

**BANQUE DU LIBAN**

**Basic Circular 69 Addressed to Banks,  
and Also to Financial Institutions and  
Institutions Engaged in Electronic Financial and Banking Operations**

Attached is a copy of Basic Decision 7548 of 30 March 2000 relating to Electronic Financial and Banking Operations.

Beirut, 30 March 2000

The Governor of Banque du Liban

Riad Toufic Salamé

Old Numbering System: 1810

**BANQUE DU LIBAN**  
**Basic Decision 7548**  
**Electronic Financial and Banking Operations**

**The Governor of Banque du Liban,**

**Pursuant to the Code of Money and Credit, notably Articles 70 and 174 thereof;**

**Pursuant to Law 133 of 26 October 1999 relating to the General Mission of Banque du Liban; and**

**Pursuant to the Decision of the Central Council, taken in its meeting of 29 March 2000,**

**Decides the following:**

**Part I: Electronic Financial and Banking Operations<sup>1</sup>:**

**Article 1<sup>2</sup>:**

For the purposes of this Decision, “electronic financial and banking operations” shall mean all operations or activities concluded or executed or promoted through electronic or photo-electronic means (telephone, computer, internet, ATM, etc.) by banks or financial institutions or any other institution.

This definition shall also include the operations executed by the issuers or promoters of all types of electronic charge, debit, or credit cards; the institutions engaged in the electronic funds transfers; and the websites specialized in offers, purchases, sales, and all other electronic banking services.

**Article 2<sup>3</sup>:**

The conduct of “electronic financial and banking operations” is authorized for:

- 1- Banks and all other institutions registered at Banque du Liban, with the exception of exchange institutions, once they notify the Central bank of their intention to perform

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<sup>1</sup>- The title of this Part was added pursuant to Article 2 of Intermediate Decision 11445 of 6 June 2013 (Intermediate Circular 325).

<sup>2</sup>- This Article was last amended pursuant to Article 1 of Intermediate Decision 11937 of 26 January 2015 (Intermediate Circular 385).

<sup>3</sup>- This Article was amended pursuant to Article 2 of Intermediate Decision 11445 of 6 June 2013 (Intermediate Circular 325).

electronically all or part of the activities covered by their respective objects, 30 days prior to starting or publicizing any activity, or to any subsequent change in a previously notified activity.

- 2- Exchange institutions that are registered at Banque du Liban and obtain a prior authorization from the latter to engage in any activity specified in Article 1 above.
- 3- Any Lebanese institution, other than those mentioned in Paragraphs 1 and 2 of this Article, that obtain a prior authorization from BDL to engage in any activity specified in Article 1 above.
- 4- Any foreign institution, other than those mentioned in Paragraph 1 of this Article, that obtain a prior authorization from BDL to engage in any activity specified in Article 1 above, if its operations or services target the public in Lebanon.

#### Article 3<sup>1</sup>:

First: Banking or financial operations exceeding 10,000 US Dollars and executed via mobile and fixed electronic devices among the customers of different banks are prohibited, except for the purpose of receiving bank transfer requests from a customer, and on condition that<sup>2</sup>:

- 1- They are not executed in real time through the application or software used on the customer's device;
- 2- The back office of the concerned bank verifies that the transfer requests comply with applicable laws and regulations;
- 3- They are solely executed through the usual conventional methods (i.e. through the SWIFT network adopted among banks).

Second<sup>3</sup>: Banking or financial operations executed through applications or software installed on mobile or fixed electronic devices, by using bank cards and/or bank accounts belonging to the customers of different banks, are authorized on condition that:

- 1- A prior approval by Banque du Liban is obtained for any of the applications or software to be used to execute the operations mentioned in Paragraph

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<sup>1</sup>- This Article was last amended pursuant to Intermediate Decision 13338 of 21 June 2021 (Intermediate Circular 588).

<sup>2</sup>- The beginning of this paragraph was amended pursuant to Article 1 of Intermediate Decision 13547 of 13 April 2023 (Intermediate Circular 667).

<sup>3</sup>- This paragraph was amended pursuant to Article 2 of Intermediate Decision 13547 of 13 April 2023 (Intermediate Circular 667).

Second of this Article, their technical terms, and the mechanism adopted for their execution.

- 2- <sup>1</sup>The non-banking institution maintains continuously a minimum capital of fifty billion Lebanese pounds, and in case of losses, it must reconstitute its capital within six months at the latest. Otherwise, its license to operate in Lebanon shall be revoked.
- 3- The non-banking institution starts its activities within six months from the license issuance date, under penalty of having its license revoked.  
This time-limit may be extended for an additional six-month period, under exceptional and urgent circumstances, based on a justified request to be examined by the Central Council.  
If the institution ceases its activities for a period of six consecutive months, its license shall be revoked.
- 4- These operations are executed in real time among customers.
- 5- All operations are settled between the accounts held by banks at BDL.
- 6- The total amount of funds sent by each customer, via a single application, does not exceed:
  - a- LBP 15,000,000 per day and LBP 150,000,000 per month for operations executed in Lebanese pound.
  - b- USD 300 per day and USD 3,000 per month or their equivalent in other foreign currencies for operations executed in US dollar or in any such foreign currencies approved by BDL Clearing House.
- 7- The total amount of funds received by each customer, via a single application, does not exceed:
  - a- LBP 15,000,000 per day and LBP 150,000,000 per month for operations executed in Lebanese pound.
  - b- USD 600 per day and USD 6,000 per month or their equivalent in other foreign currencies for operations executed in US dollar or in any such foreign currencies approved by BDL Clearing House.

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<sup>1</sup>- Article 11 of Intermediate Decision 13547 of 13 April 2023 (Intermediate Circular 667) stipulates that: "Non-banking institutions that perform electronic banking and financial operations, and are established before the issuance of this Decision, are granted a time limit ending on 30 September 2023 to submit their capital increase requests, provided that their formalities are completed and become effective by 31 December 2023."

BDL may exceptionally approve a higher ceiling for the total amount of funds received by a customer, if the latter is a legal person (i.e. a merchant, an industrialist, or self-employed...).

- 8- The commission collected on these operations does not exceed half a percent (0.5%) of the value of each operation.
- 9- These operations comply with all laws and regulations relating to compliance and the fight against money laundering.
- 10- The Payment Systems Department and the Money Services Businesses Department at BDL are provided, on a monthly basis, with the quantity and value of these operations, in accordance with Form IP-0 attached to this Decision.

Third<sup>1</sup>: Service providers for banking or financial operations through applications or software installed on mobile or fixed electronic devices, as per Paragraph Second above, may include the Electronic Wallet (E-Wallet) service in the said application or software, under the following conditions:

- 1- A prior approval by Banque du Liban is obtained for any application or software to be used to execute the operations mentioned in this Paragraph Third, their technical terms, and their execution mechanism.
- 2- <sup>2</sup>The non-banking institution maintains continuously a minimum capital of fifty billion Lebanese pounds. In case of losses, this institution must reconstitute its capital within six months at the latest. Otherwise, its license to operate in Lebanon shall be revoked.
- 3- <sup>3</sup>The E-Wallet service provider starts its activities, as per its submitted business plan, within six months from the license issuance date, under penalty of having its license revoked by a decision from the Central Council.

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<sup>1</sup>- This paragraph was amended pursuant to Article 3 of Intermediate Decision 13547 of 13 April 2023 (Intermediate Circular 667).

<sup>2</sup>- Article 11 of Intermediate Decision 13547 of 13 April 2023 (Intermediate Circular 667) stipulates that: "Non-banking institutions that perform electronic banking and financial operations, and are established before the issuance of this Decision, are granted a time limit ending on 30 September 2023 to submit their capital increase requests, provided that their formalities are completed and become effective by 31 December 2023."

<sup>3</sup>- This subparagraph was amended pursuant to Article 1 of Intermediate Decision 13718 of 23 May 2025 (Intermediate Circular 735).

This time-limit may be extended for an additional six-month period, under exceptional and urgent circumstances, based on a justified request to be examined by the Central Council.

