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VOVE COUNTRY CONTROL FILE

KYC / KYB / AML

2026 EDITION

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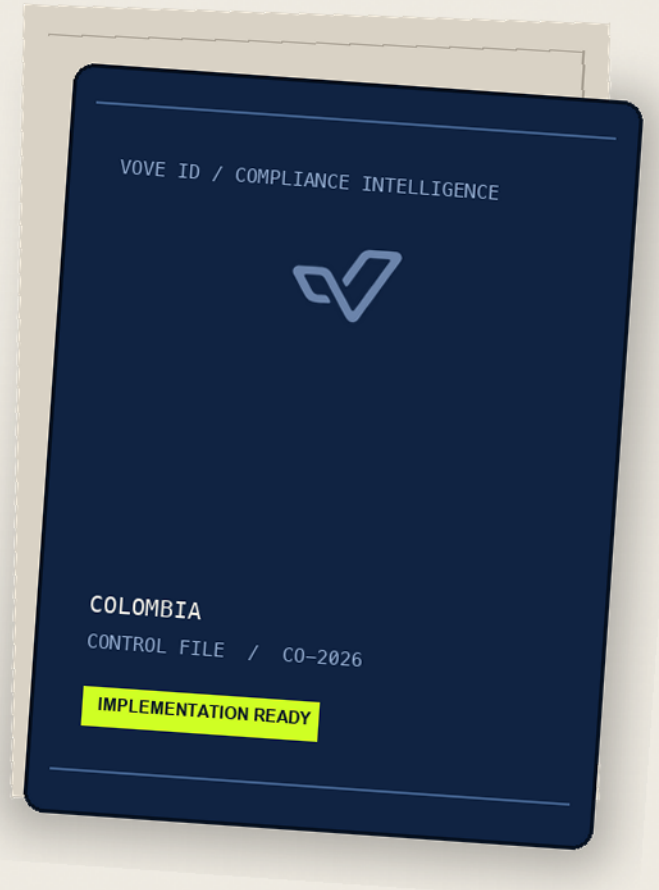

KYC / KYB / AML

COMPLIANCE CHECKLIST

2026 EDITION

IMPLEMENTATION CHECKLIST / NOT LEGAL ADVICE

READ THIS FIRST

Colombia KYC, KYB & AML Compliance Checklist

An implementation checklist for Colombia's sector-based AML/CFT/CPF system. It separates SFC SARLAFT, Superintendencia de Sociedades SAGRILAFT, UIAF reporting and other sector regimes, and maps customer, beneficial-owner, sanctions, privacy, payments and virtual-asset controls.

National FIU	**Unidad de Informacion y Analisis Financiero (UIAF)**
Financial sector	**SFC SARLAFT under Circular Basica Juridica, Part I, Title IV, Chapter IV**
Covered companies	**Superintendencia de Sociedades Chapter X SAGRILAFT**
Suspicious reporting	**Immediately to UIAF through SIREL when the applicable sector rule requires a ROS**
Objective reports	**Sector-specific; use the current UIAF resolution, technical annex and calendar**
RUB beneficial owner	**5% or more ownership, voting rights or benefit, other control, then representative-legal fallback**
RUB update	**Test changes on the first day of January, April, July and October; update within the following month if changed**
Privacy authority	**Superintendencia de Industria y Comercio (SIC)**
Virtual assets	**UIAF Resolution 314 reporting applies to covered Colombia-domiciled providers; this is not itself a financial licence**
FATF status	**GAFILAT member; not on FATF public lists reviewed 1 August 2026**

Scope and legal framework

Law 526/1999 creates UIAF and the national reporting and financial-intelligence architecture; Financial institutions follow articles 102-107 of the Organic Statute of the Financial System and SFC Circular Basica Juridica, Part I, Title IV, Chapter IV (SARLAFT); Covered companies supervised by Superintendencia de Sociedades follow Chapter X SAGRILAFT and its current amendments; other sectors follow their own supervisor rules; Tax Statute articles 631-5 and 631-6 and DIAN's current Resolution 227/2025 compilation govern the RUB beneficial-owner register separately from AML CDD; Law 1581/2012 and Decree 1074/2015 govern personal data, while Law 1735/2014 and financial regulation govern SEDPE and reserved payment activities

FATF context

Colombia is a GAFILAT member and is assessed within the FATF global network. It was not named on the FATF jurisdictions-under-increased-monitoring or call-for-action lists reviewed 1 August 2026. FATF/GAFILAT's 2018 mutual evaluation and 2023 follow-up remain relevant, particularly for targeted financial sanctions, legal arrangements and supervision; absence from a public list is not a low-risk finding.

