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KYC / KYB / AML

2026 EDITION

# BOLIVIA

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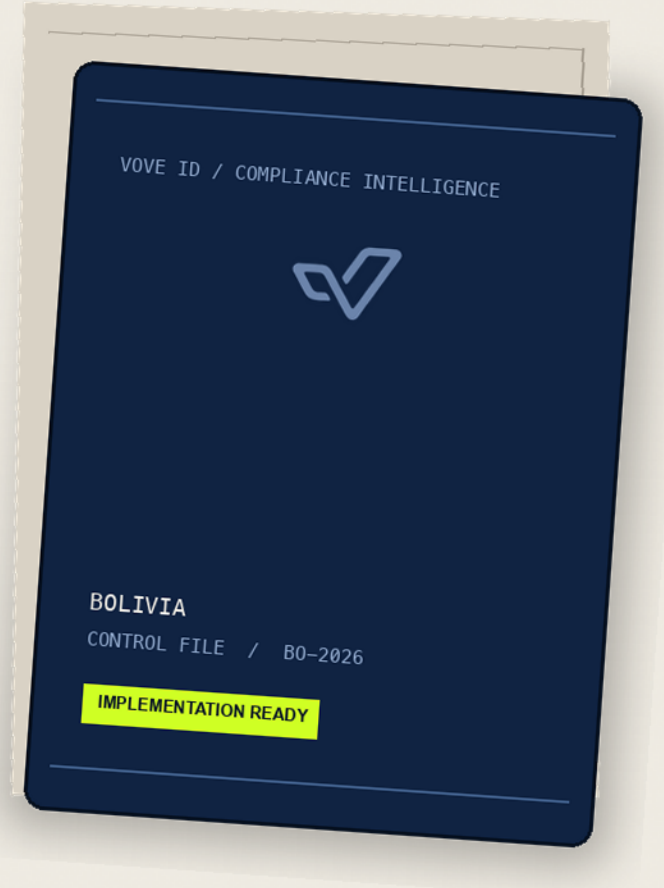


KYC / KYB / AML

# COMPLIANCE CHECKLIST

**2026 EDITION**

IMPLEMENTATION CHECKLIST / NOT LEGAL ADVICE

READ THIS FIRST

# Bolivia KYC, KYB & AML Compliance Checklist

An implementation-focused checklist for Bolivia's sector-based AML/CFT/CPF framework. It maps the current UIF and ASFI perimeter, the 2026 financial-intermediary instruction, customer and beneficial-owner controls, suspicious reporting, targeted financial sanctions, company transparency, privacy, payments and virtual-asset obligations.

| | |
|---|---|
| National FIU | **Unidad de Investigaciones Financieras (UIF), a decentralised entity under the Ministry of Economy and Public Finance** |
| Core framework | **Criminal Code article 185 bis, Law 393, Law 262 and Supreme Decree 4904, plus sector-specific UIF instructions** |
| Banking-sector rule | **UIF Administrative Resolution 016/2026, amended by Resolution 050/2026** |
| Suspicious report | **For financial intermediaries, promptly and within 24 hours after classification as suspicious; no minimum amount** |
| Financial-sector retention | **At least 10 years after the transaction, relationship end or occasional transaction, depending on record type** |
| Financial-sector beneficial owner | **At least 20% direct or indirect ownership, then control and senior-management fallbacks** |
| Former PEP period | **The 2026 financial-intermediary instruction retains PEP status for five years after office** |
| Company registry | **SEPREC administers the Registry of Commerce and a beneficial-owner declaration process** |
| Financial licensing | **Mass and habitual financial activities require prior ASFI authorisation under Law 393** |
| Virtual assets | **UIF designated PSAVs as reporting entities in 2025; registration and the live sector instruction must be confirmed** |
| Privacy | **Constitutional privacy and habeas-data rights, Supreme Decree 1793 article 56 and sector confidentiality rules; no single comprehensive private-sector statute** |
| FATF status | **Subject to FATF increased monitoring since June 2025; action-plan status reviewed 4 August 2026** |