In case the service provider ceases its activities for a period of six months, its license shall be revoked by a decision from the Central Council.

The E-Wallet service providers currently licensed by Banque du Liban are granted a final time limit ending on 25 August 2025 to comply with their submitted business plan, particularly in terms of securing the number of users and operations proposed in this plan, under penalty of having their license revoked by a decision from the Central Council.

- 4- The E-Wallet is linked to a phone number registered in the name of the concerned customer.
- 5- These operations are executed in real time among customers.
- 6- <sup>1</sup>The institution opens one or more special and independent bank account(s) to deposit specifically the E-Wallet amounts, and must always maintain in its account(s) at banks, and/or in cash at the concerned institution and/or at the contracting parties (banks, money remittance companies...) at least 100% of the E-Wallets value. The funds deposited in these accounts are completely separate and independent from any other funds belonging to the concerned institution.

It also submits to Banque du Liban and the Banking Control Commission a monthly statement signed by the general manager detailing the value of funds deposited in the independent accounts as well as cash money, and the compliance by the concerned institution with the percentage above.

- 7- The E-Wallet service provider verifies the identity of each person that benefits from this service, as well as the source of funds that will feed the E-Wallet.
- 8- <sup>1</sup>The total movement of funds on the E-Wallet in a single month does not exceed:
  - The amount of USD 10,000 (ten thousand US Dollars), and its balance does not exceed at any time USD 3,000 or its equivalent in Lebanese pound for a natural person.

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<sup>1</sup>- This subparagraph was amended pursuant to Article 1 of Intermediate Decision 13718 of 23 May 2025 (Intermediate Circular 735).

- The amount of USD 50,000 (fifty thousand US Dollars), and its balance does not exceed at any time USD 30,000 or its equivalent in Lebanese pound for a legal commercial person as per the provisions of Article 45 of the Code of Commerce.

The movement of the E-Wallet funds is non-revolving within a single month.

BDL may exceptionally approve a ceiling or more above the amount of USD 30,000, based on a justified request submitted by the concerned institution to BDL in this regard.

9- <sup>1</sup>

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- 11- The user is enabled to feed the E-Wallet in cash and/or through the use of bank cards and/or bank accounts and/or through another E-Wallet.
- 12- The user has the possibility to transfer the funds of the E-Wallet to his/her/its bank account and/or to withdraw them in cash.
- 13- The user of the E-Wallet has the possibility to reject any incoming funds and to completely block any other user.
- 14- No exchange transaction is performed on the E-Wallet, in a way that all transactions are performed in the same currency used to feed the E-Wallet.
- 15- The commission collected by the E-Wallet service provider does not exceed half a percent (0.5%) of the value of each operation performed on the E-Wallet.
- 16- A notification is sent immediately to the user when he/she/it executes an operation on the E-Wallet.
- 17- These operations comply with all laws and regulations relating to compliance and the fight against money laundering, in particular Article 9 bis of this Decision.
- 18- A Compliance Officer is appointed, provided he/she has sufficient AML/CFT expertise, constantly attends relevant training sessions, and carries out the tasks specified in Article 9 bis of this Decision.
- 19- Enhanced due diligence measures are applied towards onboarding new customers benefiting from the E-Wallet service.

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<sup>1</sup>- This subparagraph was repealed pursuant to Article 2 of Intermediate Decision 13718 of 23 May 2025 (Intermediate Circular 735).

- 20- The Payment Systems Department and the Money Services Businesses Department at BDL are provided, on a monthly basis, with the quantity and value of these operations, in accordance with Form IP-1 attached to this Decision, and with any additional document needed to monitor this type of operations.
- 21- <sup>1</sup>The concerned institution puts in place the appropriate IT systems that include system controls to ensure compliance with the provisions of this paragraph, in particular the ceilings imposed above which may not be overridden, under penalty of incurring the sanctions specified in Article 24 below.
- 22- <sup>1</sup>It abides by the two obligations mentioned in Article 5 (Paragraphs 17 and 22) of this Decision.

Fourth<sup>2</sup>: The issuance of electronic money by any party and the use thereof in any form are prohibited, unless in conformity with the provisions of the Decisions issued and to be issued by Banque du Liban. Electronic money is considered as a digital representation of the value that may be traded or transferred digitally, and may be used for payment and investment purposes.

Article 4<sup>3</sup>:

Institutions that are specified in Article 2 above and perform electronic financial and banking operations are required to:

- 1- Cooperate to facilitate the control of their activities, including technical control, by Banque du Liban or the Banking Control Commission.
- 2- Inform the Money Services Businesses Department<sup>4</sup> at Banque du Liban and the Banking Control Commission of any amendment made to their working rules and to the technical rules applied to execute their electronic operations.
- 3- Request their external auditors to prepare annual reports on their electronic operations and their technical and organizational aspects with respect to such operations; and

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<sup>1</sup>- This subparagraph was added pursuant to Article 3 of Intermediate Decision 13718 of 23 May 2025 (Intermediate Circular 735).

<sup>2</sup>- This paragraph was amended pursuant to Article 25 of Intermediate Decision 13440 of 27 May 2022 (Intermediate Circular 625).

<sup>3</sup>- This Article was amended pursuant to Article 2 of Intermediate Decision 11445 of 6 June 2013 (Intermediate Circular 325).

<sup>4</sup>- The Financial Markets Department has become the Money Services Businesses Department, pursuant to BDL Decision 11943 of 4 February 2015. Refer to Announcement 910 of 2 November 2015.



also provide the Money Services Businesses Department<sup>16</sup> at Banque du Liban and the Banking Control Commission, each year by the end of April, with a copy of these reports.

4- Post on their website, if any:

- a- The registration number at Banque du Liban, for banks and all other institutions registered at BDL.
- b- The date (and number, if any) of any license granted by Banque du Liban to perform any of the operations covered by this Decision.

Article 4 bis<sup>1</sup>:

First: Institutions that are specified in Article 2 of this Decision must, as far as each is concerned, obtain a prior approval by Banque du Liban in order to identify their onboarding new customers who are natural persons, by adopting the E-KYC Form to open accounts whose value does not exceed USD 10,000, and/or to carry out banking and financial operations, as the case may be. However, the Central Council may, as deemed appropriate, approve the adoption of a higher ceiling for these accounts.

Second: The documents related to the techniques, mechanisms, and software to be used for this purpose must be submitted to Banque du Liban, and the approval request must include documents evidencing that the concerned institutions:

- 1- Comply with applicable laws and regulations, especially those related to compliance and AML/CFT, particularly in terms of:
  - a- Identifying and verifying the customer's identity, through:
    - The implementation of enhanced due diligence measures.
    - The adoption of Digital ID systems, including the requirements for identity proofing and enrolment and for the identity authentication and lifecycle management, as per the FATF Guidance on Digital ID.
  - b- Ongoing monitoring of electronic transactions, as per adopted standards, including those specified in Basic Decision 7818 of 18 May 2001 (Regulations on the Control of Financial and Banking Operations

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<sup>1</sup>- This Article was added pursuant to Article 4 of Intermediate Decision 13547 of 13 April 2023 (Intermediate Circular 667).

for Fighting Money Laundering and Terrorist Financing- Basic Circular 83).

- c- Adopting a mechanism for customers' classification, based on their risk categories (high, medium, and low risk) and the risk categories that may arise from the operations ceilings.
- 2- Ensure that the conditions for the electronic signature specified in Paragraph Fourth of Article 21 of this Decision are met.
- 3- Adopt proper safety and compliance measures that ensure utmost legal and technical protection, particularly in light of the customer's risks and the risks associated with their operations ceilings.

Third: The E-KYC Form may be adopted to renew and/or amend the KYC Form.

## **Part II: Electronic Funds Transfers<sup>1</sup>**

### **First: Requirements to perform Electronic Funds Transfers**

#### Article 5<sup>2</sup>:

All non-banking institutions that perform electronic funds transfers inside Lebanon must:

- 1- Be established as Lebanese joint-stock companies with nominal shares.
- 2- <sup>3</sup>Have a minimum capital of fifty billion Lebanese pounds, unless they are one of the institutions that carry out cross-border funds transfers. This capital shall be paid in full, and any subsequent increase thereon shall also be paid in full in one payment at Banque du Liban.
- 3- Include in their bylaws, provisions that require:
  - a- BDL prior approval for:
    - Any amendment of their bylaws.

