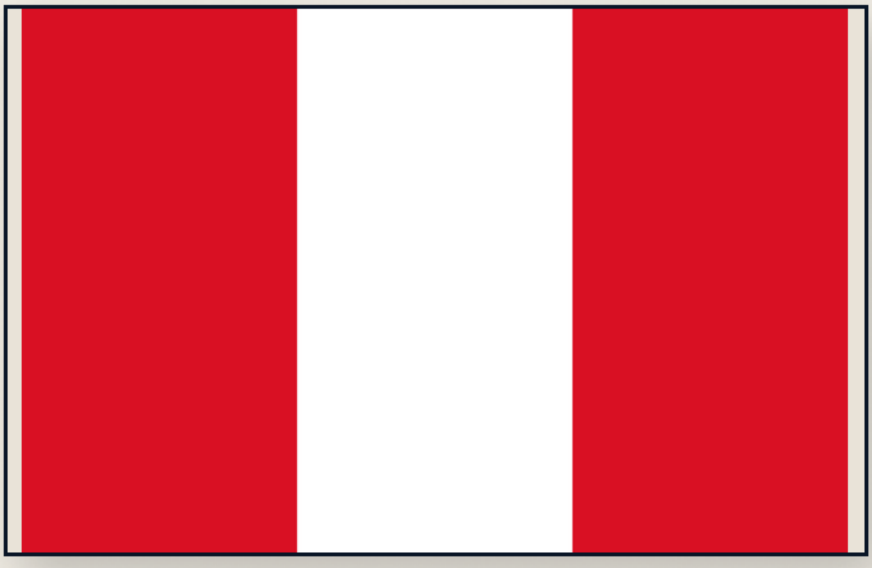
VOVE ID

VOVE COUNTRY CONTROL FILE

KYC / KYB / AML

2026 EDITION

PERU



PERU / PE

KYC / KYB / AML

COMPLIANCE CHECKLIST

2026 EDITION

IMPLEMENTATION CHECKLIST / NOT LEGAL ADVICE

READ THIS FIRST

Peru KYC, KYB & AML Compliance Checklist

An implementation checklist for Peru's risk-based AML/CFT framework. It maps the UIF-Peru reporting perimeter, sector-specific SBS and SMV controls, customer and beneficial-owner diligence, suspicious and threshold reporting, sanctions, records, privacy, payments, electronic money and virtual-asset services.

National FIU	**UIF-Peru within the SBS**
Core framework	**Law 27693, Law 29038 and Supreme Decree 020-2017-JUS, plus sector rules**
Suspicious reports	**File with UIF-Peru through the compliance officer immediately and no later than 24 hours after the operation is classified as suspicious**
Default operations register	**Where no sector threshold applies: USD 10,000 individual or USD 50,000 aggregated in a calendar month**
Retention	**Operations register generally 10 years from the operation; a sector rule may set a shorter period, never below 5 years**
Beneficial owner filing test	**At least 10% capital, control by other means, then senior managing official fallback under Legislative Decree 1372**
Privacy authority	**Autoridad Nacional de Proteccion de Datos Personales (ANPD)**
Payment oversight	**BCRP authorization or registration under the 2025 National Payments System regulation, as applicable**
Virtual assets	**PSAVs are UIF-Peru reporting entities under Supreme Decree 006-2023-JUS and SBS Resolution 02648-2024**
FATF status	**GAFILAT member; not named on FATF call-for-action or increased-monitoring lists reviewed 1 August 2026**

Scope and legal framework

Law 27693 and Law 29038 establish UIF-Peru, the reporting perimeter and core reporting duties; Supreme Decree 020-2017-JUS supplies general risk, diligence, reporting, record and freezing rules; SBS, SMV and other sector instruments determine the detailed control model, thresholds and filing timetable for each supervised activity; Legislative Decree 1372 creates a separate beneficial-owner identification, record and SUNAT disclosure regime; Law 29733 and Supreme Decree 016-2024-JUS govern personal data, including biometric processing, incidents and transfers; The payments, electronic-money and PSAV perimeters are separate: payment or financial authorization does not follow merely from AML registration

FATF context

Peru is a GAFILAT member and was not named on the FATF public call-for-action or increased-monitoring statements dated 19 June 2026 and reviewed 1 August 2026. Peru's GAFILAT mutual evaluation and follow-up remain relevant risk inputs; absence from a public list is not a finding that country or customer risk is low.