## Scope and legal framework

Criminal Code article 185 bis criminalises legitimisation of illicit gains; Law 1768 created the UIF; Law 393 governs financial services and establishes UIF and ASFI powers, licensing and consumer confidentiality; Supreme Decree 4904 regulates UIF powers and the obligations of designated reporting entities; UIF Resolution 016/2026, as amended by Resolution 050/2026, is the principal current rule used here for financial intermediaries; Law 262 and its implementing instruments govern preventive freezing for terrorism-related UN designations; Sector-specific UIF rules must be applied separately for securities, insurance, gaming, notaries, precious metals, payment providers and virtual-asset service providers

## FATF context

Bolivia is a GAFILAT member. FATF added Bolivia to increased monitoring in June 2025 after the 2023 mutual evaluation and 2024 enhanced-follow-up work. The FATF action plan includes risk understanding, beneficial ownership, investigations and prosecutions, confiscation, sanctions and targeted-financial-sanctions effectiveness. Increased monitoring is not a call for enhanced due diligence in every case and does not itself require blanket de-risking. Status and action-plan wording were reviewed on 4 August 2026 and must be rechecked before reliance.

| IMPORTANT | General regulatory information, not legal advice, a licensing decision or a substitute for the operative Spanish text, sector instruction, CARONTE procedures or regulator guidance. Reviewed 4 August 2026. The detailed 20% beneficial-owner test, 24-hour post-classification ROS deadline, five-year former-PEP period and ten-year retention rules cited here are from the 2026 financial-intermediary instruction and must not be applied to another sector without checking its current UIF instruction. Confirm perimeter, registration, reporting channel, thresholds, data-processing basis and later FATF/UIF developments with qualified Bolivian 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

Bolivia designates reporting entities by law and UIF instruments. Resolve the exact activity, entity and supervisor before treating any sector rule as mandatory.

| CONTROL | IMPLEMENTATION ACTION | EVIDENCE | SOURCE |
|---|---|---|---|
| **Persons designated by law or UIF must apply the applicable AML/CFT/CPF instruction and report suspicious operations to UIF.** | Classify every entity and activity against the current UIF sector directory; register the reporting entity, responsible officer and analysts through the current UIF system before regulated operations. | Perimeter memo, UIF designation, CARONTE registration, responsible-officer record, instruction inventory and counsel approval. | Law 393 art. 495; Supreme Decree 4904 arts. 10 and 15; UIF Resolution 48/2025 |
| **Mass and habitual financial intermediation or reserved financial services require prior ASFI authorisation.** | Separate lending, deposit-taking, payment, exchange, remittance, securities and technology functions; obtain the required constitution and operating authorisations before launch. | Product analysis, ASFI application and authorisation, licence conditions, public-register extract and launch approval. | Law 393 arts. 6, 19 and 486-490 |
| **Financial intermediaries must comply with UIF Resolution 016/2026 as amended, while other sectors use their own current instructions.** | Map each legal entity to the live sector text and effective date; do not copy banking thresholds or deadlines into a non-bank programme. | Entity-rule matrix, effective-date check, change log and board approval. | UIF Resolution 016/2026; UIF Resolution 050/2026; UIF external-regulations directory |
| **PSAVs are UIF-designated reporting entities and payment services remain subject to the applicable BCB, ASFI and UIF perimeter.** | Classify every virtual-asset and payment function, confirm current UIF registration/instruction and obtain any BCB or ASFI approval before offering it. | Service taxonomy, legal advice, UIF registration, regulatory correspondence, approvals and launch gate. | UIF Resolution 19/2025; Law 393; BCB payment-services regulation |

# Governance and risk assessment

The 2026 financial-sector instruction requires an institution-wide risk system, accountable governance and independent assurance.

| CONTROL | IMPLEMENTATION ACTION | EVIDENCE | SOURCE |
|---|---|---|---|
| **A financial intermediary must identify, measure, control, monitor and disclose its LGI/FT/FPADM risks.** | Assess customers, products, channels, geography, delivery methods and emerging risks; approve risk appetite and remediation. | Methodology, risk assessment, data, board minutes, control map and remediation log. | UIF Resolution 016/2026 arts. 21-30 |
| **The board or equivalent and senior management must oversee the prevention system and a qualified compliance function.** | Document authority, independence, resources, direct access, appointments, succession and escalation. | Governance charter, appointments, UIF notices, budget, reporting packs and conflicts register. | UIF Resolution 016/2026 arts. 8-20 |
| **Policies, procedures, training and internal and external assurance must be maintained and updated.** | Approve the manual, deliver role-based annual training, test effectiveness and track findings to verified closure. | Manual, training plan and attendance, tests, audit reports, findings and closure evidence. | UIF Resolution 016/2026 arts. 18-20 and 59-65 |
| **Group controls and outsourced processes do not remove the Bolivian entity's responsibility.** | Map group data sharing and vendor roles, preserve confidentiality, test delegated controls and escalate legal conflicts. | Group standard, contracts, consent or authority analysis, control testing and exception register. | UIF Resolution 016/2026 arts. 43, 50 and 67 |