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<sup>1</sup>- The title of this Part was added pursuant to Article 2 of Intermediate Decision 11445 of 6 June 2013 (Intermediate Circular 325).

<sup>2</sup>- This Article was amended pursuant to Article 2 of Intermediate Decision 11445 of 6 June 2013 (Intermediate Circular 325).

<sup>3</sup>- The last amendment to this subparagraph was made pursuant to Article 5 of Intermediate Decision 13547 of 13 April 2023 (Intermediate Circular 667), whose Article 11 stipulates that: "Non-banking institutions that perform electronic banking and financial operations, and are established before the issuance of this Decision, are granted a time limit ending on 30 September 2023 to submit their capital increase requests, provided that their formalities are completed and become effective by 31 December 2023."

- Any subscription to, and trading of their shares, whenever it leads to the direct or indirect acquisition by one person of more than 10% of total shares.
- b- Professional secrecy and full liability toward third parties with regard to the operations executed by the institution or its branches or the points of electronic transfers operating at branches or through sub-agents or through any contracting institution.
- 4- Start their activities within six months from the license issuance date, under penalty of having their license revoked.
- 5- Have an efficient internal control system to face current and prospective risks.
- 6- Have in place an accounting system linked to the system of electronic transfers, in a way to retrieve automatically all tables related to incoming and outgoing transfers.
- 7- Appoint an internal audit officer for the internal audit of their operations.
- 8- <sup>1</sup>Comply with applicable laws and with BDL regulations, particularly AML/CFT laws and regulations, of which the definition and identification of the beneficial owner.
- 9- Have an efficient electronic security system for all their operations.
- 10- Appoint an external auditor chosen among reputable firms.
- 11- Inform both the Legal Department and the Money Services Businesses Department<sup>2</sup> at Banque du Liban, as well as the Banking Control Commission of:
  - a- The opening of any new branch.
  - b- The quantity and address of the points of electronic transfers operating at branches or through sub-agents or through any institution with whom a contract is made, and also to promptly communicate any change in that information.
- 12- Impose on the points of electronic transfers that operate outside branches to be institutions registered at the Commercial Register.
- 13- <sup>3</sup>Allocate, out of their capital, an amount of 500 million Lebanese Pounds for each point of electronic transfers operating at their branches or through sub-agents or through any contracting non-banking institution.

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<sup>1</sup>- This paragraph was amended pursuant to Article 7 of Intermediate Decision 12826 of 13 June 2018 (Intermediate Circular 498).

<sup>2</sup>- The Financial Markets Department has become the Money Services Businesses Department, pursuant to BDL Decision 11943 of 4 February 2015. Refer to Announcement 910 of 2 November 2015.

<sup>3</sup>- This paragraph was amended pursuant to Article 1 of Intermediate Decision 13410 of 21 February 2022 (Intermediate Circular 614), whose Article 3 stipulates that: “Non-banking institutions performing electronic funds transfers and whose status is inconsistent with the provisions of Article 1 of this Decision, are granted a time limit ending on 30 June 2022 to adjust their situation accordingly.”

- 14- Abide by any objection raised by Banque du Liban concerning any point of electronic transfers operating at branches or through sub-agents or through any contracting institution, under the penalty of having their license revoked.
- 15- <sup>1</sup>Verify, upon hiring and periodically, the high qualifications, competence, and ethics of their own employees or those of the points of electronic transfers operating at their branches or through sub-agents or through any contracting institution.
- 16- <sup>2</sup>Conduct a continuous and efficient control to ensure that sub-agents do not carry out any activity violating applicable laws and BDL regulations, nor any financial activity unlicensed by Banque du Liban, such as exchange transactions or trading in digital currency, under penalty of incurring the sanctions specified in Article 24 of this Decision.
- 17- <sup>2</sup>Take out an insurance contract with one of the major licensed and renowned Lebanese insurance companies, which in turn reinsures their operations with highly rated international insurance companies to cover:
- Their operations with their associated risks (theft, breach of trust, cyberattacks...).
  - The risks arising from the activities of their Board members, directors and employees (embezzlement, breach of trust, fraud ...).
- Banque du Liban and the Banking Control Commission are provided every year with a duly certified copy of the above-mentioned insurance contracts.
- Both contracts are reviewed annually as necessitated by any developments (changes in the institution's expansion and turnover...). Otherwise, the concerned institution will incur the sanctions specified in Article 24 below.
- 18- Request their external auditors to include in the reports mentioned in Article 4 (3) above, information on the technical and organizational aspects of their branches and points of electronic transfers, if any, with respect to electronic funds transfers.
- 19- Request their external auditors to prepare the annual report on the control of, and effectiveness of their AML/CFT procedures in place, as mentioned in Article 13 of Basic Decision 7818 of 18 May 2001 (Regulations on the Control of Financial and Banking Operations for Fighting Money Laundering and Terrorist Financing).
- 20- Execute all electronic funds transfers within Lebanon through a domestic network.

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<sup>1</sup>- This paragraph was amended pursuant to Article 1 of Intermediate Decision 13389 of 23 December 2021 (Intermediate Circular 606).

<sup>2</sup>- This paragraph was amended pursuant to Article 4 of Intermediate Decision 13718 of 23 May 2025 (Intermediate Circular 735).

- 21- <sup>1</sup>Post on their website a list with the points of electronic transfers and any modification thereto upon its occurrence. This list should include at least the following information: the name and address of the head office (Caza, locality, street), the name of the Head of that head office, the phone number...
- 22- <sup>2</sup>Commit, within a maximum period of /3/ working days, to transfer the value of invoices, fees and amounts collected from their users to the concerned entities (ministries, public and private institutions, public administrations, syndicates, mobile and fixed telephone companies...), under penalty of incurring the sanctions specified in Article 24 of this Decision.

Article 5 bis<sup>3</sup>:

Non-banking institutions that perform cross-border electronic funds transfers may request from BDL, directly or indirectly, a license to carry out exchange operations, in order to buy the cross-border foreign currencies received by their customers who wish to exchange them, then to sell them fully and exclusively to BDL, on condition that the yearly volume of their incoming cross-border operations, during the year preceding the request submission date to BDL, is no less than 50 million US Dollars.

Article 6<sup>4</sup>:

All Lebanese non-banking institutions that perform cross-border electronic funds transfers must:

- 1- Be established as Lebanese joint-stock companies with nominal shares.
- 2- <sup>5</sup>Have a minimum capital of fifty billion Lebanese pounds to be paid in full, and any subsequent increase thereon shall also be paid in full in one payment at Banque du Liban.

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<sup>1</sup>- This paragraph was added pursuant to Article 1 of Intermediate Decision 13108 of 19 September 2019 (Intermediate Circular 529) whose Article 4 stipulates that: "The concerned institutions are granted a time-limit ending on 31 December 2019 to comply with the provisions of Articles 1 and 2 of this Decision."

<sup>2</sup>- This paragraph was added pursuant to Article 5 of Intermediate Decision 13718 of 23 May 2025 (Intermediate Circular 735).

<sup>3</sup>- This Article was added pursuant to Article 2 of Intermediate Decision 13410 of 21 February 2022 (Intermediate Circular 614).

<sup>4</sup>- This Article was amended pursuant to Article 2 of Intermediate Decision 11445 of 6 June 2013 (Intermediate Circular 325).

<sup>5</sup>- The last amendment to this paragraph was made pursuant to Article 6 of Intermediate Decision 13547 of 13 April 2023 (Intermediate Circular 667), whose Article 11 stipulates that: "Non-banking institutions which perform electronic banking and financial operations, and are established before the issuance of this Decision, are granted a time limit ending on 30 September 2023 to submit their capital increase requests, provided that their procedures are completed and become effective by 31 December 2023."

