what action followed. CTRF may oppose a transaction for up to 72 hours, with any extension requiring judicial authority.	Restrict case access, use approved customer communications and implement CTRF opposition and release instructions exactly.	Access log, confidentiality script, hold timestamp, CTRF notice, court instruction and release record.	Law No. 05-01, arts. 17-18 and 32 bis; Regulation No. 24-03, art. 31

Payments, wires, agents and virtual assets

Payment and transfer controls are sector-specific. Preserve the distinction between PSP licensing, bank-transfer information and the statutory virtual-asset prohibition.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
A PSP may provide only services approved under Regulation No. 25-02. Virtual-asset issuance, purchase, sale, use, holding, trade, promotion, exchange platforms and mining are prohibited; covered institutions must block related activity and report it to CTRF.	Map each payment service and agent to the licence, prohibit virtual-asset products and configure detection, blocking and CTRF escalation.	Licence map, product and agent configuration, virtual-asset prohibition, blocked cases and CTRF receipt.	Regulation No. 25-02; Instruction No. 06-2025; Law No. 05-01, art. 6 bis; Regulation No. 24-03, art. 48, as amended
For cross-border electronic transfers of USD 1,000 equivalent or more, covered banks, financial institutions and Algerie Poste must obtain and verify the prescribed originator and beneficiary information.	Require complete payer and payee names, account or unique references and the additional verified originator data prescribed by the instruction before execution.	Payment-field matrix, verification record, message sample, rejection test and audit log.	Banque d'Algerie Instruction No. 04-2024
Below USD 1,000 equivalent, cross-border wires still require minimum originator and beneficiary data and risk-based treatment of missing information. No universal automatic cash-threshold report was verified; do not relabel occasional-CDD or cashless-payment thresholds as a CTRF cash report.	Configure wire minimum data, missing-data decisions and suspicious-wire escalation. Obtain authority confirmation before building any separate cash-threshold report.	Threshold register and tests, missing-data queue, decisions, STR receipt and authority confirmation where applicable.	Banque d'Algerie Instruction No. 04-2024; Law No. 05-01, art. 7; CTRF reporting index

8. TARGETED FINANCIAL SANCTIONS

Targeted financial sanctions

Targeted sanctions require immediate action independent of the ordinary STR decision path.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
Screen customers, beneficial owners, controllers, representatives, counterparties and transactions against the current UN consolidated list and Algeria's national terrorist list.	Screen at onboarding, before relevant transactions, on list changes and after material customer changes, including aliases, transliteration and ownership or control.	List inventory, update log, screening configuration, test results and match files.	Law No. 05-01, art. 20 bis 1; Executive Decrees Nos. 25-101, 25-102 and 25-103; Banque d'Algerie Guideline No. 01/2025
Freeze or seize covered funds and assets without delay and without prior notice and prevent funds, financial services or economic resources from being made available directly or indirectly.	Maintain an always-available legal and technical freeze path and do not wait for customer contact, an STR decision or transaction settlement.	Freeze procedure, system tests, incident timeline, decision record and asset register.	Law No. 05-01, art. 20 bis 1; Banque d'Algerie Guideline No. 01/2025
Notify CTRF, the Banking Commission and other competent bodies as required and follow the applicable confirmation, false-positive, delisting, unfreezing and asset-management procedures.	Use a controlled notification and escalation matrix and release property only on a valid authority instruction.	Notification, receipt, authority correspondence, false-positive analysis and release instruction.	Banque d'Algerie Guideline No. 01/2025; Executive Decrees Nos. 25-101 to 25-103
A sanctions match and an STR are distinct decisions: implement a mandatory freeze immediately, then assess suspicious reporting separately while preserving confidentiality.	Link but do not merge sanctions and STR cases; record the legal basis, decision owner, timing and information barriers for each.	Decision matrix, linked case records, access controls, STR assessment and audit trail.	Law No. 05-01, arts. 20 and 20 bis 1; Regulation No. 24-03