IMPORTANT	General regulatory information, not legal advice, a licence decision or a substitute for the operative Spanish text, supervisor circulars, UIAF technical annexes or reporting calendars. Reviewed 1 August 2026. Colombia's AML obligations, objective reports and thresholds are sector-specific. Confirm scope, current circular text, reporting taxonomy, licence perimeter and later developments with qualified Colombian 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

Colombia uses multiple supervisor-specific risk systems. Determine the entity, activity, supervisor and reporting resolution before selecting a control framework.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
UIAF receives, centralizes and analyzes information relevant to money laundering, predicate offences, terrorism financing and proliferation financing under Law 526.	Identify whether the entity is a reporting subject under a statute, supervisor circular or UIAF resolution and register the correct organization and users in SIREL.	Perimeter memo, applicable instrument, SIREL registration, user list and reporting calendar.	Law 526/1999 arts. 1-4 and 9
SFC-supervised entities must implement SARLAFT under the current Circular Basica Juridica and articles 102-107 of the Organic Statute of the Financial System.	Map the licensed entity and product to SARLAFT governance, stages, elements, CDD, monitoring, reporting and sanctions requirements.	SFC authorization, rule mapping, SARLAFT manual, risk methodology and system configuration.	Organic Statute of the Financial System arts. 102-107; SFC CBJ Part I, Title IV, Chapter IV
Companies within Chapter X scope must implement SAGRILAFT; thresholds and listed high-risk sectors determine coverage and can change.	Recalculate scope annually using the current Chapter X text, financial statements, sector and activity, and document whether SAGRILAFT or minimum measures apply.	Scope calculation, financials, industry code, board conclusion and implementation deadline.	Superintendencia de Sociedades Circular 100-000016/2020, Chapter X, as amended
Deposit-taking, electronic deposits, payment operation and other reserved financial activities require the appropriate SFC-authorized form; AML reporting status is not a licence.	Classify custody of customer funds, payment execution, transfers, acquiring and deposit features before launch and obtain authorization where required.	Regulatory classification, SFC authorization or no-licence analysis, product limits and launch gate.	Law 1735/2014 art. 1; Decree 2555/2010; Organic Statute of the Financial System

2. GOVERNANCE AND RISK ASSESSMENT

Governance and risk assessment

The applicable system must be owned by senior bodies, tailored to risk and supported by an independent compliance function.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
SARLAFT entities must identify, measure, control and monitor ML/TF risk through approved policies, procedures, documentation, structure, technology, disclosure and training.	Assign board, legal-representative and compliance-officer responsibilities and map each SARLAFT stage and element to an accountable control owner.	Board minutes, appointments, manual, risk matrix, control inventory, reports and training records.	SFC CBJ Part I, Title IV, Chapter IV sections 4.1-4.2
SAGRILAFT subjects must design and approve a system proportionate to their risk factors and appoint a qualifying Compliance Officer.	Document risk factors, methodology, incompatibility checks, appointment, registration or reporting steps and resources.	Risk assessment, board approval, officer CV and certification, incompatibility review and filing receipt.	Superintendencia de Sociedades Chapter X sections 5.1-5.3
Risk assessments must cover counterparties, products, activities, channels and jurisdictions and be refreshed on the rule's schedule and material change.	Score inherent and residual risk, define appetite and escalation, validate inputs and update before entering a new market or product.	Methodology, data sources, heat map, approval, validation, change assessment and action plan.	SFC CBJ Part I, Title IV, Chapter IV; Superintendencia de Sociedades Chapter X section 5.2
Training, audit and compliance reporting must demonstrate operational effectiveness and remediation.	Deliver role-based training, independently sample controls, report to the competent body and track corrective actions to verified closure.	Training completion, audit plan, samples, officer reports, findings and closure evidence.	SFC CBJ Part I, Title IV, Chapter IV section 4.2; Superintendencia de Sociedades Chapter X sections 5.1.4 and 5.6