- 3- Be linked to an international transfer network approved by Banque du Liban.
- 4- <sup>1</sup>Comply with Article 5 (Paragraphs 3 to 19, and Paragraph 21) of this Decision.

#### Article 7<sup>2</sup>:

Foreign institutions that are mentioned in Article 2 (4) above and that engage in cross-border electronic funds transfers must:

- 1- <sup>3</sup>Allocate to the activities of their branch in Lebanon a minimum amount of fifty billion Lebanese pounds to be paid in full, and any subsequent increase thereon shall also be paid in full in one payment at Banque du Liban.
- 2- Be linked to an international transfer network approved by Banque du Liban.
- 3- Comply with Article 5 (Paragraphs 4 to 19) of this Decision.

#### Article 7 bis<sup>4</sup>:

Non-banking institutions that perform electronic funds transfers must:

- Pay in US Dollar, the amount of any incoming cross-border electronic funds transfer received in foreign currency.
- Inform the customer in a clear and explicit manner of the commissions and fees withheld from each transfer.

#### Article 8<sup>5</sup>:

In case any of the institutions that are specified in Article 2 (Paragraphs 3 and 4) above, and that perform electronic funds transfers, is the branch of a foreign institution, it must always prove that its assets exceed the liabilities due to third parties by an amount equivalent at least to its capital or to the amount allocated to its activities in Lebanon.

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<sup>1</sup>- This paragraph was amended pursuant to Article 2 of Intermediate Decision 13108 of 19 September 2019 (Intermediate Circular 529), whose Article 4 stipulates that: "The concerned institutions are granted a time-limit ending on 31 December 2019 to comply with the provisions of Articles 1 and 2 of this Decision."

<sup>2</sup>- This Article was amended pursuant to Article 2 of Intermediate Decision 11445 of 6 June 2013 (Intermediate Circular 325).

<sup>3</sup>- This paragraph was last amended pursuant to Article 7 of Intermediate Decision 13547 of 13 May 2023 (Intermediate Circular 667), whose Article 11 stipulates that: "Non-banking institutions which perform electronic banking and financial operations, and are established before the issuance of this Decision, are granted a time limit ending on 30 September 2023 to submit their capital increase requests, provided that their procedures are completed and become effective by 31 December 2023."

<sup>4</sup>- This Article was added pursuant to Intermediate Decision 12978 of 14 January 2019 (Intermediate Circular 514), then amended pursuant to Intermediate Decision 13255 of 6 August 2020 (Intermediate Circular 566).

<sup>5</sup>- This Article was amended pursuant to Article 2 of Intermediate Decision 11445 of 6 June 2013 (Intermediate Circular 325).

If any such institution incurs losses, it must reconstitute its capital or capital allocations within six months at the latest. Otherwise, its license to operate in Lebanon shall be revoked.

Article 9<sup>1</sup>:

Institutions that perform electronic funds transfers must accurately include in the transfer order and attached messages, the full identity of the originator (name and address), the account number or a special reference number in the absence of an account number, as well as the source of funds, their destination and purpose, and the identity of the beneficiary and the beneficial owner, as the case may be.

Additionally, these institutions must provide all the above-mentioned information, when requested by the competent authorities, within three business days.

Article 9 bis<sup>2</sup>:

First: The following expressions shall mean:

Customer:

Any natural or legal person, whether a company or an institution of any type, or any legal arrangement (e.g. a trust), or any body, organization or non-profit organization (mutual funds, cooperatives, welfare centers, charities, clubs, etc.).

Beneficial Owner:

Any natural person who ultimately owns or who exercises ultimate effective control, whether directly or indirectly, over the customer and/or the natural person on whose behalf operations are carried out. Indirect ownership and/or control include the situations where the ownership and/or control is exercised through a chain of ownership or by means of control other than direct control.

Second: Any of the institutions that are specified in Article 2 (Paragraphs 3 and 4) of this Decision, and perform electronic funds transfers, must comply at least with the following:

- 1- To apply to customers and beneficial owners, regardless of the value of the operation, due diligence measures which include verifying the identity of their permanent and

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<sup>1</sup> This Article was amended pursuant to Article 2 of Intermediate Decision 11445 of 6 June 2013 (Intermediate Circular 325).

<sup>2</sup> This Article was added pursuant to Intermediate Decision 12018 of 30 June 2015 (Intermediate Circular 393), then amended pursuant to Article 2 of Intermediate Decision 13389 of 23 December 2021 (Intermediate Circular 606).

occasional customers, whether resident or non-resident, determining the nature of their business, understanding the ownership structure and/or control over the legal person, understanding and identifying the purpose and nature of the business relationship, obtaining data on that purpose when needed, identifying the beneficial owner and the source of funds, and conducting ongoing monitoring of operations, particularly in the following cases:

- a- Before or when a business relationship is being established or started.
  - b- When carrying out a single operation or several linked operations, whose total is equal to, or above 10,000 USD or its equivalent.
  - c- Whenever a customer is suspected to attempt a money laundering or terrorist financing operation.
- 2- <sup>1</sup>To apply due diligence measures to existing customers on the basis of materiality and risk, and also to conduct due diligence on such existing business relationships in a timely manner, taking into account whether and when these measures have previously been undertaken, and the adequacy of data obtained.
- 3- To request the official documents or data below, for the purpose of verifying the identity of the customer and of the beneficial owner:
- a- <sup>2</sup>For a natural person, the passport, ID card, extract of Civil Status, or residence permit.
  - b- For a legal person, whether a company or an institution or a legal arrangement, a duly authenticated copy of the bylaws, the registration certificate, the ownership structure, the list showing the distribution of equities or shares (directly or indirectly), the list of authorized signatories, in addition to a copy of an identification document for the legal representative, the managers, and the natural persons who own, directly or indirectly, a controlling interest in the company's management.
- 4- When the due diligence measures required toward customers and beneficial owners cannot be satisfactorily conducted, nor all the requested information obtained and kept, particularly those specified in this Article 9 (bis), then no relationship should be started or operation performed, or the existing business relationship should be terminated; and notifying the SIC should be considered.

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<sup>1</sup>- This subparagraph was amended pursuant to Article 1 of Intermediate Decision 13458 of 19 July 2022 (Intermediate Circular 630).

<sup>2</sup>- This clause was amended pursuant to Article 27 of Intermediate Decision 13440 of 27 May 2022 (Intermediate Circular 625).



- 5- To keep special records for each operation above the amount of USD 10,000 or its equivalent.
- 6- <sup>1</sup>To request from the customer or the person acting on the latter's behalf, the original power of attorney or a certified copy thereof, or a document proving that this person is authorized to act as such, in addition to the identification documents of the customer, the proxy, and the person acting on the customer's behalf, and to verify these documents. The due diligence measures specified in Subparagraph 1 of this Paragraph "Second", must also be applied to the non-professional proxy.
- 7- <sup>2</sup>To maintain all the records obtained through CDD measures toward the customer and the beneficial owner, in particular the full name, occupation, and residential address, the address of the registered office for the legal entity, or, if different, the principal place of business, and the financial situation, as well as the account files for at least five years after the account is closed or the business relationship is ended, and all records on operations, including business correspondence and the results of any analysis undertaken, for at least five years after the date of the operation. Such records must be sufficient to enable the reconstruction of individual operations in a way to represent, if necessary, evidence for legal action and prosecution of criminal activity.
- 8- <sup>3</sup>To notify promptly the Governor of Banque du Liban in his capacity as Chairman of the Special Investigation Commission, whenever it suspects or believes, based on reasonable or objective grounds, that the executed or attempted operation is related to money laundering or associated predicate offences, or to terrorist financing, terrorist acts, or terrorist organizations, regardless of the operation amount. Additionally, if money laundering or terrorist financing is suspected, and if the institution reasonably believes that performing the CDD measures will tip off the customer, it is then permitted not to pursue the CDD process and the SIC should be notified without delay.
- 9- To put in place and adopt an efficient AML/CFT internal control system that includes, at least, the following:

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<sup>1</sup>- This subparagraph was amended pursuant to Article 28 of Intermediate Decision 13440 of 27 May 2022 (Intermediate Circular 625).

