VOVE ID

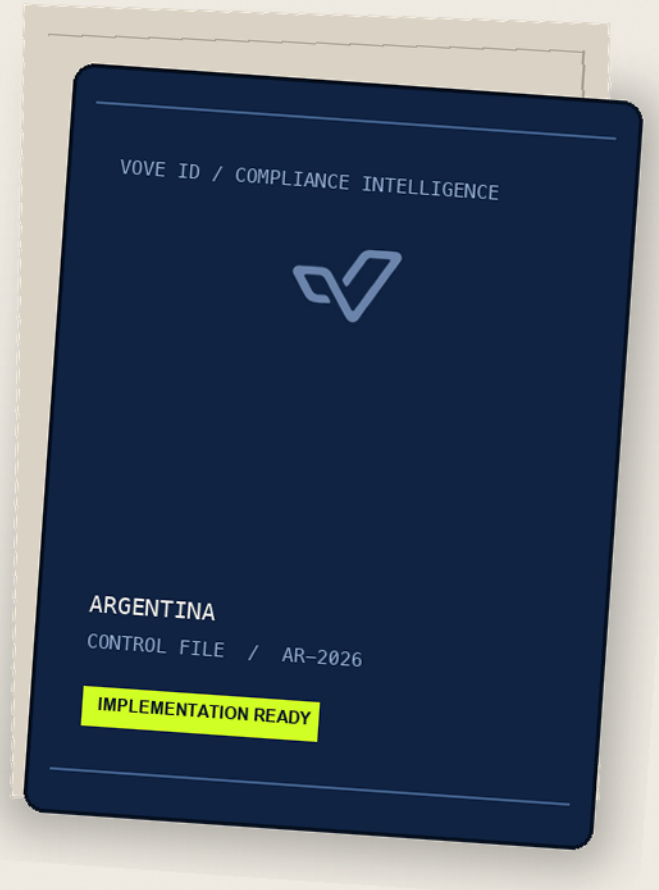
VOVE COUNTRY CONTROL FILE

KYC / KYB / AML

2026 EDITION

ARGENTINA

ARGENTINA / AR



KYC / KYB / AML

COMPLIANCE CHECKLIST

2026 EDITION

IMPLEMENTATION CHECKLIST / NOT LEGAL ADVICE

READ THIS FIRST

Argentina KYC, KYB & AML Compliance Checklist

An implementation-focused checklist for Argentina's risk-based AML/CFT/CPF regime. It maps the current Law 25,246 framework, the financial-sector rules in UIF Resolution 14/2023 as amended, beneficial-owner and PEP controls, suspicious reporting, targeted financial sanctions, company transparency, privacy, payments and virtual-asset licensing.

National FIU	**Unidad de Informacion Financiera (UIF) in the Ministry of Justice**
Core AML law	**Law 25,246, including the reforms made by Law 27,739 and later amendments**
Financial-sector rule	**UIF Resolution 14/2023, comprehensively amended by Resolution 199/2024**
ML suspicious report	**Without delay; for covered financial entities, within 24 hours after the suspicion decision and no later than 90 calendar days after the attempted or completed operation**
TF / PF report	**Without delay; the financial-entity rule uses 24 hours from the attempted or completed operation**
Retention	**At least 10 years under the current financial-entity rule, with different trigger dates for transaction and customer files**
AML beneficial owner	**Natural person with at least 10% capital or voting rights, or other final control; senior-manager fallback if no person is identified**
Cash control	**For covered financial entities, enhanced monitoring and depositor identification at 40 or more current minimum monthly wages, subject to stated exceptions**
Payments	**Payment service providers within the BCRA perimeter must register under the current PSP rules**
Virtual assets	**PSAVs are UIF reporting entities and require CNV registration and compliance with CNV General Resolution 1058/2025**
Privacy authority	**Agencia de Acceso a la Informacion Publica (AAIP) under Law 25,326**
FATF status	**FATF member and GAFILAT member; not on the FATF public call-for-action or increased-monitoring lists reviewed 1 August 2026**