IMPORTANT	General regulatory information, not legal advice, an authorization decision or a substitute for the operative Spanish text, sector rules, current UIF-Peru forms or regulator instructions. Reviewed 1 August 2026. Confirm the entity, activity, customer, product, sector threshold, filing timetable, reporting channel, data role and later developments with qualified Peruvian counsel and the relevant 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.

1. SCOPE, AUTHORITIES AND LICENSING

Scope, authorities and licensing

Peru's control framework is activity- and supervisor-specific. Resolve the exact legal entity, regulated activity and local nexus before applying any threshold or timetable.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
Only persons within Law 29038, Supreme Decree 020-2017-JUS or a later designation are reporting entities to UIF-Peru.	Map every product and activity to the statutory reporting perimeter and identify the competent supervisor; document why non-Peruvian activity is or is not in scope.	Perimeter memorandum, entity chart, activity inventory, legal nexus analysis and supervisor matrix.	Law 29038 art. 3; Supreme Decree 020-2017-JUS art. 2
A reporting entity must implement the AML/CFT prevention system and designate a compliance officer under its applicable sector rule.	Obtain required registrations and approvals before operating, appoint the officer and deputy where required, and provision the live UIF reporting channel.	Registration, appointment, approval, role description, portal access test and governance minutes.	Law 27693 arts. 3 and 9-A; Supreme Decree 020-2017-JUS arts. 13-16
Financial, securities, money-transfer and electronic-money activities may require SBS or SMV authorization independently of AML status.	Complete a product-by-product licensing analysis and do not accept funds, issue e-money, transfer value or provide regulated securities services before authorization.	Authorization opinion, application, regulator decision, public-register extract, conditions and launch approval.	Law 26702; Securities Market Law; Law 29985; applicable SBS and SMV rules
Payment-arrangement administrators register before operating under article 17. An ESP participating directly or indirectly in a Payment System or Prominent Payment Arrangement requires prior BCRP authorization; other ESPs are subject to informational registration under article 35 and the transition schedule.	Classify each payment role and infrastructure, determine whether article 17 registration, article 35 authorization or article 35 registration applies, and complete the applicable process and transition plan.	Payments perimeter analysis, authorization or registration, transition plan, operating rules and BCRP correspondence.	Circular 0022-2025-BCRP arts. 17 and 31-37; First and Second Final and Complementary Provisions

Governance and risk assessment

The prevention system must be tailored to the subject's sector, size, products, channels, customers and geographic exposure.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
Reporting entities must identify and manage AML/CFT risks through policies, procedures and internal controls required by the applicable sector rule.	Document an enterprise risk assessment covering customers, products, channels, geography, delivery technology and TF/PF exposure; obtain governing-body approval.	Risk assessment, methodology, data sources, approval, action plan and annual review calendar.	Supreme Decree 020-2017-JUS arts. 17-20; applicable sector rule
The compliance officer must operate independently, preserve confidentiality and report through the governance line required for the sector.	Protect the officer's authority, resources, access and escalation rights; prohibit retaliation and manage absence and succession.	Charter, appointment, budget, access matrix, committee minutes, reports and succession record.	Law 27693 art. 10-A; Supreme Decree 020-2017-JUS arts. 14-16
Training, internal review and independent or internal audit obligations vary by sector but form part of the prevention system.	Map the exact cadence and audience, train before access to controlled processes and test both design and operating effectiveness.	Training plan, attendance, assessments, audit plan, findings, remediation and closure evidence.	Supreme Decree 020-2017-JUS arts. 17-20; SBS Resolution 2660-2015; applicable sector rule
New technologies and remote channels must be risk-assessed before launch and monitored after release.	Assess impersonation, document fraud, synthetic identity, mule, cyber, outsourcing, sanctions and privacy risks and define measurable launch gates.	Product risk assessment, threat model, control tests, approval, monitoring dashboard and change log.	Supreme Decree 020-2017-JUS arts. 17-21; applicable SBS, SMV and BCRP rules