Natural-person KYC and representatives

Due diligence must identify the counterparty, understand the relationship and verify the person acting for another.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
SARLAFT requires customer knowledge before establishing the relationship, subject only to specific permitted exceptions or simplified procedures.	Collect and verify name, identification, address, activity, contact and risk-relevant financial information against reliable sources before activation.	Application, identity evidence, authoritative checks, verification log, risk rating and approval.	SFC CBJ Part I, Title IV, Chapter IV section 4.2.2.2.1
SAGRILAFT due diligence applies to counterparties and requires reasonable measures to know identity, activity and ownership before or during the relationship according to risk.	Define counterparty categories, minimum fields, verification sources, risk triggers and periodic or event-driven refresh.	Counterparty file, validation output, profile, risk decision, refresh log and exception approval.	Superintendencia de Sociedades Chapter X sections 5.3.1-5.3.2
A representative, attorney or authorized person must be identified and their authority confirmed.	Verify the natural person, inspect the current mandate and confirm that requested transactions fall within its scope.	Identity result, power or appointment, registry confirmation, scope check and expiry control.	SFC CBJ Part I, Title IV, Chapter IV; Superintendencia de Sociedades Chapter X section 5.3.1
Remote onboarding must preserve reliable verification and address impersonation, fraud and channel risk.	Use layered document, database, device and, if proportionate, biometric checks; route mismatches and high-risk cases to enhanced review.	Channel assessment, verification logs, liveness or fraud tests, exception queue, reviewer decision and quality results.	SFC CBJ Part I, Title IV, Chapter IV sections 4.2.2.2 and 4.2.3; Law 1581/2012 arts. 5-6 and 17-18

KYB, registries and beneficial ownership

Chamber-of-commerce registration, RUT and RUB filings must be reconciled with, but never substituted for, risk-based KYB and AML beneficial-owner checks.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
Legal-entity counterparties must be verified through current constitutional, tax and registry information and their representatives confirmed.	Obtain the certificate of existence and legal representation, RUT, constitutional documents, activity and governing persons and reconcile inconsistencies.	Chamber certificate, RUT, statutes, representative identity, activity proof, status and reconciliation log.	SFC CBJ Part I, Title IV, Chapter IV; Superintendencia de Sociedades Chapter X section 5.3.1
The statutory RUB test identifies a natural person holding 5% or more of capital or voting rights or benefiting from 5% or more of assets, returns or profits, then other control, then the representative-legal or higher-authority fallback.	Trace direct, indirect and joint ownership and benefit, test other control and document the fallback only after reasonable diligence.	Ownership chart, calculations, benefit and control analysis, natural-person verification and fallback rationale.	Tax Statute art. 631-5; DIAN Resolution 227/2025 arts. 1.4.1.5-1.4.1.7
Covered legal persons and unincorporated structures must file RUB information electronically; new obliged persons generally file within two months of the relevant registration or obligation event.	Confirm scope and exemptions, activate the RUT responsibility, submit accurate data through DIAN and retain the acknowledgement.	Scope memo, RUT status, RUB data pack, due-diligence record, filing and receipt.	Tax Statute art. 631-6; DIAN Resolution 227/2025 arts. 1.4.1.4 and 1.4.1.10
RUB changes are tested on 1 January, April, July and October and, if a change exists, updated within the following month.	Run quarterly ownership and control attestations, compare registry and customer data and file changes within the applicable window.	Quarterly attestation, change analysis, revised chart, filing, receipt and overdue escalation.	DIAN Resolution 227/2025 art. 1.4.1.11