Scope and legal framework

Law 25,246 establishes the national AML/CFT/CPF system, UIF, reporting-entity perimeter, CDD and suspicious-reporting duties; UIF obligations are sector-specific; Resolution 14/2023 as amended by Resolution 199/2024 is the principal implementation reference used here for financial and foreign-exchange entities; UIF Resolutions 112/2021, 35/2023 as amended by 192/2024, 207/2025 and 3/2026 supply cross-sector beneficial-owner, PEP, terrorism and proliferation controls; Law 27,739 added PSAVs, gatekeeper activities, the national beneficial-owner register and expanded AML/CFT/CPF definitions; Financial, securities, insurance, cooperative, payment and other regulated businesses must also apply their own licensing and supervisory rules

FATF context

Argentina has been a FATF member since 2000 and is also a GAFILAT member. The FATF/GAFILAT mutual evaluation published in December 2024 placed Argentina in enhanced follow-up, which is a technical follow-up process and is not the FATF 'grey list'. Argentina was not named on the FATF call-for-action or increased-monitoring public lists available and reviewed on 1 August 2026. Absence from a public list does not mean that country or customer risk is low.

IMPORTANT	General regulatory information, not legal advice, a licensing decision or a substitute for the operative Spanish text, sector rules, UIF portal instructions or regulator guidance. Reviewed 1 August 2026. Values linked to the Salario Minimo, Vital y Movil change; apply the current value and the exact sector rule. Confirm entity perimeter, reporting channel, threshold, deadline, registry access, privacy basis and later developments with qualified Argentine counsel and the competent authority before launch.

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 licensing

Argentina uses a national AML statute with UIF rules tailored to each reporting sector. Resolve the legal entity, activity and supervisor before applying any threshold or timetable.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
Persons and activities listed in article 20 of Law 25,246 are reporting entities and must register with UIF and perform the duties set by article 21 and the applicable sector resolution.	Classify every Argentine activity and legal entity against the current article 20 list, including financial, payment, securities, insurance, real-estate, professional and virtual-asset activities; register each covered entity and map its UIF rule.	Perimeter memorandum, activity map, UIF registration receipt, sector-resolution inventory, supervisor matrix and counsel approval.	Law 25,246 arts. 20-21; UIF Resolution 50/2011 as amended
Entities conducting habitual financial intermediation may not begin without prior BCRA authorization.	Separate banking or financial intermediation from payment, technology and commercial services; obtain BCRA authorization before carrying on an activity within Law 21,526.	Product legal analysis, BCRA application and authorization, register extract, conditions and launch sign-off.	Law 21,526 arts. 1-8
Payment service providers within the BCRA's current PSP categories must register and satisfy the current PSP rules.	Classify account, acquiring, initiation and other payment functions against the live BCRA consolidated PSP text; complete registration and do not imply that registration is a banking licence.	PSP classification, ARCA/BCRA filing receipts, live register extract, safeguarding and operational-control mapping.	BCRA consolidated rules for Payment Service Providers; BCRA PSP registration procedure
A PSAV within Law 25,246 must comply with the CNV registration and operating framework and is also a UIF reporting entity.	Test each exchange, transfer, custody, administration and financial-service feature against the statutory PSAV definition; obtain CNV registration and satisfy General Resolution 1058 before regulated operations.	Token and service analysis, CNV application, registration, policies, capital and governance evidence, UIF registration and launch approval.	Law 27,739 arts. 4, 20(13), 37-39; CNV General Resolution 1058/2025