Natural-person KYC and representatives

CDD consists of identification, verification and ongoing monitoring. The sector rule determines the exact data, evidence and permitted remote method.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
A reporting entity must identify the customer using reliable data and verify identity under the applicable risk and sector procedure.	Collect required identity, address, occupation, purpose and source information; authenticate evidence and bind it to the applicant before activation unless a lawful delayed-verification case applies.	Customer file, document images, authenticity results, timestamps, reviewer and exception record.	Supreme Decree 020-2017-JUS arts. 17-21; applicable sector rule
The person acting for a customer must be identified and their authority verified.	Verify the representative as a natural person, validate the power or mandate against reliable evidence and limit access to the authorized scope.	Representative KYC, power, registry or notarial validation, authority analysis, expiry and approval.	Supreme Decree 020-2017-JUS arts. 17-21; applicable sector rule
CDD must be updated and transactions monitored for consistency with the customer's profile and risk.	Set risk-based refresh events, reconcile identity and profile changes, and investigate material deviations before continuing the relationship.	Refresh schedule, event triggers, updated evidence, alerts, investigations and approval history.	Supreme Decree 020-2017-JUS arts. 17-21
If required CDD cannot be completed, the reporting entity must not start, must not execute, or must terminate the relationship as applicable and assess a suspicious report.	Block completion, preserve the failed or attempted transaction, escalate to the compliance officer and document the reporting decision without tipping off.	System block, failed-CDD record, escalation, analysis, filing receipt if applicable and restricted communication log.	Supreme Decree 020-2017-JUS art. 21.3-21.4

KYB, registries and beneficial ownership

Customer KYB, SUNARP corporate records, AML beneficial-owner diligence and the SUNAT beneficial-owner declaration are distinct controls.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
A legal-person customer must be identified through reliable constitutional, registry, tax, address, purpose and activity evidence.	Obtain current constitutive documents, RUC and SUNARP records, identify directors and representatives and reconcile discrepancies before approval.	Constitutional documents, RUC, certified registry record, governance list, purpose and discrepancy log.	Supreme Decree 020-2017-JUS arts. 17-21; applicable sector annex
AML CDD requires the natural person who ultimately owns or controls the customer or on whose behalf the transaction occurs to be identified and reasonably verified.	Trace every ownership layer, examine control by other means and document the fallback used by the applicable sector rule when no natural owner or controller is found.	Ownership chart, cap tables, agreements, control memorandum, identity evidence and sign-off.	Law 27693 art. 3; Supreme Decree 020-2017-JUS arts. 17-21
Legislative Decree 1372 separately identifies a beneficial owner at at least 10% capital, control by other means, then the senior managing official.	Maintain a separate SUNAT beneficial-owner analysis and declaration calendar; apply the current phased filing resolution and update supporting records.	Tax BO register, direct and indirect calculations, control analysis, fallback rationale, declaration and receipt.	Legislative Decree 1372 arts. 3-6; Supreme Decree 003-2019-EF; current SUNAT filing resolutions

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
In-scope legal persons and legal arrangements must identify, obtain, update, declare, retain and provide beneficial-owner information and supporting documents, submit Form 3800 to SUNAT by the applicable phased deadline, and file an updated declaration within 30 business days after a reportable change. Under RS 000168-2025/SUNAT, the 2026 tranches include July for more than 25 through 50 UIT, September for more than 10 through 25 UIT, and November for up to 10 UIT and specified other or new entities.	Determine the entity's RS 000168-2025/SUNAT tranche and status, calendar the RUC-based due date, submit Form 3800, monitor ownership or control changes and refile within 30 business days.	Tranche analysis, RUC calendar, Form 3800 data, filing receipt, change log, updated declaration and supporting-document archive.	Legislative Decree 1372 arts. 3-7; Supreme Decree 003-2019-EF; RS 000168-2025/SUNAT
A public or registry search does not replace beneficial-owner verification.	Use SUNARP and SUNAT information as corroboration, obtain source documents and resolve opaque nominees, foreign layers, trusts and inconsistent ownership.	Search extracts, source documents, certified foreign records, trust parties, discrepancy investigation and escalation.	Legislative Decree 1372 arts. 4-6; Supreme Decree 020-2017-JUS arts. 17-21