PEPs, EDD and onboarding decisions

PEPs and other heightened risks require enhanced review and approval, with definitions and lookback periods taken from the applicable regime.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
SARLAFT and SAGRILAFT require PEP identification and enhanced treatment, including applicable associates and close persons under current definitions.	Screen domestic, foreign and international-organization PEPs, record the role and dates and apply the current post-office period.	PEP source, role and date record, relationship mapping, match decision and refresh history.	Decree 830/2021; SFC CBJ Part I, Title IV, Chapter IV; Superintendencia de Sociedades Circular 100-000015/2021
Enhanced due diligence is required for higher-risk counterparties, jurisdictions, products, channels and transactions.	Obtain senior approval where required, corroborate source of wealth and funds proportionately, increase monitoring and shorten review cycles.	EDD plan, corroboration, approval, monitoring settings, review and residual-risk decision.	SFC CBJ Part I, Title IV, Chapter IV section 4.2.2.2; Superintendencia de Sociedades Chapter X section 5.3.2
Reasonable measures must resolve beneficial ownership and transaction purpose; inability or refusal is a risk event, not a reason to record invented certainty.	Pause restricted activity, seek additional evidence, escalate unresolved cases, decline or exit where appropriate and assess a ROS confidentially.	Information requests, restriction, escalation, decision, ROS assessment and exit record.	Superintendencia de Sociedades Chapter X sections 5.3.1-5.3.2 and 5.5; SFC CBJ Part I, Title IV, Chapter IV
Simplified due diligence is available only where the applicable rule and documented lower risk permit it.	Define eligible products and customers, prohibit simplification when suspicion or higher risk exists and monitor continued eligibility.	Eligibility criteria, risk assessment, approval, monitoring and periodic sample testing.	SFC CBJ Part I, Title IV, Chapter IV section 4.2.2.2.1; Superintendencia de Sociedades Chapter X

6. MONITORING, ROS AND CONFIDENTIALITY

Monitoring, ROS and confidentiality

A ROS is a confidential intelligence report, not a criminal complaint; reporting must follow the applicable sector rule and UIAF technical channel.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
Transactions and counterparties must be monitored against their profile and risk so unusual activity is identified, analyzed and documented.	Implement scenarios and manual referrals, aggregate connected activity, investigate promptly and document both reported and closed outcomes.	Scenario inventory, data lineage, alerts, investigation workpapers, decisions and quality review.	SFC CBJ Part I, Title IV, Chapter IV sections 4.1.4 and 4.2.3; Superintendencia de Sociedades Chapter X section 5.4
When an operation is determined suspicious under the applicable framework, the obliged subject reports immediately to UIAF through SIREL.	Define decision authority, file the positive ROS without waiting for a periodic reporting window and retain the SIREL certificate.	Decision timestamp, ROS file, SIREL receipt, case link and timeliness metric.	Superintendencia de Sociedades Chapter X section 5.5; UIAF SIREL guidance; UIAF Resolution 314/2021 art. 4
ROS information is reserved and a report is not a criminal complaint or proof of crime.	Restrict access, avoid customer disclosure, separate service decisions from the report and control any authority response.	Access list, confidentiality acknowledgements, communication review, authority log and audit trail.	Law 526/1999 art. 9; SFC CBJ Part I, Title IV, Chapter IV; UIAF ROS guidance
Absence reports and objective transaction reports vary by sector, reporting resolution, technical annex and calendar.	Maintain a live obligation matrix and use the current UIAF sector page and annual calendar instead of applying another sector's threshold or due date.	Obligation matrix, source version, population reconciliation, submissions and receipts.	Law 526/1999 art. 4; applicable UIAF sector resolution and technical annex