<sup>2</sup>- This subparagraph was last amended pursuant to Article 2 of Intermediate Decision 13458 of 19 July 2022 (Intermediate Circular 630).

<sup>3</sup>- This subparagraph was amended pursuant to Article 12 of Intermediate Decision 13440 of 27 May 2022 (Intermediate Circular 625).

- a- Efficient and effective AML/CFT guidelines, approved and adopted by the Senior Management, and including, as a minimum, the due diligence measures required for customers with recurrent operations above a designated threshold.
- b- The appointment of a Compliance Officer at the management level, who has sufficient AML/CFT expertise, constantly attends training sessions in this respect, and whose mission consists in:
- Training employees and sub-agents periodically on AML/CFT programs and methods.
  - Using software programs in order to monitor operations.
  - Preparing periodic reports on a risk-based supervision of operations, and the extent of compliance with required measures. These reports should cover as well sub-agents' compliance with measures and regulations.
  - Involving sub-agents in AML/CFT programs.
  - Ensuring that information collected under the CDD process is kept up-to-date.
  - Conducting enhanced due diligence measures that are commensurate to the level of risk, on business relationships and operations performed with natural and legal persons (including financial institutions) from countries against which the FATF calls for such action, provided that the FATF website is periodically reviewed for that purpose, especially after each FATF plenary meeting.
  - Setting and keeping up-to-date a centralized data repository for the information collected on money laundering and terrorist financing, which includes, at least, the names circulated by the SIC, and those reported to the SIC by the concerned institution.
  - Scrutinizing transactions undertaken throughout the course of the relationship with customers so as to ensure that the transactions being conducted are consistent with the institution's knowledge of the customers, their business and risk profile, including, where necessary, the source of funds<sup>1</sup>.
  - Ensuring that documents, data, or information collected under the CDD process are kept up-to-date and relevant, by undertaking reviews of existing records, particularly for higher-risk categories of customers<sup>1</sup>.

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<sup>1</sup>- This text was added pursuant to Article 3 of Intermediate Decision 13458 of 19 July 2022 (Intermediate Circular 630).

10- <sup>1</sup>To take into account, for indicative purposes only, customer risk, country risk, and service risk, when classifying the risks of customers and operations:

a- Customer Risk:

- Customers with a cash-intensive business.
- Politically Exposed Persons (PEPs).
- Offshore companies.
- Companies located in countries known to be tax havens.
- Customers who are nationals or residents of countries that do not or insufficiently apply the FATF Recommendations.
- Non-profit organizations (NPOs), particularly newly established NPOs that do not have clear funding sources or programs.

b- Country Risk:

- The stringency of AML/CFT laws, and the efficiency of regulatory and judiciary authorities in charge of their implementation.
- The existence of banking secrecy.
- The situation of the country in terms of corruption and organized crime.
- Conflict zones.

c- Service Risk:

- Cross-border transfers.

11- To put in place risk-based control measures and procedures, and at least to adopt for customers and beneficial owners, for PEPs\* as per FATF definition and their family members and close associates, and for operations classified as “high risk” according to risk scoring, the enhanced measures and procedures below for the purpose of risk management and mitigation:

- To increase and prioritize control, and to conduct enhanced ongoing monitoring of the business relationship.

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<sup>1</sup>- This subparagraph was amended pursuant to Article 29 of Intermediate Decision 13440 of 27 May 2022 (Intermediate Circular 625).

\* This note was added pursuant to Article 52 of Intermediate Decision 13440 of 27 May 2022 (Intermediate Circular 625):

“Politically Exposed Persons (PEPs) are foreign or domestic individuals who are or have been entrusted with prominent public functions in a foreign country or domestically, for example Heads of State or of government, senior politicians, senior government, judicial or military officials, senior executives of state-owned corporations, important political party officials, as well as members of senior management, i.e. directors, deputy directors and members of the Board or equivalent functions in any international organization.

This definition shall not cover middle ranking or more junior individuals in the aforementioned categories.”

- To obtain more detailed information on customers and beneficial owners (Increased KYC Levels), in particular to determine the source of their wealth.
- To obtain the approval of the Senior Management for entering into, or continuing, a business relationship with customers, and for executing operations, in a way that is commensurate to the specified level of risk.
- To review periodically the relationship with customers.
- To make continuous peer comparisons.
- To set up an adequate system so as to determine whether the customer or beneficial owner is a PEP.
- To take into account the duration and soundness of the business relationship with the customer.
- To resort to software programs in order to conduct the controls needed as per the adopted scoring.
- To have the Senior Management adopt a special policy as well as controls and measures that are based on the requirements specified in this Article, in order to classify and mitigate risks<sup>1</sup>.
- To document risk assessment results when necessary, and to keep them for provision to the competent authorities when needed<sup>2</sup>.
- To ensure that customer due diligence information and records of operations are swiftly provided to the SIC upon request, within three business days at most<sup>3</sup>.

12- To make sure, when relying on a third party, that the latter is regulated and supervised, and meets the FATF due diligence and record-keeping requirements; and also that any information needed to identify the customer and the beneficial owner and to understand the nature of the business, as well as copies of identification data and other documentation relating to the CDD requirements, will be made available from the third party immediately and without delay.

In all cases, the ultimate responsibility for CDD measures remains with the entity that deals with the third party, whether that third party is located inside or outside

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<sup>1</sup>- The last amendment to this clause was made pursuant to Article 4 of Intermediate Decision 13458 of 19 July 2022 (Intermediate Circular 630).

<sup>2</sup>- This clause was amended pursuant to Article 4 of Intermediate Decision 13458 of 19 July 2022 (Intermediate Circular 630).

<sup>3</sup>- This clause was added pursuant to Article 33 of Intermediate Decision 13440 of 27 May 2022 (Intermediate Circular 625).

Lebanon, taking into account the risk mitigation measures, particularly for risks associated with countries that do not or insufficiently apply the FATF Recommendations.

13- To identify and assess the ML/TF risks that might arise in relation to the development of new products and new business practices, including new service delivery mechanisms, and in relation to the use of new or developing technologies for both new and pre-existing products. A risk assessment should also take place prior to the launch or use of these products or business practices or technologies, and appropriate measures taken to manage and mitigate those risks.

14- To request its staff, subject to liability, to abide by absolute secrecy and not to inform or permit to inform customers or any other party that the institution has notified or will notify the SIC when it suspects or believes that a money laundering or terrorist financing operation has occurred, or when the SIC investigates or scrutinizes their operations or accounts, until the SIC issues a decision to lift banking secrecy of these accounts and notify the concerned parties.

15- <sup>1</sup>To ensure that its branches and majority-owned subsidiaries operating abroad apply the AML/CFT measures in force in Lebanon when the minimum requirements of the host country are less strict compared to Lebanon, to the extent permitted by the laws and regulations of the host country.

If the host country does not permit the proper implementation of AML/CFT measures that are consistent with those applied in Lebanon, then the financial group should apply appropriate additional measures to manage ML/FT risks, and inform the SIC thereof.

16- <sup>2</sup>Financial groups must implement programs against money laundering and terrorist financing across the group as a whole and at all branches and majority-owned subsidiaries of that group. These programs should include the measures below:

- To appoint a Compliance officer at the management level.
- To adopt policies and procedures for sharing information on customer due diligence and ML/TF risk management.
- To provide the group-level Compliance officer with customer, account, and operation information from branches and subsidiaries when necessary for AML/CFT purposes. This should include information, analytical reports, and

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<sup>1</sup>- The last amendment to this sub-paragraph was made pursuant to Article 5 of Intermediate Decision 13458 of 19 July 2022 (Intermediate Circular 630).

<sup>2</sup>- This sub-paragraph was amended pursuant to Article 6 of Intermediate Decision 13458 of 19 July 2022 (Intermediate Circular 630).

reports on activities that appear unusual. Similarly, branches and subsidiaries should receive such information from the group-level Compliance officer, as relevant and appropriate to risk management, analysis of information, reports, and unusual operations.