PEPs, enhanced diligence and remote onboarding

PEP status and other heightened-risk conditions require enhanced measures under the controlling sector rule; PEP status alone is not proof of crime.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
Reporting entities must identify PEPs using the SBS definition and current functions list, including the January 2025 update.	Screen customers, representatives and beneficial owners at onboarding and continuously; verify the role, dates and relevant family or close-associate exposure required by the sector rule.	PEP search, role evidence, relationship analysis, review date and disposition.	SBS Resolution 4349-2016 as amended by SBS Resolution 00199-2025; applicable sector rule
Higher-risk PEP relationships require senior approval, enhanced source-of-wealth and source-of-funds work and intensified monitoring where the sector rule provides.	Obtain approval before opening or continuing, corroborate wealth and funds and configure risk-proportionate review and monitoring.	Approval, wealth narrative, supporting documents, funds trail, monitoring plan and periodic review.	Supreme Decree 020-2017-JUS arts. 17-21; applicable sector rule
Remote onboarding must use the identity, authentication and evidence methods permitted for the exact regulated sector and product.	Map the remote flow to the applicable annex, test liveness and impersonation resistance, provide accessible fallback and retain reconstructable results.	Legal map, vendor assessment, biometric or liveness tests, device signals, exception flow and monitoring.	Applicable SBS or SMV remote-identification rule; Supreme Decree 020-2017-JUS arts. 17-21
Outsourcing identity checks does not transfer the reporting entity's responsibility.	Contract for evidence access, audit, incidents, data protection and exit; independently test the service and control material changes.	Contract, due diligence, control mapping, sample tests, incidents, change approvals and exit plan.	Supreme Decree 020-2017-JUS arts. 17-21; applicable outsourcing rule

Monitoring, suspicious reports and confidentiality

The compliance officer decides whether an operation is suspicious and files the ROS through ROSEL. The operation must be reported immediately and no later than 24 hours after it is classified as suspicious; the time used to classify it depends on its nature and complexity.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
Completed and attempted operations with indicators of ML or TF must be analyzed and, when suspicious, reported to UIF-Peru by the compliance officer.	Escalate promptly, preserve the detection and decision timestamps, document facts and indicators and file through the live sector channel.	Alert, investigation, decision memorandum, report, acknowledgement and case chronology.	Law 27693 art. 9-A; Supreme Decree 020-2017-JUS art. 25
A ROS must be communicated immediately and in no case later than 24 hours after the operation is classified as suspicious. The period used to classify an operation depends on its nature and complexity.	Record the qualification timestamp, submit through ROSEL within 24 hours, preserve the acknowledgement and escalate any threatened or actual delay.	Rule inventory, detection and qualification timestamps, report, acknowledgement, filing QA and breach escalation.	Supreme Decree 020-2017-JUS art. 25.1-25.3
The existence, content and filing of a ROS and UIF requests are confidential and must not be disclosed to the customer or unauthorized persons.	Restrict access, use neutral customer communications and route disclosure requests to legal and compliance.	Access log, confidentiality acknowledgements, communications, training and disclosure approvals.	Law 27693 arts. 12 and 13; Supreme Decree 020-2017-JUS art. 25
Where additional CDD would alert a suspicious customer, the entity should file without taking that additional step and document why.	Stop the alerting action, preserve the rationale and file under the sector process while maintaining safe operational controls.	Tipping-off assessment, compliance approval, filing, restricted notes and monitoring plan.	Supreme Decree 020-2017-JUS art. 21.4