2. GOVERNANCE AND RISK ASSESSMENT

Governance and risk assessment

Governance details differ by sector. The current financial-entity rule requires a documented risk-based system with accountable leadership, independent review, training and effective monitoring.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
Covered financial entities must maintain an entity-level AML/CFT/CPF risk assessment and submit the required technical report to UIF on the applicable cycle.	Assess customers, products, channels, geography, delivery methods and emerging risks; approve the method, remediate gaps and track the current filing date for the entity category.	Risk methodology, data sources, assessment, board approval, remediation log and UIF submission receipt.	UIF Resolution 14/2023 as amended, arts. 4-5
The governing body is responsible for approving and overseeing the prevention system and appointing a qualified primary and alternate compliance officer.	Document appointments, independence, authority, resources, access and escalation; keep UIF records current and manage temporary substitution and removal notices.	Board minutes, appointments, UIF acknowledgements, role charter, budget, access matrix and succession record.	UIF Resolution 14/2023 as amended, arts. 7-12
The prevention system must be independently tested and personnel must receive continuous, role-appropriate training.	Schedule internal audit and the applicable external independent review, track findings to closure and deliver annual plus role-specific training.	Audit plans and reports, reviewer registration, findings log, training materials, attendance and effectiveness tests.	UIF Resolution 14/2023 as amended, arts. 13, 18-19
Group policies and foreign operations must apply the more rigorous standard where local law permits, while documenting legal restrictions.	Set a group minimum, compare Argentine and host rules, apply the stronger control where permitted and escalate conflicts or data-transfer limits.	Group standard, country comparison, legal-conflict analysis, approvals, testing and exception register.	UIF Resolution 14/2023 as amended, arts. 6 and 15

Natural-person identification and failed CDD

Identification must use reliable evidence, cover representatives and support continuous understanding of the customer and expected activity.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
Financial entities must identify and verify natural-person customers using reliable documents, public registers or other trustworthy sources and retain the verification evidence.	Capture full name, identity document, nationality, birth date, civil status, tax or labour identifier, addresses and occupation; authenticate the evidence and bind it to the applicant.	Customer file, document images, source query, authentication and liveness results where used, timestamps and reviewer decision.	UIF Resolution 14/2023 as amended, arts. 21-22
An attorney, guardian, representative, guarantor or authorised operator must be identified and their legal authority verified.	KYC the acting person, obtain the mandate or authority document, confirm validity and scope and link the person to the correct customer and account permissions.	Representative KYC, power or mandate, verification source, authority analysis, permission record and expiry control.	UIF Resolution 14/2023 as amended, art. 22
Anonymous or fictitious-name accounts are prohibited, and CDD must occur before and during the relationship and for occasional transactions as required.	Prevent account creation without resolved identity, purpose and risk; configure ongoing reviews and event-driven refreshes.	Onboarding controls, customer purpose, expected activity, risk rating, refresh schedule, test results and exception log.	UIF Resolution 14/2023 as amended, art. 21
If required CDD cannot be completed, the financial entity must not start or continue the relationship and must assess whether to file a suspicious report.	Block onboarding or restrict and exit the relationship under a controlled process; preserve the reason, avoid tipping off and make a documented ROS decision.	System block, missing-information log, exit approval, communications, ROS decision and filing receipt where applicable.	UIF Resolution 14/2023 as amended, arts. 27 and 35

KYB, registries and beneficial ownership

KYB must distinguish the customer entity, authorised people, AML beneficial owners, corporate registers and the separate national beneficial-owner reporting regime.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
Financial entities must verify a legal person's existence, registration, tax identifier, addresses, activity, governing body, representatives and beneficial owners.	Obtain constitutive documents and current registry evidence, verify CUIT or equivalent, identify directors and representatives, and reconcile status and authority before activation.	Constitution and amendments, registry certificate, CUIT evidence, good-standing check, officer list, powers, reconciliation and approval.	UIF Resolution 14/2023 as amended, arts. 23-25
UIF Resolution 112/2021 treats a natural person with at least 10% capital or voting rights, or other direct or indirect final control, as a beneficial owner; if none is identified, the senior direction, administration or representative fallback applies.	Trace every ownership tier, calculate direct and indirect holdings, test voting and other control, document reasonable verification and use the fallback only after recording why no controlling natural person was found.	Ownership chart, cap tables, registry and source records, percentage calculations, control analysis, declarations, verification and fallback rationale.	UIF Resolution 112/2021 arts. 2-6
Changes to a reporting entity's own beneficial owners must be notified to UIF and the relevant control body within 30 calendar days.	Monitor ownership and control events, trigger a verified update and preserve the submission to each required authority.	Change alert, revised chart, verification, 30-day tracker, filings and acknowledgements.	UIF Resolution 112/2021 art. 7
Law 27,739 and ARCA General Resolution 5529/2024 implement the national Public Register of Beneficial Owners using information from current tax reporting regimes; corporate and provincial filings remain separate.	Maintain the applicable ARCA participation and beneficial-owner filings, corporate books and local registry records; reconcile them with AML CDD and do not treat register access as a substitute for verification.	ARCA filings, public-register result where access is lawful, shareholder or quota books, IGJ or provincial filings, discrepancy log and remediation.	Law 27,739 arts. 28-32; ARCA General Resolution 5529/2024; Law 19,550 arts. 5 and 213