7. PAYMENTS, TRANSFERS, CASH AND AGENTS

Payments, transfers, cash and agents

Reserved financial activities and UIAF objective reports require separate classification. There is no single threshold for every Colombian operator.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
Financial institutions must maintain transaction records and send the cash and other objective reports specified in the current SFC/UIAF instructions.	Implement the current technical annex fields, aggregation logic and reporting calendar for the institution's exact sector and product.	Rule version, transaction population, threshold test, report file, reconciliation and SIREL receipt.	SFC CBJ Part I, Title IV, Chapter IV section 4.2.7 and current UIAF annexes
A SEDPE is an SFC-supervised financial institution with the exclusive activities defined by Law 1735, including electronic deposits, payments, transfers and specified remittances.	Do not hold public funds or describe a product as a deposit outside an authorized form; map safeguarding and operational conditions before launch.	SFC authorization, corporate object, funds-flow diagram, safeguarding control, disclosures and launch approval.	Law 1735/2014 art. 1; Decree 2555/2010
Wire, transfer and payment data must support party identification, sanctions screening, monitoring and reconstruction under the applicable SARLAFT and payment rules.	Capture originator, beneficiary, account or wallet, institution, amount, currency, purpose and timestamps and stop deficient high-risk transfers.	Message schema, completeness rules, screening result, exception cases and reconciliation.	SFC CBJ Part I, Title IV, Chapter IV; Organic Statute of the Financial System arts. 102-107
Using correspondents, agents or outsourced technology does not transfer the regulated entity's accountability.	Due-diligence partners, contract for access and security, train relevant staff, monitor activity and maintain an exit and continuity plan.	Partner risk file, contract, training, monitoring, audit rights, incidents and exit test.	SFC CBJ Part I, Title IV, Chapter IV; Superintendencia de Sociedades Chapter X

8. TARGETED FINANCIAL SANCTIONS

Targeted financial sanctions

Binding-list controls must distinguish Colombia's mandatory sources from foreign lists used as additional risk inputs.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
UN Security Council lists are internationally binding for Colombia under article 20 of Law 1121 and the national coordination framework.	Screen counterparties, beneficial owners, representatives and transactions against the current UN Consolidated List at onboarding and on list changes.	Official source, update timestamps, screening logs, coverage tests and match rules.	Law 1121/2006 art. 20; UIAF UN Lists guidance
If a confirmed match to a UN list is identified, the entity must immediately notify UIAF and the Fiscalia General de la Nacion. Precautionary measures over assets are imposed through the Fiscalia and judicial process and must be implemented promptly when the resulting order is received.	Escalate the match immediately; notify UIAF and the Fiscalia through the prescribed channels; preserve assets and avoid making funds or property available while awaiting authority direction; then implement and document the precautionary order.	Match analysis, notification timestamps, asset inventory, UIAF and Fiscalia receipts, precautionary order and implementation record.	Law 1121/2006 art. 20; UIAF Guide for Implementation of UN Security Council Resolutions, steps 2-3
Foreign lists such as OFAC are not interchangeable with the binding-list basis, although they may be relevant to risk, contract or correspondent obligations.	Label each screening list by legal effect and apply a documented decision process for non-binding matches.	List taxonomy, legal-basis matrix, match disposition, contractual requirement and approval.	Law 1121/2006 art. 20; UIAF frequently asked questions on lists
False positives and delisting require verified identifier analysis and controlled release.	Compare all available identifiers, preserve the restriction during review and release only through the authorized process.	Identifier comparison, legal review, authority correspondence, release approval and audit trail.	SFC CBJ Part I, Title IV, Chapter IV; UIAF Guide for implementing UN Security Council resolutions

9. RECORDS, AUDIT AND REGULATOR ACCESS

Records, audit and regulator access

Retention varies by regime. Store each record to the longest applicable period and preserve its legal trigger.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
SARLAFT records and reports must be retained and made available under the current SFC chapter and general financial record rules.	Map customer, transaction, alert, ROS, training and governance records to the exact SFC period and trigger and preserve confidential segregation.	Retention schedule, archive, trigger dates, retrieval tests, access logs and disposal control.	SFC CBJ Part I, Title IV, Chapter IV section 4.2.3.3; Law 962/2005 art. 28
SAGRILAFT documentation must be preserved for at least ten years, without prejudice to longer applicable rules.	Retain due diligence, ownership, monitoring, ROS assessment, governance and training evidence in reconstructable form.	Document index, immutable archive, legal holds, retrieval test and destruction log.	Superintendencia de Sociedades Chapter X section 5.6
RUB supporting documents and due diligence are retained while the person is a beneficial owner and for at least five years after loss of that status; liquidation has its own five-year trigger.	Track beneficial-owner start and end dates and apply the post-change or post-liquidation retention clock.	RUB record, supporting evidence, status dates, liquidation record, archive and disposal approval.	DIAN Resolution 227/2025 art. 1.4.1.18
UIAF and supervisors may request information within their legal competence and confidentiality requirements continue to apply.	Authenticate the request, preserve privilege where applicable, produce responsive records securely and log delivery and remediation.	Request, authority verification, production set, approval, secure receipt and action tracker.	Law 526/1999 arts. 3-4 and 9; Organic Statute of the Financial System arts. 102-107