Payments, wires, thresholds and agents

Register thresholds, payment authorization and transfer-data duties must be applied by sector and role; reporting a threshold operation does not itself make it suspicious.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
Where no sector threshold applies, the operations register captures individual operations of at least USD 10,000 and multiple operations totaling at least USD 50,000 in a calendar month for or benefiting the same person.	Confirm no sector threshold displaces the default, aggregate across offices and channels and record on the day of the operation.	Threshold legal map, aggregation tests, daily register, exchange-rate source and QA results.	Supreme Decree 020-2017-JUS art. 24.4-24.5
The operations register must be chronological, precise, complete, confidential and available in the form and frequency required by UIF-Peru or the supervisor.	Capture participants, roles, transaction details, accounts, value, currency and other sector fields and reconcile submissions to source systems.	Data dictionary, register extracts, reconciliation, submission receipts, corrections and access logs.	Supreme Decree 020-2017-JUS art. 24
Financial transfers follow the applicable sector rule. From 1 August 2026, PSAVs participating in domestic or cross-border virtual-asset transfers must obtain, retain and securely transmit or make available the prescribed originator and beneficiary information, with additional controls for self-hosted wallets and missing information.	For each rail, capture the controlling originator, beneficiary, account, wallet and traceability fields; transmit securely where required, block or withhold value when mandatory data is absent, document the disposition and assess a ROS.	Transfer message, wallet addresses, identity fields, secure-transmission record, missing-data decision, monitoring and ROS assessment.	SBS Resolution 2660-2015 and applicable financial transfer rule; SBS Resolution 02648-2024 arts. 24-25 and Second Final Complementary Provision
Agents and outsourced payment providers do not remove the licensed or registered principal's responsibility.	Approve agents before use, allocate CDD and reporting responsibilities, monitor performance and ensure immediate evidence access and termination rights.	Agent due diligence, contract, register, training, monitoring, incidents and termination plan.	Law 29985; Supreme Decree 090-2013-EF; Circular 0022-2025-BCRP

Targeted financial sanctions and freezing

Peru implements UN terrorism and proliferation designations through the UIF-Peru administrative-freezing mechanism. Screening alone is not the legal endpoint.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
Reporting entities must monitor applicable UN Security Council designations and communicate detected funds or assets to UIF-Peru under the prescribed mechanism.	Screen customers, beneficial owners, counterparties and transactions against current UN lists and escalate a true match without delay.	List source and timestamp, screening configuration, match analysis, escalation and UIF communication.	SBS Resolution 3862-2016 arts. 2-4 as amended by SBS Resolution 2610-2021
After UIF-Peru orders administrative freezing, the reporting entity must execute and report it without delay.	Freeze all in-scope funds or assets immediately on receipt, prevent making value available, notify UIF through the required route and preserve confidentiality.	UIF order, receipt time, freeze timestamps, asset inventory, confirmation and access log.	SBS Resolution 3862-2016 arts. 4-6
When UIF-Peru issues an administrative-freezing measure, the reporting entity must review its operations records and customer, user and provider databases without delay and communicate to UIF-Peru without delay whether funds or other assets are identified, including a negative response when none exist.	Run and evidence the directed search immediately, freeze any identified assets, and send either the asset report or the required no-assets response through the prescribed channel without delay.	UIF measure, search scope and timestamps, systems queried, result, freeze record where applicable, positive or negative UIF communication and acknowledgement.	SBS Resolution 3862-2016 as amended

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
The freeze remains subject to judicial validation or revocation; release requires the authorized instruction.	Maintain the block until a verified release instruction, then release only within the instruction's scope and retain the complete legal chain.	Court and UIF notices, verification, release approval, timestamps and reconciliation.	Law 27693 art. 3; SBS Resolution 3862-2016 arts. 5-6
A reporting entity receiving a UIF-Peru national administrative-freezing order concerning funds or assets linked to extortion must execute the order immediately, keep it confidential and maintain the restriction for its legally authorized duration.	Authenticate the UIF order, immediately prevent withdrawal, transfer, use, conversion, disposal or movement, preserve confidentiality, track judicial validation or revocation, and release only under article 10-A.7.	UIF order, receipt and execution timestamps, restricted-asset inventory, access log, judicial notices, release authorization and reconciliation.	Law 27693 art. 3-B; Supreme Decree 020-2017-JUS arts. 8-A to 10-A, as inserted by Supreme Decree 007-2025-JUS