PEPs, enhanced diligence and remote onboarding

PEP status is a risk factor rather than an automatic prohibition. Foreign PEPs and other high-risk customers require the measures specified by the current sector rule.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
Reporting entities must determine whether customers and beneficial owners are foreign, domestic, subnational, internati onal-organisation, family or close-associate PEPs under Resolution 35/2023 as amended by Resolution 192/2024.	Obtain the required declaration, verify it against reliable public and private sources, screen related persons, retain evidence and reassess when roles change.	PEP declaration, screening results, public-function evidence, relationship analysis, review date and change alert.	UIF Resolution 35/2023 as amended by Resolution 192/2024
High-risk customers require evidence of source of income, funds and wealth, additional purpose information, stronger monitoring and other proportionate controls; foreign PEPs are expressly high risk under the financial-entity rule.	Obtain senior approval where the applicable PEP rule requires it, corroborate wealth and funds, explain the relationship and intensify monitoring and refresh frequency.	Approval, source-of-wealth and source-of-funds pack, purpose, adverse-information review, monitoring plan and periodic review.	UIF Resolution 14/2023 as amended, arts. 27, 30-31; Resolution 35/2023 as amended
Non-face-to-face products require specific risk mitigation under Law 25,246 and the applicable sector standard.	Map the remote flow to the controlling rule, authenticate identity, test impersonation and presentation attacks, capture consent and provide an accessible fallback.	Remote-onboarding legal map, vendor due diligence, biometric and liveness testing, device signals, consent and manual-review record.	Law 25,246 art. 21(k); UIF Resolution 14/2023 as amended, arts. 21-22
Reliance on a third party does not transfer responsibility and is permitted only with immediate access to CDD information, prompt document access, adequate supervision and data protection.	Approve eligible third parties, contract for evidence and audit access, test retrieval, monitor performance and keep an exit plan.	Reliance assessment, contract, supervisor check, sample retrieval tests, monitoring, incidents and exit plan.	UIF Resolution 14/2023 as amended, art. 16

Monitoring, suspicious reporting and confidentiality

Suspicion-based reporting is separate from systematic reporting. Deadlines and report classes must be configured from the exact sector resolution and current UIF portal rules.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
Reporting entities must report attempted or completed suspicious facts or operations to UIF without delay and must not disclose the report or related action to the customer or third parties.	Operate confidential escalation, preserve the knowledge and decision timestamps, file through the UIF channel and restrict access to the report and supporting material.	Alert, investigation, timestamps, decision, ROS, acknowledgement, access log and confidentiality controls.	Law 25,246 arts. 21(b)-(c) and 22
Under the current financial-entity rule, an ML ROS is due within 24 hours after the entity concludes the operation is suspicious and no later than 90 calendar days after the attempted or completed operation.	Start the 90-day outer clock at the attempted or completed operation, document analysis milestones and file within 24 hours of the final suspicion decision.	Operation time, alert time, case chronology, decision time, filed report and UIF receipt.	UIF Resolution 14/2023 as amended, art. 40(c)(i)
The current financial-entity rule requires TF and proliferation reports within 24 hours of the attempted or completed operation, while cross-sector Resolutions 207/2025 and 3/2026 require relevant reports and measures without delay.	Escalate TF and PF indicators immediately, use the applicable report type, coordinate the required freeze action and never wait for an ordinary ML investigation clock.	Indicator, operation time, escalation, sanctions result, report, acknowledgement, freeze record and authority communications.	UIF Resolution 14/2023 as amended, art. 40(c)(ii)-(iii); UIF Resolutions 207/2025 and 3/2026
Systematic reports are report- and sector-specific and do not replace a ROS.	Maintain a live inventory of UIF Resolution 70/2011 report types, current threshold updates and filing windows for the entity; separately evaluate the same activity for suspicion.	Report inventory, data lineage, calendar, submissions, rejection corrections, reconciliations and parallel ROS decisions.	UIF Resolutions 70/2011 and 78/2025; applicable sector resolution