- To provide adequate safeguards on the confidentiality and use of information exchanged, including safeguards to prevent informing or tipping-off the customer.

17- If the originating institution of a transfer from Lebanon is at the same time the recipient institution in another country, it is required to collect all information on both the transfer ordering customer and the beneficiary so as to determine whether or not to notify the SIC, and if the institution decides to notify the latter, all the relevant information must be submitted with the notification.

18- To review constantly, through available software, any update on the website of the General Directorate of Internal Security Forces ([www.isf.gov.lb](http://www.isf.gov.lb)) in relation to the names designated on the national list of natural persons, legal persons, and entities involved in terrorism or terrorist financing; and once the designation decision is issued, to immediately freeze the funds, accounts, or operations, including attempted ones, or other assets, if any, owned by these names or controlled in any form (directly or indirectly, jointly...) by these names; and to provide the SIC, within 48 hours at most, with evidence on this action, and with the information available in this respect.

The term “freeze” means to prohibit the transfer, conversion, disposition, or movement of funds and other assets that are owned or controlled by designated persons or entities<sup>1</sup>.

The SIC should be notified in case of similarity between the name of a customer and any designated name and details included in the aforementioned national list.

19- <sup>2</sup>To apply FATF Recommendation 7 in terms of conducting the necessary reviews and freezing immediately the relevant funds or accounts, or operations, including attempted ones, or other assets, within a matter of hours from the issuance of the designation decision; to provide the SIC, within 48 hours at most, with evidence on this action and with the information available in this respect; and in case of similarity to notify the SIC and assess the associated risks. The term “freeze” means to prohibit

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<sup>1</sup>- This clause was amended pursuant to Article 34 of Intermediate Decision 13440 of 27 May 2022 (Intermediate Circular 625).

<sup>2</sup>- This sub-paragraph was amended pursuant to Article 35 of Intermediate Decision 13440 of 27 May 2022 (Intermediate Circular 625).

the transfer, conversion, disposition, or movement of funds and other assets that are owned or controlled by designated persons or entities.

20- To consider for indicative purposes only, that the indicators listed below, if not justified, point out to the possible existence of ML/FT:

a- Indicators related to the customer:

- Moving to a location far from the home or work address in order to execute the transfer.
- Inaccurate information held by the customer about the transfer beneficiary.
- Offering a bribe.
- Transfers in which fictitious names or third parties are used.
- Customer's readiness to pay unusual expenses to have the transfer executed.
- Executing and/or requesting to execute recurrent transfers that are inconsistent with the customer's financial situation.
- Executing and/or requesting to execute a large number of transfers to the order of third parties for no apparent reason.
- Customer makes unjustified inquiries, particularly on the controls in place.
- Customer has no knowledge of the amount to be transferred.
- The value of incoming transfers is inconsistent with the customer's business.

b- Indicators related to operations:

- Splitting transfers in a way to keep them below the reporting threshold.
- Executing multiple transfers for a single beneficiary through several customers.
- A sudden change in the customer's accustomed volume and number of transfers.
- The same address is used by several customers.
- Cancelling the operation as soon as additional documents or information are requested from the customer.

c- Indicators related to sub-agents:

- Presence of the sub-agent in high-risk geographical areas.
- Unjustified change in the sub-agent's volume of operations.
- The volume of incoming transfers does not correspond to that of outgoing transfers.
- Increase in the sub-agent's volume of operations during drug export seasons.

21- <sup>1</sup>To apply countermeasures that are proportionate to the level of risk, whether to countries against which the FATF calls for such action or on the basis of concerns identified by the institution itself. Examples of these measures include the following:

- To obtain the approval of the Senior Management for entering into, or continuing, a business relationship with customers.
- To increase and prioritize control.
- To not establish branches or subsidiaries or representation offices for the institution in these countries.
- To not rely on third parties located in these countries.

22- <sup>2</sup>Upon the identification of the beneficial owner:

- 1- With respect to the customer that is a legal person, the beneficial owners shall be identified and reasonable measures taken to identify them in the following manner:
  - a) Identify each natural person who holds, whether directly or indirectly, 20% or more of the capital of the legal person.
  - b) In case of doubt as to whether the natural person(s) identified pursuant to Subparagraph (a) above is (are) the beneficial owner(s), or when no natural person holds 20% or more of the customer's capital, it is required to identify the natural persons who exercise control over the legal person through other means (e.g. holding a majority of voting rights or the right to appoint or dismiss the majority of the administrative or regulatory body at affiliated entities...).
  - c) When no natural person is identified pursuant to Subparagraphs (a) and (b) above, reasonable measures must be taken in order to identify and verify the identity of the persons holding senior management positions.
- 2- With respect to the customer that is a legal arrangement, the beneficial owners shall be identified and reasonable measures taken to identify them in the following manner:
  - a) For trusts, each of the persons below must be identified:
    - The Settlor.
    - The Trustee.

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<sup>1</sup>- This sub-paragraph was added pursuant to Article 20 of Intermediate Decision 13440 of 27 May 2022 (Intermediate Circular 625).

<sup>2</sup> This sub-paragraph was added pursuant to Article 30 of Intermediate Decision 13440 of 27 May 2022 (Intermediate Circular 625).



- The Protector.
- The Beneficiary; and if the latter's identity is not determined or verified, then the class of beneficiaries in whose favor the legal arrangement was established.
- Any other natural person who exercises an effective control over the trust through direct or indirect ownership or through other means.

The definitions included in the glossary of the FATF 40 Recommendations shall be adopted to identify the persons mentioned in this Subparagraph (a).

- b) For other types of legal arrangements, including those arrangements similar to trusts, the persons holding positions similar to the positions specified in Subparagraph (a) above, must be identified.

- 3- Upon the identification of the beneficial owner, it is required to conduct the same due diligence measures applicable to customers, including those issued by the Special Investigation Commission (SIC).

#### Article 10<sup>1</sup>:

The institutions that are specified in Article 2 (3 and 4) of this Decision and that conduct electronic funds transfers, must prepare their financial statements in accordance with Form 2010, attached to Basic Decision 7723 of 2 December 2000 (Banks' Position).

#### Article 11<sup>2</sup>:

Banque du Liban shall publish annually in the Official Gazette in the month of January, the list of institutions licensed to conduct electronic funds transfers; it shall also publish in the Official Gazette any amendment to that list.

The institution that ceases its activities for a period of six consecutive months shall be delisted.

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<sup>1</sup>- This Article was added pursuant to Article 2 of Intermediate Decision 11445 of 6 June 2013 (Intermediate Circular 325).

<sup>2</sup> This Article was added pursuant to Intermediate Decision 11445 of 6 June 2013 (Intermediate Circular 325), then amended pursuant to Article 3 of Intermediate Decision 13108 of 19 September 2019 (Intermediate Circular 529).

## **Second: The Licensing Documents**

### **Article 12<sup>1</sup>:**

To obtain a license from Banque du Liban for the conduct of electronic funds transfers, the Lebanese institutions that are mentioned in Article 2 (3) above and that perform electronic funds transfers must submit a request in three copies, of which one original, along with the following documents:

- 1- <sup>2</sup>A document evidencing the identities of the founders, the beneficial owners, the persons who will participate in the subscription, and the persons expected to hold senior managerial positions (extract of Civil Status, identity card, passport, or copy of the registration certificate at the Commercial Register if any founder or shareholder is a legal person).
- 2- Statements signed by each of the above-mentioned persons, with their curriculum vitae (degrees, experience, and other material information) and an accurate assessment of their net worth.
- 3- A police record for each of the above-mentioned persons, issued within the last three months.
- 4- A statement specifying the number of shares of each prospective subscriber, with the classes of shares, if any, and their distribution.
- 5- A draft of the company's bylaws and of its intended administrative structure.
- 6- Documents about the working and technical rules adopted to conduct electronic operations, proving that an efficient electronic security system is in place to protect all operations, with at least the documents specified in Annex (1) of this Decision.
- 7- A duly certified copy of the contract signed with the international transfer network, for institutions performing cross-border funds transfers.
- 8- A duly certified copy of an insurance contract that covers the operations executed and all likely risks.