Records and regulator access

Records must allow UIF-Peru, the supervisor and competent authorities to reconstruct identity, risk, decisions and operations.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
The general operations register and backup are retained for 10 years from the operation, unless a sector rule lawfully sets a shorter period that cannot be below 5 years.	Map each record class to its legal trigger, apply a defensible hold process and test retrieval and backup restoration.	Retention schedule, rule mapping, immutable archive, restore tests, legal holds and deletion approvals.	Supreme Decree 020-2017-JUS art. 24.2-24.3
CDD, beneficial-owner, monitoring, reporting and governance evidence must be retained for the period required by the applicable sector rule.	Do not apply the operations-register period mechanically to every record; document each sector trigger and preserve linked decision evidence.	Record inventory, sector schedule, customer closure dates, report links, holds and destruction certificates.	Applicable SBS, SMV or sector rule; Supreme Decree 020-2017-JUS arts. 17-25
UIF-Peru, supervisors, courts and competent authorities may require records within their legal competence.	Authenticate the request, preserve privilege and confidentiality, collect reproducibly and log the exact production and deadline.	Request, authority check, collection log, review, production index and receipt.	Law 27693 arts. 3 and 8-10; Supreme Decree 020-2017-JUS art. 24
Electronic evidence must remain complete, legible, secure and quickly retrievable throughout retention.	Protect metadata, audit access, validate integrity and test that reports, links and source artifacts can be reconstructed.	Integrity hashes, access logs, backup tests, sample retrieval and remediation.	Supreme Decree 020-2017-JUS arts. 24-25; applicable sector rule

Privacy, biometrics and transfers

AML duties provide specific processing purposes but do not displace Peru's personal-data principles, security, transparency and transfer requirements.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
Personal data must have a lawful basis and be processed for specified, proportionate purposes with required notice and security.	Map AML and other legal bases by field and purpose, give the required privacy information and restrict reuse and access.	Processing inventory, legal-basis map, notices, access controls, security tests and retention alignment.	Law 29733 arts. 5-12 and 17-20; Supreme Decree 016-2024-JUS
Biometric data is sensitive personal data and remote identity processing requires heightened controls and the consent or other basis allowed by law.	Document necessity and proportionality, minimize templates, test presentation-attack resistance, govern vendors and provide a lawful accessible alternative where required.	Biometric assessment, consent or legal basis, architecture, vendor terms, test results and fallback records.	Law 29733 arts. 2 and 13; Supreme Decree 016-2024-JUS
When an incident exposes large volumes or types of personal data, may affect many people, involves sensitive data, or evidently prejudices another right or freedom, the data-bank holder or controller must notify ANPD no later than 48 hours after learning of it. If the incident affects the data subject's other rights, the controller must also notify that person within 48 hours and without undue delay.	Start the 48-hour clock when the controller obtains knowledge or evidence of the incident; notify ANPD when article 34.1 applies, notify affected data subjects when article 34.3 applies, explain and evidence any delay, and retain the complete incident record.	Incident record, knowledge time, impact assessment, ANPD notification, data-subject communication, delay reasons and remediation.	Supreme Decree 016-2024-JUS arts. 34-36
International transfers and processors require lawful safeguards, security, instructions and accountability; high-risk processing may warrant an impact assessment and designated data officer.	Inventory transfers, execute appropriate clauses, assess destinations and processors, complete required impact work and track the phased data-officer rules.	Transfer map, contract, destination assessment, processor audit, impact assessment and officer designation where applicable.	Law 29733 arts. 11 and 15; Supreme Decree 016-2024-JUS; ANPD transfer guidance