Payments, wires, cash and agents

Payment controls combine BCRA perimeter rules with UIF CDD, monitoring and transfer-information obligations.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
Electronic transfers must carry accurate originator and beneficiary information through the payment chain and comply with BCRA rules.	Capture and validate required party and account information, preserve it with the message, detect missing data and define reject, suspend or repair handling.	Message schema, validation rules, samples, exception queue, repair record and retention mapping.	UIF Resolution 14/2023 as amended, art. 41; applicable BCRA transfer rules
Financial entities must apply enhanced monitoring to cash deposits and identify the depositor for deposits at or above 40 current minimum monthly wages, subject to the rule's credential and collection-account treatment.	Parameterise the current SMVM value, aggregate and monitor cash activity, identify the person depositing and the third party for whom the deposit is made, and document any stated exception.	SMVM source and effective date, threshold configuration, depositor KYC, third-party data, cash alerts and exception rationale.	UIF Resolution 14/2023 as amended by Resolution 78/2025, art. 42
Payment and account services must be delivered only within the legal entity's BCRA registration or authorization and must satisfy safeguarding, information-security and customer-protection requirements in the current rules.	Map each function to the BCRA PSP category, keep customer funds and operational funds separated as required, monitor outsourced processors and reconcile balances.	BCRA status, product map, safeguarding accounts, daily reconciliations, security controls, outsourcing register and incidents.	BCRA consolidated rules for Payment Service Providers
Outsourcing or use of agents does not remove the regulated entity's responsibility for AML, customer information, service continuity and evidence access.	Perform due diligence, define permitted activities, train and monitor agents or vendors, contract for audit and regulator access and maintain termination controls.	Vendor or agent file, contract, control map, training, monitoring results, complaints, incidents and exit record.	UIF Resolution 14/2023 as amended, arts. 6, 15-16; applicable BCRA rules

8. TARGETED FINANCIAL SANCTIONS

Targeted financial sanctions

Argentina combines UN designations, the RePET domestic register and UIF administrative-freeze procedures. Screening alone is not the legal outcome.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
Reporting entities must screen customers, beneficial owners and operations against applicable UN lists and RePET and apply the current UIF terrorism-financing procedure.	Screen at onboarding, continuously and on list updates; resolve aliases and ownership or control; preserve all potential-match analysis.	List sources and timestamps, screening configuration, match analysis, ownership review, decision and audit trail.	Law 25,246 art. 14(11); Decree 918/2012 as amended; UIF Resolution 207/2025
For the circumstances defined by Resolution 207/2025, reporting entities must freeze without delay and without prior notice, immediately inform UIF and file the terrorism-financing report.	Block movement or availability immediately, prevent indirect access, send the required report and communication and follow UIF or judicial instructions.	Match time, freeze time, affected assets, blocked attempts, RFT, notification, acknowledgement and legal review.	UIF Resolution 207/2025 arts. 1 and 3
After notification of a UIF administrative freeze, the entity must check its customer base, immobilise covered assets and report results within 24 hours.	Run a full retrospective and current search, identify direct, indirect, joint or controlled assets, immobilise them and return the result within the deadline.	Notification time, population searched, query, results, freeze ledger and 24-hour response receipt.	UIF Resolution 207/2025 art. 4
Resolution 3/2026 establishes immediate reporting and freezing procedures for proliferation-financing designations.	Maintain DPRK and other operative proliferation-list coverage, screen ownership and control, freeze without delay where required and use the dedicated FP report route.	List inventory, update log, screening and control analysis, freeze time, FP report and authority communications.	UIF Resolution 3/2026