Privacy, biometrics and transfers

Law 1581 contains an AML-purpose database exclusion, but operational datasets and uses must be classified carefully rather than treating all KYC data as exempt.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
Law 1581 applies to covered public and private databases and establishes purpose, freedom, truthfulness, transparency, restricted access, security and confidentiality principles.	Classify each KYC, fraud and AML dataset and purpose, document any article 2 exclusion narrowly and apply privacy controls to other processing.	Dataset inventory, applicability memo, purpose register, policy, authorization or exception and rights workflow.	Law 1581/2012 arts. 2 and 4-18; Decree 1074/2015 Chapter 25
Biometric data is sensitive data; processing is generally prohibited unless a statutory exception applies and enhanced safeguards are used.	Document the article 6 condition, necessity and proportionality, give the required notices, protect templates and provide a lawful alternative where appropriate.	Sensitive-data assessment, authorization or exception, notice, template security, access logs and alternative path.	Law 1581/2012 arts. 5-6 and 12
Controllers and processors must maintain security, confidentiality, policy and data-subject consultation and complaint processes.	Implement access, encryption, vendor and incident controls and meet the statutory response workflow for consultations and claims.	Security program, policy, requests register, response timestamps, incidents and remediation.	Law 1581/2012 arts. 14-18; Decree 1074/2015 Chapter 25
Personal-data security incidents must be reported to the SIC within fifteen business days after they are detected and brought to the attention of the person or area responsible for handling them, using RNBD where applicable or the SIC incident-reporting application.	Classify incidents promptly, record detection and internal-awareness timestamps, preserve evidence, determine the correct SIC channel and submit within fifteen business days.	Incident register, timestamp record, assessment, SIC or RNBD submission and receipt, containment and remediation evidence.	SIC Circular Unica, Title V, Chapter II, incident-reporting instructions

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
International transfers to countries without an adequate level require an article 26 exception or SIC conformity declaration; transmissions to processors require the applicable contract.	Distinguish transfer from transmission, verify destination status, implement the valid exception, declaration or processing contract and register details where required.	Data-flow map, destination assessment, authorization or exception, SIC declaration or contract and RNBD record.	Law 1581/2012 art. 26; Decree 1074/2015 arts. 2.2.2.25.5.1-2.2.2.25.5.2

11. VIRTUAL ASSETS AND LAUNCH EVIDENCE

Virtual assets and launch evidence

UIAF reporting for virtual-asset service providers does not itself make virtual assets legal tender or authorize a reserved financial activity.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
UIAF Resolution 314/2021 imposes reporting on covered natural and legal persons domiciled in Colombia that provide specified virtual-asset services for or on behalf of another person.	Map exchange, transfer, custody, administration and offering-related services to the Resolution and register the covered provider in SIREL.	Service and domicile analysis, SIREL registration, responsible user and reporting calendar.	UIAF Resolution 314/2021 arts. 1-3, as amended by Resolution 84/2022
Covered providers send ROS immediately and the customer and transaction reports defined by the current technical annexes and annual calendar.	Capture exact wallet and transaction identifiers, implement current report populations and validate files without submitting fictional production reports.	Data dictionary, wallet and hash quality checks, ROS workflow, report files, reconciliation and receipts.	UIAF Resolution 314/2021 arts. 4-7; UIAF 2026 virtual-assets reporting calendar
Virtual assets are not Colombian legal tender, currency or foreign exchange merely because UIAF reporting applies, and a model may still enter a reserved financial, securities or public-fund-taking perimeter.	Obtain a product-specific legal classification and block deposit, investment, securities, exchange or payment features until the competent perimeter is resolved.	Legal opinion, asset and service classification, SFC or Banco de la Republica correspondence, restrictions and disclosures.	Banco de la Republica Concept JD-S-CA-03422-2023; UIAF Resolution 314/2021
Launch requires end-to-end proof that applicable KYC, KYB, reporting, sanctions, privacy, records, licensing and incident controls operate correctly.	Run controlled dry tests, close defects and obtain legal, compliance, privacy, security and product approval before enabling customers.	Completed checklist, source register, test results, defect closure, approvals, effective dates and monitoring owner.	Law 526/1999; applicable SARLAFT or SAGRILAFT rule; Law 1581/2012