3. NATURAL-PERSON IDENTIFICATION AND FAILED CDD

# Natural-person identification and failed CDD

CDD begins before the relationship and continues through monitoring, using reliable customer and independent information.

| CONTROL | IMPLEMENTATION ACTION | EVIDENCE | SOURCE |
|---|---|---|---|
| **Financial intermediaries must identify and verify customers, users and beneficial owners before the relationship or transaction.** | Capture required identity, address, occupation, income and contact fields; authenticate reliable evidence and bind it to the applicant. | Application, identity images, source checks, authentication results, timestamps and reviewer decision. | UIF Resolution 016/2026 arts. 32-34 |
| **CDD must establish purpose, expected activity and risk and be refreshed on doubt, suspicion and specified occasional activity.** | Record purpose and profile, set risk-based refreshes and trigger reviews for inconsistencies, suspicion and material change. | Purpose statement, profile, rating, refresh calendar, event alerts and review history. | UIF Resolution 016/2026 arts. 32-33 and 51 |
| **Representatives and authorised operators must be identified and their authority verified.** | KYC the acting person, validate the mandate and scope, and link permissions to the correct customer. | Representative KYC, power, registry check, permission record and expiry control. | UIF Resolution 016/2026 arts. 34-38 |
| **CDD difficulty, refusal, false information or unverifiable funds must trigger escalation and a documented ROS decision.** | Prevent anonymous or fictitious onboarding, restrict the case, avoid tipping off and decide whether to report or exit. | System block, missing-information log, escalation, decision, exit approval and ROS receipt where filed. | UIF Resolution 016/2026 arts. 56-58 |

# KYB, registries and beneficial ownership

KYB must reconcile legal existence, authority, ownership, control, the AML test and the separate SEPREC declaration.

| CONTROL | IMPLEMENTATION ACTION | EVIDENCE | SOURCE |
|---|---|---|---|
| **A legal-person customer must be identified through reliable formation, registration, tax, governance and representative evidence.** | Obtain current SEPREC or competent-register evidence, constitution, NIT, addresses, activity, directors and powers before activation. | Registry certificate, formation documents, NIT, governance list, powers, reconciliation and approval. | UIF Resolution 016/2026 arts. 35-38; Commercial Code |
| **For financial intermediaries, natural persons with at least 20% direct or indirect ownership must be identified and reasonably verified.** | Trace every tier, calculate holdings and collect the instruction's minimum beneficial-owner data. | Ownership chart, cap tables, calculations, source records, declarations and verification. | UIF Resolution 016/2026 art. 39(I)-(III) |
| **If ownership does not identify a beneficial owner, financial intermediaries must identify natural-person control and then the relevant senior manager after reasonable measures.** | Test voting, contractual and other control; record exhausted measures before using the senior-manager fallback. | Control analysis, information requests, verification attempts, fallback rationale and approval. | UIF Resolution 016/2026 art. 39(IV)-(VI) |
| **Commercial entities must maintain their SEPREC registration and provide beneficial-owner declarations through the current registry process.** | Complete the applicable incorporation, renewal and change filings; reconcile SEPREC declarations with AML files and investigate discrepancies. | Commercial registration, renewal, beneficial-owner declaration, receipts, discrepancy log and remediation. | Commercial Code art. 30; Supreme Decree 4596; SEPREC Resolution 494/2024 and current guidance |

# PEPs, enhanced diligence and remote onboarding

PEP controls are risk-sensitive, with mandatory intensified measures for foreign PEPs under the financial-sector instruction.