9. RECORDS, RETENTION AND AUTHORITY ACCESS

Records, retention and authority access

Records must support full reconstruction and be accessible to authorised authorities while remaining confidential.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
Keep customer identity and address documents for at least five years after account closure or relationship end, and transaction documents for at least five years after execution.	Map every AML record class to the correct retention event, preserve legal holds and prevent premature deletion.	Retention schedule, lifecycle configuration, legal-hold procedure and deletion test.	Law No. 05-01, art. 14; Regulation No. 24-03, art. 21
Retain CDD, beneficial-ownership, correspondence, account, transaction, wire, analysis and reporting information sufficient to reconstruct the relationship and operation.	Preserve source evidence, verification provenance, decisions, message data and changes in a searchable and tamper-evident archive.	Data-lineage map, immutable logs, sample reconstruction and remediation record.	Regulation No. 24-03, art. 21; Instructions Nos. 03-2024 and 04-2024
Professional secrecy cannot be invoked against CTRF for information requested within its mandate, but access to STR and sanctions records must remain tightly restricted.	Maintain an authenticated authority-response process, disclosure log and role-based access model for confidential case files.	Authority-request register, response package, access matrix, disclosure log and retrieval test.	Law No. 05-01, arts. 22 and 27

Privacy, biometrics and international transfers

AML necessity does not remove privacy duties. Identity and biometric processing needs a defined legal basis, authority formalities, security and controlled transfers.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
Map each personal-data purpose and complete the applicable prior ANPDP declaration or authorisation. AML necessity does not remove transparency, proportionality or security duties.	Record the legal basis and filing route for identity, biometric, transaction, screening and investigation data before production.	Processing inventory, legal-basis register, ANPDP filing or decision, privacy notice and purpose map.	Law No. 18-07, arts. 7-18; ANPDP declaration portal
Appoint a DPO, notify ANPDP, maintain controller and processor registers, secure data and assess biometric KYC. Incident rules are scope-specific: Law No. 25-11's five-day rule is not universal; Article 43 providers notify without delay and other controllers should confirm duties with ANPDP.	Maintain DPO, register, security, processor, biometric and incident controls; document the applicable breach rule and notification.	DPO notice, registers, security design, processor contract, biometric assessment, incident scope analysis and notice.	Law No. 18-07, arts. 38-43 and 41 bis to 41 bis 3; Law No. 25-11, arts. 45 bis 6-10
Commercial foreign transfers require ANPDP authorisation and adequate protection, subject to statutory exceptions and the restriction where public security or vital State interests would be harmed.	Map hosting and support locations, obtain the applicable approval and contract enforceable recipient safeguards.	Transfer map, ANPDP authorisation, adequacy assessment, contract, access controls and transfer log.	Law No. 18-07, arts. 44-45

Implementation and audit evidence pack

A defensible programme links each legal rule to configuration, testing, ownership and dated evidence.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
Run a documented pre-launch regulatory gate covering perimeter, licensing, CDD, BO, PEP, sanctions, monitoring, CTRF reporting, records, privacy, payments and prohibited virtual-asset activity.	Block production until accountable owners approve the control design and every material gap has an accepted remediation or launch condition.	Launch checklist, approvals, test pack, gap register and release decision.	Law No. 05-01 as amended; applicable Banque d'Algerie, CNRC and ANPDP instruments
Reliance, agents and outsourcing do not transfer the reporting entity's legal responsibility.	Assess each provider, contract immediate access and audit rights, test evidence retrieval, monitor performance and maintain an exit plan.	Due-diligence file, contract, data-access test, monitoring report, issue log and exit plan.	Law No. 05-01; Regulation No. 24-03; Regulation No. 25-02
Track legal and procedural changes from CTRF, Banque d'Algerie, CNRC, ANPDP, the Official Gazette, FATF and MENAFATF.	Assign source owners, review official updates on a controlled schedule and assess every change against policies, product rules and existing customers.	Legal inventory, dated monitoring log, impact assessments, implementation tickets and approvals.	Official CTRF, Banque d'Algerie, CNRC, ANPDP, JORADP and FATF publications
Independently test onboarding, BO, PEP, sanctions, payments, monitoring, STR, privacy and retention controls and preserve why each rule is implemented as configured.	Run risk-based monitoring and independent assurance, report material findings to governance and verify remediation to closure.	Control-to-law map, monitoring plan, audit report, issue register, closure evidence and release history.	Law No. 05-01, art. 5 bis 3; Regulation No. 24-03; Instruction No. 03-2024