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 526/1999 - UIAF
SUIN-Juriscol · Primary legislation
Open official source

UIAF suspicious-operation reporting overview
Unidad de Informacion y Analisis Financiero · Official FIU guidance
Open official source

UIAF SIREL reporting portal
Unidad de Informacion y Analisis Financiero · Official reporting channel
Open official source

SFC Circular Basica Juridica index
Superintendencia Financiera de Colombia · Official regulatory directory
Open official source

SARLAFT Chapter IV text
Superintendencia Financiera de Colombia / UIAF · Primary regulatory instrument
Open official source

Organic Statute of the Financial System
Secretaria Juridica Distrital · Primary legislation
Open official source

SAGRILAFT regulatory directory and current amendments
Superintendencia de Sociedades · Official regulatory directory
Open official source

SAGRILAFT Chapter X publication page
Superintendencia de Sociedades · Primary regulatory instrument
Open official source

Circular Basica Juridica interactive text, adopted July 2026
Superintendencia de Sociedades · Current official regulatory compilation
Open official source

Decree 830/2021 - politically exposed persons
SUIN-Juriscol · Primary decree
Open official source

DIAN Resolution 164/2021 - annotated RUB rule and later compilation references
Direccion de Impuestos y Aduanas Nacionales · Primary regulatory instrument
Open official source

DIAN Resolution 227/2025 - current unified tax compilation including RUB
Direccion de Impuestos y Aduanas Nacionales · Current primary regulatory compilation
Open official source

RUB regulatory directory
Direccion de Impuestos y Aduanas Nacionales · Official registry guidance
Open official source

RUB electronic service
Direccion de Impuestos y Aduanas Nacionales · Official beneficial-owner register
Open official source

Chambers of commerce / RUES business register
Registro Unico Empresarial y Social · Official company registry network
Open official source

Law 1121/2006 - terrorist financing and binding lists
SUIN-Juriscol · Primary legislation
Open official source

UIAF UN Security Council lists page
Unidad de Informacion y Analisis Financiero · Official sanctions guidance
Open official source

UIAF Guide for Implementation of UN Security Council Resolutions
Unidad de Informacion y Analisis Financiero · Official sanctions implementation guidance
Open official source

UIAF national-system rules and UN sanctions implementation guide
Unidad de Informacion y Analisis Financiero · Official legal and guidance directory
Open official source

UN Security Council Consolidated List
United Nations Security Council · Official sanctions list
Open official source

Law 1581/2012 - personal data protection
SUIN-Juriscol · Primary legislation
Open official source

Decree 1074/2015 - commerce-sector consolidated decree
SUIN-Juriscol · Primary decree
Open official source

SIC personal-data protection authority
Superintendencia de Industria y Comercio · Official regulator guidance
Open official source

SIC personal-data security-incident reporting instructions
Superintendencia de Industria y Comercio · Official regulator guidance
Open official source

Law 1735/2014 - SEDPE
SUIN-Juriscol · Primary legislation
Open official source

SFC innovation licence guide
Superintendencia Financiera de Colombia · Official licensing guidance
Open official source

UIAF virtual-assets sector page
Unidad de Informacion y Analisis Financiero · Official reporting directory
Open official source

UIAF Resolution 314/2021 - virtual-asset providers
Unidad de Informacion y Analisis Financiero · Primary regulatory instrument
Open official source

UIAF 2026 virtual-assets reporting calendar
Unidad de Informacion y Analisis Financiero · Official reporting calendar
Open official source

Banco de la Republica virtual-assets legal characterization
Banco de la Republica · Official authority interpretation
Open official source

FATF Colombia country and assessment page
Financial Action Task Force · Official international assessment
Open official source

FATF jurisdictions under increased monitoring, 19 June 2026
Financial Action Task Force · Official current-status source
Open official source

FATF high-risk jurisdictions subject to a call for action, 19 June 2026
Financial Action Task Force · Official current-status source
Open official source

Document control

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