| CONTROL | IMPLEMENTATION ACTION | EVIDENCE | SOURCE |
|---|---|---|---|
| **Financial intermediaries must determine whether customers and beneficial owners are PEPs using reliable information.** | Screen at onboarding and at least semi-annually, capture family and close-associate relationships and retain the basis. | Declaration, screening, public-source evidence, relationship analysis, semi-annual review and alerts. | UIF Resolution 016/2026 art. 54 |
| **Foreign PEPs are high risk; high-risk domestic or internatio nal-organisation PEPs require intensified measures.** | Obtain senior-management approval, establish source of wealth and funds and apply intensified monitoring. | Approval, source pack, purpose, monitoring plan, reviews and escalation. | UIF Resolution 016/2026 art. 54(II)-(IV) |
| **The financial-sector instruction applies PEP measures to specified family and close associates and retains former-PEP status for five years.** | Encode the defined relationship scope and five-year rule, then remove status only on reliable evidence that it no longer applies. | Relationship map, role dates, rule configuration, review evidence and removal approval. | UIF Resolution 016/2026 art. 54(V)-(VI) |
| **Remote onboarding must achieve reliable identification and verification and manage impersonation, fraud and privacy risk.** | Authenticate documents and person, test liveness where proportionate, secure the flow and provide a manual fallback. | Remote-flow design, vendor diligence, attack testing, consent or authority record and manual review. | UIF Resolution 016/2026 arts. 32-34; Supreme Decree 1793 art. 56 |

# Monitoring and suspicious reporting

Suspicion is reported regardless of amount. Sector timing must be taken from the controlling instruction.

| CONTROL | IMPLEMENTATION ACTION | EVIDENCE | SOURCE |
|---|---|---|---|
| **Financial intermediaries must continuously monitor transactions against customer knowledge, activity, risk and source of funds where needed.** | Design risk-based scenarios, reconcile complete data, investigate alerts promptly and tune on observed risk. | Scenario inventory, data lineage, alert cases, tuning, validation and governance. | UIF Resolution 016/2026 arts. 28, 33 and 56 |
| **A suspicious attempted or completed operation must be reported to UIF without a minimum amount.** | Document reasonable grounds, preserve supporting material and file through the current UIF system. | Case analysis, decision, electronic ROS, attachments, timestamp and acknowledgement. | UIF Resolution 016/2026 arts. 57-58 |
| **For financial intermediaries, the ROS must be sent promptly and within 24 hours after classification as suspicious.** | Timestamp classification, use a deadline control and escalate any portal or evidence issue before expiry. | Decision timestamp, 24-hour timer, submission receipt, outage evidence and escalation. | UIF Resolution 016/2026 art. 57(I) |
| **ROS information and supporting material are confidential and must not be disclosed to customers, shareholders or third parties.** | Restrict access, separate customer communications from reporting, and train personnel against tipping off. | Access list, confidentiality acknowledgements, communications review, training and incident log. | UIF Resolution 016/2026 art. 67; Supreme Decree 4904 art. 11 |

# Payments, wires, thresholds and agents

Payment, wire and threshold controls are product- and sector-specific; there is no universal transaction-report threshold in this report.

| CONTROL | IMPLEMENTATION ACTION | EVIDENCE | SOURCE |
|---|---|---|---|
| **Electronic transfers must carry and retain the information required by the 2026 financial-sector instruction and applicable payment rules.** | Map ordering and beneficiary fields, reject or investigate deficient transfers and preserve end-to-end data. | Message schema, validation rules, exception cases, repair history and retention test. | UIF Resolution 016/2026 arts. 45-49; BCB payment-services regulation |
| **BCB regulates payment services, electronic instruments, clearing and settlement, while ASFI authorises covered financial providers.** | Classify wallet, acquiring, switching, remittance and payment functions and obtain each required approval or no-objection. | Perimeter memo, BCB/ASFI correspondence, authorisation, technical certification and change approvals. | Law 393; BCB Resolution 079/2022 and current amendments |
| **Any cash, occasional-transaction or systematic report threshold must be taken from the current sector instruction and parameterised with its exact aggregation rule.** | Maintain a source-linked parameter register; do not treat a banking threshold as universal. | Threshold register, source snapshot, aggregation tests, change tickets and report receipts. | Supreme Decree 4904 art. 10(q); UIF Resolution 016/2026 arts. 26 and 52-53 as amended |
| **Agents and service providers must operate within the principal's authorisation and tested AML, sanctions, privacy and security controls.** | Define responsibilities and data flows in contract, train agents and test onboarding, monitoring and escalation end to end. | Contract, agent register, training, sample tests, incidents and remediation. | Law 393; UIF Resolution 016/2026 arts. 41-43 |