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<sup>1</sup> This Article was added pursuant to Intermediate Decision 11445 of 6 June 2013 (Intermediate Circular 325), then amended pursuant to Article 3 of Intermediate Decision 13108 of 19 September 2019 (Intermediate Circular 529).

<sup>2</sup> This paragraph was amended pursuant to Article 44 of Intermediate Decision 13440 of 27 May 2022 (Intermediate Circular 625).

#### Article 13<sup>1</sup>:

Exchange institutions wishing to perform electronic funds transfers must submit a license request in three copies, of which one original, along with the documents mentioned in Paragraphs 6, 7 and 8 of Article 12 above.

#### Article 14<sup>1</sup>:

To obtain a license from Banque du Liban for the conduct of cross-border electronic funds transfers, foreign institutions mentioned in Article 2 (4) above must submit a license request in three copies, of which one original, along with the following documents:

- 1- The foreign institution's bylaws and intended administrative structure in Lebanon.
- 2- The decision taken by the foreign institution's relevant body, which authorizes its activities in Lebanon, appoints its representative and specifies the latter's powers.
- 3- The documents mentioned in Paragraphs 6, 7, and 8 of Article 12 above.

#### Article 15<sup>1</sup>:

The institutions that are mentioned in Article 2 (Paragraphs 3 and 4) above, and that perform electronic funds transfers, are required, once they have obtained BDL license and before they start their activities in Lebanon, to complete the legal and regulatory establishment formalities and to provide BDL Legal Department with the relevant duly certified documents. BDL Central Council shall grant the license to conduct electronic funds transfers, as deemed necessary for the public interest, once it has verified the material and moral competence of the founders, the beneficial owners, the subscribers to the capital, and the persons expected to hold senior managerial positions, in particular that no criminal or civil conviction has been issued against any of them or their associates, in Lebanon and abroad, for the perpetration of any offence, theft, breach of trust, fraud, money laundering, financing of terrorism, or declaration of bankruptcy, or that none of them is designated on domestic or UN sanction lists<sup>2</sup>.

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<sup>1</sup>- This Article was added pursuant to Article 2 of Intermediate Decision 11445 of 6 June 2013 (Intermediate Circular 325).

<sup>2</sup>- This paragraph was added pursuant to Article 45 of Intermediate Decision 13440 of 27 May 2022 (Intermediate Circular 625).

### **Third: Periodic Documents**

#### **Article 16<sup>1</sup>:**

**First:** Non-banking institutions that perform electronic funds transfers must submit to:

- 1- The Money Services Businesses Department at Banque du Liban and the Banking Control Commission, annually by the end of April, the external auditors' annual reports mentioned in Article 4 (3), and in Article 5 (18 and 19) above.
- 2- Both the Legal Department and the Money Services Businesses Department at Banque du Liban, as well as the Banking Control Commission, a duly certified copy of the insurance contract mentioned in Paragraph 17 of Article 5 above, upon its renewal.

**Second:** The institutions specified in Article 2 above must communicate to both the Legal Department and the Money Services Businesses Department at Banque du Liban, as well as to the Banking Control Commission, the information mentioned in Paragraph 11(b) of Article 5 above, in accordance with attached Form (CET-0) to be prepared every six months on a CD by using the software provided by BDL Money Services Businesses Department.

#### **Article 17<sup>1</sup>:**

The institutions specified in Article 2 (Paragraphs 2, 3, and 4) above and licensed to perform electronic funds transfers, must submit to:

- 1- The Money Services Businesses Department at Banque du Liban and the Banking Control Commission:
  - a- Each year by the end of April, the external auditors' annual reports on their financial situation.
  - b- At the end of each year, the list of the shareholders of the institutions established in Lebanon; and also immediately communicate any change in that list.
- 2- Both the Department of Statistics and Economic Research and the Money Services Businesses Department at Banque du Liban, as well as the Banking Control Commission, on a CD:

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<sup>1</sup>- This Article was added pursuant to Intermediate Decision 11445 of 6 June 2013 (Intermediate Circular 325), then amended pursuant to Intermediate Decision 12850 of 3 August 2018 (Intermediate Circular 502).

- a- Their monthly financial statements mentioned in Article 10 above, within twelve days from their closing date.
- b- Each year by the end of June, the Profit and Loss Statement prepared in accordance with Form (BPL-1) attached to Basic Decision 6574 of 24 April 1997.

Article 17 bis<sup>1</sup>:

Article 18<sup>2</sup>:

First: The institutions that are specified in Article 2 above and perform electronic funds transfers, must communicate to the Money Services Businesses Department at Banque du Liban:

1- Within the first ten days of each month:

- a- The volume of these operations from and to Lebanon during the previous month, in accordance with attached Form (**CET-1**) to be prepared on a CD by using the software provided by the IT Department at Banque du Liban.
- b- The operations amounting to, or exceeding the equivalent of 10,000 US Dollar, in accordance with attached Form (**CET-2**) to be prepared on a CD by using the software provided by the Money Services Businesses Department at Banque du Liban.
- c- The operations specified in attached Form (**CET-3**) to be prepared on a CD by using the software provided by the IT Department at Banque du Liban.

2- Each year during the month of January, the annual position of guarantees given and received by these institutions, in accordance with attached Form (**CET-4**) to be prepared on a CD by using the software provided by the IT Department at Banque du Liban.

Second: The institutions registered at Banque du Liban (banks, financial institutions, exchange institutions...) that operate as points of electronic transfers for any

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<sup>1</sup>- This Article was added pursuant to Intermediate Decision 11937 of 26 January 2015 (Intermediate Circular 385), then repealed pursuant to Article 3 of Intermediate Decision 12850 of 3 August 2018 (Intermediate Circular 502).

<sup>2</sup>- This Article was added pursuant to Intermediate Decision 11445 of 6 June 2013 (Intermediate Circular 325), then amended pursuant to Article 4 of Intermediate Decision 12850 of 3 August 2018 (Intermediate Circular 502).

institution licensed or authorized to perform electronic funds transfers, must communicate to the Money Services Businesses Department at Banque du Liban, within the first ten days of each month, the movement of these operations, in accordance with attached Form (CET-5) to be prepared on a CD by using the software provided by that Department.

### **Part III: Miscellaneous Provisions<sup>1</sup>**

#### **Article 19<sup>2</sup>:**

All the institutions that install and operate ATMs must abide by all the regulatory texts issued by Banque du Liban in this respect.

#### **Article 19 bis<sup>3</sup>:**

**First:** Institutions that perform (domestic or international) electronic transfers must accurately include in the transfer order and accompanying messages, during all the phases of the operation, and regardless of the value of the transfer, the full identity and exact address of the originator, with a special reference number, as well as the identity of the beneficiary with a special reference number.

When several cross-border electronic transfers from a single originator are bundled in a batch file for transmission to beneficiaries, the transfer file must include the required and accurate originator information, and full beneficiary information, in a way to be fully traceable within the recipient country. The institution is also required to include a unique operation reference number and shall refrain from performing electronic transfers if it fails to implement all the requirements specified in this Paragraph First<sup>4</sup>.

**Second:** Recipient institutions performing electronic transfers must take reasonable measures in order to identify cross-border transfers that lack the information required on the originator or beneficiary. Such measures may include post-event monitoring or real-time monitoring where feasible.

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<sup>1</sup>- The Title of this Part was added pursuant to Article 2 of Intermediate Decision 11445 of 6 June 2013 (Intermediate Circular 325).

<sup>2</sup>- This Article was added pursuant to Article 2 of Intermediate Decision 11445 of 6 June 2013 (Intermediate Circular 325).

<sup>3</sup>- This Article was added pursuant to Article 3 of Intermediate Decision 13389 of 23 December 2021 (Intermediate Circular 606).

<sup>4</sup>- This paragraph was amended pursuant to Article 31 of Intermediate Decision 13440 of 27 May 2022 (Intermediate Circular 625).