Practical evidence packs

Launch and ongoing operations should be supported by evidence that can be reviewed without reconstructing the control after the event.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
Each product needs an approved legal and regulatory perimeter pack.	Record the entity, product, licenses, supervisor, reporting rule, threshold, timetable, data role and change owner in one controlled pack.	Signed perimeter pack, source snapshots, authorization evidence, rule owner and review date.	Law 27693; Supreme Decree 020-2017-JUS; applicable sector rules
Each customer file must demonstrate identity, authority, beneficial ownership, risk and ongoing monitoring.	Use a quality gate before activation and periodic sample testing after activation; remediate gaps to closure.	Customer index, identity and KYB evidence, ownership chart, risk score, approvals, reviews and QA results.	Supreme Decree 020-2017-JUS arts. 17-21
Reporting controls must demonstrate detection, escalation, decision quality, timeliness and confidentiality.	Test alerts through filing, threshold aggregation, portal continuity and restricted access at least annually and after material change.	Scenario inventory, test cases, case files, receipts, metrics, access review and remediation.	Law 27693 arts. 9-A and 12-13; Supreme Decree 020-2017-JUS arts. 24-25
Legal and regulatory change must be monitored across SBS, UIF-Peru, SMV, BCRP, SUNAT, ANPD, FATF and GAFILAT.	Assign owners, review official sources on a defined cadence and trigger impact assessment, versioning, training and control change.	Source register, dated review log, impact assessments, approvals, releases and training.	Applicable laws and regulator publications listed in Sources

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.

General AML/CFT rules and consolidated instruments
SBS / UIF-Peru · Official regulator library
Open official source

Consolidated Regulation of Law 27693
SBS / UIF-Peru · Primary regulatory instrument
Open official source

Reporting entities and principal obligations
SBS / UIF-Peru · Official regulator guidance
Open official source

Information and reports submitted to UIF-Peru
SBS / UIF-Peru · Official reporting guidance
Open official source

SBS Resolution 2660-2015 - AML/CFT risk management regulation
SBS · Primary sector regulation
Open official source

Updated PEP functions under Resolution 00199-2025
SBS · Official regulator notice
Open official source

Legislative Decree 1372 - beneficial owners
Diario Oficial El Peruano / SBS · Primary legislation
Open official source

Beneficial-owner declaration and determination
SUNAT · Official tax authority guidance
Open official source

Beneficial-owner determination criteria
SUNAT · Official tax authority guidance
Open official source

RS 000168-2025/SUNAT - 2026 beneficial-owner declaration timetable
SUNAT · Primary tax authority resolution
Open official source

SUNAT beneficial-owner declaration timetable and updates FAQ
SUNAT · Official tax authority guidance
Open official source

SUNARP legal-person index search guidance
SUNARP · Official registry guidance
Open official source

UN sanctions freezing framework
SBS / UIF-Peru · Official sanctions guidance
Open official source

SBS Resolution 3862-2016 - UN sanctions freezing
SBS · Primary regulatory instrument
Open official source

Law 29733 - Personal Data Protection Law
ANPD · Primary legislation
Open official source

Supreme Decree 016-2024-JUS - new data-protection regulation
ANPD · Primary regulatory instrument
Open official source

ANPD personal-data rules directory
ANPD · Official regulator library
Open official source

Circular 0022-2025-BCRP - National Payments System regulation
Banco Central de Reserva del Peru · Primary payment regulation
Open official source

Electronic-money laws and regulations
SBS · Official regulator library
Open official source

SBS Resolution 02648-2024 - PSAV AML/CFT and travel rule
SBS · Primary sector regulation
Open official source

PSAV AML/CFT regulation notice
SBS · Official regulator notice
Open official source

Supreme Decree 007-2025-JUS - national administrative freezing for extortion
SBS / UIF-Peru · Primary regulatory instrument
Open official source

SBS authorization framework
SBS · Official licensing guidance
Open official source

SMV legal instruments directory
Superintendencia del Mercado de Valores · Official regulator library
Open official source

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

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

GAFILAT member and evaluation schedule
Financial Action Task Force · Official international assessment
Open official source

United Nations Security Council consolidated sanctions list
United Nations Security Council · Official sanctions list
Open official source

Document control

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General regulatory information, not legal advice, an authorization decision or a substitute for the operative Spanish text, sector rules, current UIF-Peru forms or regulator instructions. Reviewed 1 August 2026. Confirm the entity, activity, customer, product, sector threshold, filing timetable, reporting channel, data role and later developments with qualified Peruvian counsel and the relevant authority before launch.