# Targeted financial sanctions

Bolivia uses Law 262, judicial involvement and UIF instructions for UN terrorism designations; proliferation procedures must be checked against the current UIF instrument.

| CONTROL | IMPLEMENTATION ACTION | EVIDENCE | SOURCE |
|---|---|---|---|
| **Reporting entities must screen current UN Security Council designations and monitor updates permanently.** | Synchronise authoritative lists, screen customers, beneficial owners, users and providers, and investigate identity and ownership. | List source and version, screening logs, match analysis, ownership test and disposition. | Law 262 arts. 1-3; UIF RCSNU Instruction 26/2023 arts. 5-7 |
| **A confirmed terrorism-list positive must be frozen preventively under the UIF procedure and communicated without delay.** | Block funds and other assets without warning, send the prescribed freeze report and preserve the UIF/judicial chronology. | Match, freeze timestamp, FC-01, UIF communication, judicial notice and account controls. | Law 262; UIF RCSNU Instruction 26/2023 art. 6 |
| **After a preventive freeze under the 2023 instruction, the reporting entity must file a ROS within one business day.** | Link the freeze and ROS cases, control the one-business-day deadline and retain acknowledgements. | Freeze record, ROS decision, timer, submission and receipt. | UIF RCSNU Instruction 26/2023 art. 6(III) |
| **Proliferation-financing list and freezing measures require the live UIF procedure; older terrorism-only wording is not sufficient.** | Confirm the current FPADM instrument and list scope with UIF before launch and test release, false-positive and humanitarian-exemption handling. | Current-rule confirmation, procedures, test cases, legal advice and regulator correspondence. | Supreme Decree 4904 arts. 10 and 15; current UIF sector instruction; controlled uncertainty |

# Records and regulator access

Records must reconstruct decisions and be retrievable for UIF and competent supervisors.

| CONTROL | IMPLEMENTATION ACTION | EVIDENCE | SOURCE |
|---|---|---|---|
| **Financial intermediaries must retain transaction, transfer and payment records for at least ten years after the transaction.** | Apply the ten-year clock to complete transaction data, documents and payment messages and test legal holds. | Retention schedule, record samples, clock logic, deletion tests and legal holds. | UIF Resolution 016/2026 art. 66(I)(a) |
| **Financial intermediaries must retain CDD, account, correspondence and analysis records for at least ten years after relationship end or the occasional transaction.** | Trigger retention from the correct event and preserve identity, ownership, risk and analysis history. | Customer-close record, retention trigger, archive sample, access log and deletion approval. | UIF Resolution 016/2026 art. 66(I)(b) |
| **Records must be sufficient to reconstruct operations and provide evidence in proceedings.** | Preserve source, timestamps, versions, reviewers, decisions and linked reports in a searchable audit trail. | Reconstruction test, source hashes, case export, chain of custody and remediation. | UIF Resolution 016/2026 art. 66(II) |
| **UIF and competent supervisors may require confidential information in the form and deadline they specify.** | Maintain a controlled request process, verify authority, preserve confidentiality and evidence complete timely production. | Request, authority check, collection log, approval, production and acknowledgement. | Law 393 arts. 495-497; Supreme Decree 4904 arts. 10-12 |

# Privacy, biometrics and transfers

Bolivia has constitutional, electronic-communications and sector protections but no single comprehensive private-sector data-protection law equivalent to the GDPR.

| CONTROL | IMPLEMENTATION ACTION | EVIDENCE | SOURCE |
|---|---|---|---|
| **Personal-data use must respect constitutional privacy, intimacy, honour, image and habeas-data rights.** | Map each KYC field to necessity and authority, inform the person, restrict reuse and provide correction and challenge routes. | Data inventory, authority matrix, notice, rights workflow, decisions and complaints. | Political Constitution arts. 21 and 130-131; Supreme Decree 1793 art. 56 |
| **Supreme Decree 1793 requires prior knowledge and express consent for technical processing, subject to legal-authority exceptions, and purpose information.** | Record the applicable consent or legal duty, specified purpose, recipients and controller details; avoid unrelated secondary use. | Notice, consent or exception analysis, purpose register, recipient map and audit log. | Supreme Decree 1793 art. 56 |
| **Financial consumers have confidentiality rights subject to legal exceptions, including UIF reporting duties.** | Restrict access, encrypt sensitive records, disclose only under verified authority and log every access and transmission. | Access model, encryption, disclosure register, authority evidence, monitoring and incident response. | Law 393 arts. 74 and 472-475 |
| **Biometrics and cross-border processing require a documented, conservative legal analysis because Bolivia lacks a comprehensive transfer/biometric code.** | Assess necessity, consent and proportionality; protect templates, map destinations and obtain local advice before transfer or automated use. | Impact assessment, biometric design, consent, vendor contract, transfer map, security tests and counsel opinion. | Political Constitution arts. 21 and 130-131; Supreme Decree 1793 art. 56; controlled uncertainty |