9. RECORDS AND REGULATOR ACCESS

Records and regulator access

Retention must preserve reconstruction, decision provenance and rapid access. The financial-entity rule uses separate clocks for operations and customer files.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
Financial entities must keep operation documents for at least 10 years from the operation and make them sufficient to reconstruct individual transactions.	Retain amount, currency, parties, instructions, messages, approvals and execution evidence in protected physical or digital form.	Retention schedule, sample reconstructed transaction, immutable logs, access controls, backup and destruction hold.	UIF Resolution 14/2023 as amended, art. 17(a)
Customer, beneficial-owner, CDD, accounting and commercial-correspondence records must be kept for at least 10 years from customer exit or the last transaction, whichever is later, subject to the stated foreign-exchange treatment.	Calculate the later trigger, include analysis and verification outputs, suspend destruction for investigations and document the sector-specific exception.	Customer timeline, trigger calculation, file manifest, legal holds, archive tests and destruction approvals.	UIF Resolution 14/2023 as amended, art. 17(b)
Digital records must be protected against unauthorised access and backed up in the same type of medium.	Encrypt records, restrict and review access, maintain resilient backups, test restoration and log exports to authorities.	Security design, access reviews, backup reports, restore tests, incident logs and evidence-delivery record.	UIF Resolution 14/2023 as amended, art. 17
The entity must be able to answer competent-authority requests within the required time.	Maintain a request protocol, legal review, complete evidence index, secure delivery path and chain of custody.	Request register, search log, approval, production index, delivery receipt and chain-of-custody record.	Law 25,246 arts. 14 and 21; UIF Resolution 14/2023 as amended, art. 17(c)

Privacy, biometrics and international transfers

AML processing and privacy obligations apply together. A statutory reporting duty does not authorise unrelated reuse or weak security.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
Law 25,326 requires personal data to be adequate, relevant, accurate, secure and processed for legitimate stated purposes, with consent unless a legal exception applies.	Map each KYC data field to purpose and legal basis, provide the required notice, minimise collection, correct inaccuracies and restrict secondary use.	Data inventory, legal-basis matrix, privacy notice, consent where relied on, accuracy controls, access and correction workflow.	Law 25,326 arts. 4-11
Sensitive data, including biometric data when it reveals protected characteristics or is used as a uniquely identifying template, requires heightened purpose, access and security controls.	Document necessity, choose the least intrusive method, separate templates from identity data, encrypt them, restrict access and define deletion and fallback.	Necessity assessment, biometric design, vendor terms, consent or legal basis, encryption, access reviews, deletion tests and fallback results.	Law 25,326 arts. 2, 7 and 9; AAIP security guidance
International transfers to destinations without Argentine adequacy require an applicable statutory exception or appropriate safeguards such as the approved model clauses.	Identify every destination and onward transfer, check the AAIP adequacy list, execute the correct safeguard and monitor importer and subprocessors.	Transfer map, adequacy check, model clauses or exception analysis, importer assessment, subprocessor list and review log.	Law 25,326 art. 12; AAIP Disposition 60-E/2016 as amended; AAIP international-transfer guidance
Controllers must implement technical and organisational security appropriate to the data and prevent unauthorised access, alteration, disclosure or destruction.	Apply encryption, least privilege, logging, secure development, vendor controls and a tested incident-response process; evaluate voluntary and sector incident notices.	Security risk assessment, control tests, access logs, penetration results, incident plan, exercises and notification decisions.	Law 25,326 art. 9; Decree 1558/2001; applicable BCRA or CNV security rules

11. PRACTICAL EVIDENCE PACKS

Practical evidence packs

A defensible programme must reproduce what the institution knew, why a control applied and when each decision occurred.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
Each onboarding decision should be reproducible from authoritative source evidence.	Bundle identity, KYB, ownership, authority, screening, purpose, risk, approvals and exceptions under a stable customer identifier.	Timestamped onboarding pack with source URLs, query results, hashes, reviewer and final decision.	Implementation control supporting Law 25,246 art. 21 and the applicable sector resolution
Every monitoring alert must show the scenario, data, analysis, decision and reporting chronology.	Preserve model version, inputs, related activity, investigator steps, rationale, decision and any report receipt.	Alert case, model and rule version, linked transactions, notes, approvals, ROS or dismissal and quality review.	UIF Resolution 14/2023 as amended, arts. 37-40
Thresholds and deadlines must remain linked to the current rule and effective value.	Maintain a legal-parameter register for SMVM-linked controls, UIF reports, retention clocks, registry updates and sanctions responses; require tested change approval.	Parameter register, source snapshot, effective date, change ticket, test cases, deployment and post-change review.	UIF Resolutions 14/2023, 78/2025, 112/2021, 207/2025 and 3/2026
Launch approval must confirm licensing, AML, sanctions, privacy, outsourcing and evidence readiness together.	Use a cross-functional go-live gate and block release for unresolved legal perimeter, data flow, reporting or sanctions defects.	Signed launch checklist, legal opinions, control tests, residual-risk acceptance and rollback plan.	Implementation control; applicable BCRA, CNV, UIF and AAIP requirements

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.