SOURCES AND FURTHER READING

Verify against current official material

Primary law and regulator guidance control. Contextual VOVE ID reading is included to help teams operationalize the requirements and is not legal authority.

Laws and ordinances governing AML/CFT/CPF
CTRF · Official legislation index
Open official source

Law No. 05-01 on prevention and combating money laundering and terrorist financing
CTRF / Republic of Algeria · Primary legislation
Open official source

Law No. 25-10 amending Law No. 05-01
Official Gazette of Algeria · Primary amending legislation
Open official source

Executive Decree No. 23-429 establishing the beneficial-owner public register
Official Gazette of Algeria · Primary regulation
Open official source

Online beneficial-owner declaration service
Centre National du Registre du Commerce · Official registry service
Open official source

AML/CFT/CPF regulations
Banque d'Algerie · Official regulatory register
Open official source

Regulation No. 24-03 on AML/CFT/CPF prevention and control
Banque d'Algerie · Primary regulation
Open official source

Regulation No. 25-14 amending Regulation No. 24-03
Banque d'Algerie · Primary amending regulation
Open official source

Instruction No. 03-2024 on due-diligence obligations
Banque d'Algerie · Primary sector instruction
Open official source

Instruction No. 04-2026 on customer knowledge
Banque d'Algerie · Primary sector instruction
Open official source

Instruction No. 04-2024 on electronic transfers
Banque d'Algerie · Primary sector instruction
Open official source

Current AML/CFT/CPF guidelines
Banque d'Algerie · Official guidance register
Open official source

Guideline No. 01/2025 on targeted financial-sanctions freezes and seizures
Banque d'Algerie Banking Commission · Official sector guidance
Open official source

CTRF e-DS secure online suspicious-reporting platform
CTRF · Official reporting procedure
Open official source

Suspicious transaction declaration information and form
CTRF · Official reporting form
Open official source

Executive decrees including current 2025 targeted-sanctions instruments
CTRF · Official regulation index
Open official source

UN Security Council consolidated sanctions list
CTRF · Official sanctions-list access
Open official source

Algerian national terrorist list
CTRF · Official national-list access
Open official source

Law No. 18-07 on personal-data protection
Official Gazette of Algeria · Primary legislation
Open official source

Law No. 25-11 amending the personal-data law
Official Gazette of Algeria · Primary amending legislation
Open official source

ANPDP personal-data compliance portal
ANPDP · Official authority portal
Open official source

ANPDP processing-declaration portal
ANPDP · Official filing procedure
Open official source

Monetary and Banking Law No. 23-09
CTRF / Republic of Algeria · Primary legislation
Open official source

Regulation No. 25-02 on authorisation and accreditation of payment-service providers
Banque d'Algerie · Primary payment regulation
Open official source

Instruction No. 03-2025 on PSP authorisation and accreditation applications
Banque d'Algerie · Primary licensing instruction
Open official source

Instruction No. 06-2025 governing PSP activity and operations
Banque d'Algerie · Primary operating instruction
Open official source

Jurisdictions under increased monitoring, 19 June 2026
FATF · Official international status statement
Open official source

CTRF dissemination of the 19 June 2026 high-risk-country statements
CTRF · Official national dissemination
Open official source

Document control

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