# Practical evidence packs

A defensible programme must reproduce what the operator knew, why a rule applied and when each action occurred.

| CONTROL | IMPLEMENTATION ACTION | EVIDENCE | SOURCE |
|---|---|---|---|
| **Every onboarding decision should be reconstructable from authoritative evidence.** | Bundle identity, KYB, ownership, authority, screening, purpose, risk, approvals and exceptions under a stable identifier. | Timestamped onboarding pack with source URLs, hashes, reviewer and final decision. | Implementation control supporting UIF Resolution 016/2026 arts. 32-39 and 66 |
| **Every monitoring and reporting decision should preserve the complete chronology.** | Capture rule version, inputs, analysis, requests, classification, deadline and ROS or dismissal outcome. | Alert case, linked activity, notes, classification time, receipt and quality review. | Implementation control supporting UIF Resolution 016/2026 arts. 56-58 |
| **Legal parameters must remain linked to the operative sector text and effective date.** | Maintain a controlled register for thresholds, aggregation, PEP periods, retention, sanctions and reporting deadlines. | Parameter register, source snapshot, effective date, change approval, tests and deployment record. | Implementation control; current UIF sector instruction |
| **Launch approval must resolve licensing, AML, sanctions, registry, privacy, outsourcing and evidence readiness together.** | Use a cross-functional go-live gate and block release for unresolved perimeter, source or reporting defects. | Signed checklist, legal opinions, registrations, control tests, residual-risk acceptance and rollback plan. | Implementation control; Law 393; Supreme Decree 4904 |

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.

**UIF external regulations directory**
Unidad de Investigaciones Financieras · Official regulator directory
Open official source

**UIF Resolution 016/2026 - financial-intermediary instruction**
Unidad de Investigaciones Financieras · Primary regulation
Open official source

**UIF Resolution 050/2026 - amendments to articles 52 and 53**
Unidad de Investigaciones Financieras · Primary regulation
Open official source

**Supreme Decree 4904 - UIF regulation**
Unidad de Investigaciones Financieras · Official legislation directory
Open official source

**Law 393 - Financial Services Law, ordered text**
Autoridad de Supervision del Sistema Financiero · Primary legislation
Open official source

**UIF national legislation directory**
Unidad de Investigaciones Financieras · Official legislation directory
Open official source

**Law 262 - preventive freezing regime**
Unidad de Investigaciones Financieras · Official legislation directory
Open official source

**UIF UN Security Council freezing guidance**
Unidad de Investigaciones Financieras · Official regulator guidance
Open official source

**UIF frequently asked questions**
Unidad de Investigaciones Financieras · Official regulator guidance
Open official source

**SEPREC Registry of Commerce**
Servicio Plurinacional de Registro de Comercio · Official registry guidance
Open official source

**SEPREC operational changes and beneficial-owner declaration**
Servicio Plurinacional de Registro de Comercio · Official registry procedure
Open official source

**SEPREC internal regulations directory**
Servicio Plurinacional de Registro de Comercio · Official registry directory
Open official source

**Supreme Decree 1793 - personal-data provisions**
AGETIC · Official national-rules directory
Open official source

**ASFI financial-consumer rights**
Autoridad de Supervision del Sistema Financiero · Official regulator guidance
Open official source

**BCB payment regulations directory**
Banco Central de Bolivia · Official regulator directory
Open official source

**UIF PSAV services and registration**
Unidad de Investigaciones Financieras · Official regulator service
Open official source

**Bolivia country page**
Financial Action Task Force · Authoritative international assessment
Open official source

**FATF jurisdictions under increased monitoring**
Financial Action Task Force · Authoritative current status
Open official source

**Bolivia first enhanced-follow-up report**
GAFILAT · Authoritative regional assessment
Open official source

## Document control

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