Law 25,246 - consolidated AML/CFT/CPF framework
Argentina.gob.ar / Infoleg · Primary legislation
Open official source

UIF Resolution 14/2023 - consolidated financial-entity rule
Argentina.gob.ar / Infoleg · Primary regulation
Open official source

UIF Resolution 199/2024 - amendments to Resolution 14/2023
Argentina.gob.ar / Infoleg · Primary regulation
Open official source

UIF Resolution 112/2021 - beneficial-owner measures
Argentina.gob.ar / Infoleg · Primary regulation
Open official source

UIF Resolution 35/2023 - PEP regime, consolidated
Argentina.gob.ar / Infoleg · Primary regulation
Open official source

UIF Resolution 192/2024 - PEP amendments
Argentina.gob.ar / Infoleg · Primary regulation
Open official source

UIF Resolution 207/2025 - terrorism reporting and freezing
Argentina.gob.ar / Infoleg · Primary regulation
Open official source

UIF Resolution 3/2026 - proliferation reporting and freezing
Argentina.gob.ar / Infoleg · Primary regulation
Open official source

Decree 918/2012 - consolidated administrative-freeze framework
Argentina.gob.ar / Infoleg · Primary regulation
Open official source

UIF cross-sector resolutions directory
Unidad de Informacion Financiera · Official regulator directory
Open official source

Law 27,739 - 2024 AML reform, beneficial-owner register and PSAV regime
Argentina.gob.ar / Infoleg · Primary legislation
Open official source

ARCA General Resolution 5529/2024 - Public Register of Beneficial Owners
Argentina.gob.ar / Infoleg · Primary regulation
Open official source

ARCA General Resolution 4697/2020 - participation and beneficial-owner reporting, consolidated
Argentina.gob.ar / Infoleg · Primary regulation
Open official source

Law 19,550 - General Companies Law, consolidated
Argentina.gob.ar / Infoleg · Primary legislation
Open official source

IGJ beneficial-owner filing guidance
Inspeccion General de Justicia · Official registry guidance
Open official source

Law 21,526 - Financial Entities Law, consolidated
Argentina.gob.ar / Infoleg · Primary legislation
Open official source

BCRA consolidated Payment Service Provider rules
Banco Central de la Republica Argentina · Primary regulator rulebook
Open official source

BCRA PSP registration procedure
Banco Central de la Republica Argentina · Official regulator procedure
Open official source

CNV General Resolution 1058/2025 - PSAV framework
Comision Nacional de Valores · Primary regulation
Open official source

CNV regulatory directory - PSAV rules
Comision Nacional de Valores · Official regulator directory
Open official source

Law 25,326 - Personal Data Protection Law, consolidated
Argentina.gob.ar / Infoleg · Primary legislation
Open official source

AAIP international-transfer guidance and adequacy list
Agencia de Acceso a la Informacion Publica · Official regulator guidance
Open official source

AAIP Disposition 60-E/2016 - model transfer clauses, consolidated
Argentina.gob.ar / Infoleg · Primary regulation
Open official source

Argentina country page and 2024 mutual evaluation
Financial Action Task Force · Authoritative international assessment
Open official source

FATF black and grey lists
Financial Action Task Force · Authoritative current status
Open official source

Document control

Version 1.0 / Published 1 August 2026 / Last reviewed 1 August 2026 / Owner: VOVE ID Compliance Research

General regulatory information, not legal advice, a licensing decision or a substitute for the operative Spanish text, sector rules, UIF portal instructions or regulator guidance. Reviewed 1 August 2026. Values linked to the Salario Minimo, Vital y Movil change; apply the current value and the exact sector rule. Confirm entity perimeter, reporting channel, threshold, deadline, registry access, privacy basis and later developments with qualified Argentine counsel and the competent authority before launch.