The recipient institution must have in place risk-based policies and procedures for determining when to execute, reject, or suspend an electronic transfer lacking required originator or beneficiary information, as well as appropriate follow-up action, and must also verify the beneficiary's identity if it has not been previously verified.

Third: Intermediary institutions performing electronic transfers are required to:

- Verify that all originator and beneficiary information are attached to the electronic transfer.
- Take reasonable measures to identify electronic transfers that lack required originator or beneficiary information. Such measures should be consistent with straight-through processing<sup>1</sup>.
- Have in place effective risk-based policies and procedures for determining the cases of execution, rejection, or suspension of any such electronic transfer, as well as proper follow-up action.

Where technical limitations prevent the required originator or beneficiary information accompanying a cross-border electronic transfer from being kept with the related domestic electronic transfer, the intermediary institution should keep, for at least five years, all the information received from the originating institution or other intermediary institutions.

#### Article 20<sup>2</sup>:

Any party engaging in “electronic financial and banking operations” must fully comply with the principles of honesty, integrity, and transparency; adopt the procedures that ensure utmost safety; and take all necessary precautions to determine and delineate the various responsibilities.

#### Article 21<sup>3</sup>:

In addition to the general principles set out in Article 20 above, the following is required:

First: The customer is no less than 18 years old and has full contractual capacity.

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<sup>1</sup>- This text was amended pursuant to Article 32 of Intermediate Decision 13440 of 27 May 2022 (Intermediate Circular 625).

<sup>2</sup>- This Article was added pursuant to Article 2 of Intermediate Decision 11445 of 6 June 2013 (Intermediate Circular 325).

<sup>3</sup>- This Article was last amended pursuant to Article 8 of Intermediate Decision 13547 of 13 April 2023 (Intermediate Circular 667).

- Second: Without prejudice to applicable laws, no information about the customer's account is given without the latter's prior, explicit, and written approval.
- Third: The electronic signature is not accepted, unless the conditions below are concurrently met:
- 1- A clear agreement between the concerned institution and the customer, indicating:
    - a- The likely risks associated with e-signature.
    - b- The adequate procedures to be followed to ensure utmost safety, on the concerned parties' full responsibility.
  - 2- The use of a PIN code by the signatory.

However, for retail and E-wallet operations, the concerned institutions must adopt a non-qualified e-signature, provided the following criteria are met for its authentication:

    - a- The e-signature is uniquely linked to the signatory and is organized and preserved in a manner that guarantees its validity and the safety of the customer's personal data.
    - b- The e-signature is capable of identifying the signatory.
    - c- The e-signature is created by using e-signature creation data that the signatory can use under his sole control, with a high level of confidence.
    - d- The e-signature is linked to the data signed, in a way that any subsequent change in the data is detectable.
  - 3- Upon the execution of the operation, the customer is immediately informed of the relevant details via the application and/or e-mail and/or SMS sent to his/her cell phone.
  - 4- The executing institution communicates to the customer, via e-mail, a detailed monthly position when needed.
- Fourth: The Banking Control Commission shall issue implementation texts that specify the technical and implementation procedures relating to the adoption of the non-qualified e-signature with respect to retail operations.
- Fifth: Personal data protection measures shall be applied, in particular:



- 1- The concerned institution shall take measures that ensure utmost safety for its customers' personal data, in terms of protection, processing, preservation, and legitimate use, in its capacity as Data Controller.
- 2- In the event of contracting with any third person to act as a Data Processor, the concerned institution shall:
  - a- Inform the customer that a third party shall process his/her personal data, and obtain from that customer an explicit and written consent restricted to specific purposes for processing such personal data.
  - b- Include in the contract that:
    - The processing of customers' personal data by the third party is restricted to the initial purpose for which it was assigned thereto; the personal data may not be processed at a later stage by the third party in a way that does not correspond to the stated and explicit purposes of the contract; and data shall be processed by the third party honestly in accordance with the legitimate and necessary objectives of this assignment.
    - The highest security standards are imposed on the third party, to ensure the protection, safety, and preservation of data, and to prevent its distortion or damage or access by unauthorized persons.
    - The institution remains responsible towards the customer for the protection of personal data, their legitimate use and their misuse by the third party.

Article 21 bis<sup>1</sup>:

The institutions specified in Article 2 of Basic Decision 7548 of March 30, 2000, must act as follows:

First: Keep records for cross-border electronic funds transfers that were not received by the beneficiary 90 days after their date of sending.

Second: Adopt the mechanism and measures below:

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<sup>1</sup>- This Article was added pursuant to Article 5 of Intermediate Decision 12850 of 3 August 2018 (Intermediate Circular 502).

- 1- To coordinate with the contracting international company in order to recover the amount sent and not paid to the beneficiary.
- 2- To deposit the recovered amount in a special USD-denominated account opened in its name at a bank operating in Lebanon.
- 3- To notify the ordering customer that the beneficiary has not received the funds, 90 days after their date of sending.
- 4- To entitle the ordering customer to request to recover the sent amount within 3 years from its date of sending.
- 5- At the expiry of the legal prescription period, 50% of the amounts remaining in the above-mentioned account are due to the Lebanese State, while the concerned institution is entitled to the remaining 50% and transfer it to the Profit and Loss Account.
- 6- To inform the ordering customer of the mechanism described in this Paragraph Second and to explain it clearly in Arabic and in a foreign language chosen by the concerned institution, on the back side of the receipt that is delivered to the ordering customer and contains the information accompanying the transfer order.

Third: To communicate to both the Money Services Businesses Department at Banque du Liban and to the Banking Control Commission, annually by the end of January, information on cross-border electronic funds transfers executed during the previous year and not received by the beneficiary 90 days after their date of sending.

Fourth: To communicate to both the Money Services Businesses Department at Banque du Liban and to the Banking Control Commission, by 30 November 2018, information on outgoing electronic funds transfers from Lebanon executed during the last 3 years and not received by the beneficiary 90 days after their date of sending.

#### Article 22<sup>1</sup>:

In addition to the contents of this Decision, “electronic financial and banking operations”, as well as all institutions performing such operations shall be subject, unless otherwise provided for, to the laws, regulations and instructions governing these institutions or governing the banking and financial operations performed through conventional, non-electronic means.

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<sup>1</sup>- This Article was added pursuant to Article 2 of Intermediate Decision 11445 of 6 June 2013 (Intermediate Circular 325).

Article 23<sup>1</sup>:

Non-banking institutions that perform electronic funds transfers and were established before 6 June 2013, and whose status is inconsistent with the provisions of Articles 5, 6 and 7 above, are granted a time limit ending on 31 March 2014 to adjust their situation accordingly.

Article 23 bis<sup>2</sup>:

The Banking Control Commission shall monitor the sound implementation of the provisions of this Decision.

Article 24<sup>3</sup>:

Whether the institutions concerned by this Decision have violated the provisions of their bylaws, the provisions of this Decision, the regulations imposed by Banque du Liban and/or the Banking Control Commission, or submitted incomplete or untruthful data or information, BDL Central Council may impose the following administrative sanctions on the infringing institution :

- Send a warning.
- Prohibit some operations or impose any other limitations in the course of the institution's activities.
- Prohibit the Board Chairman and/or members, and/or general directors from conducting the operations subject of this Decision for good or for a limited period .
- Revoke its license granted by Banque du Liban.

In addition to the foregoing, the Central Council may impose a fine no less than one billion Lebanese pounds for each violation, and may also pursue the infringing institution through criminal prosecution as per the applicable laws.

Article 24 bis<sup>4</sup>:

The submission of requests to obtain a license from Banque du Liban to provide E-Wallet and electronic funds transfers services will be suspended until further notice.

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<sup>1</sup> This Article was added pursuant to Article 2 of Intermediate Decision 11445 of 6 June 2013 (Intermediate Circular 325).

<sup>2</sup> This Article was added pursuant to Article 9 of Intermediate Decision 13547 of 13 April 2023 (Intermediate Circular 667).

<sup>3</sup> This Article was amended pursuant to Article 6 of Intermediate Decision 13718 of 23 May 2025 (Intermediate Circular 735).

<sup>4</sup> This Article was added pursuant to Article 7 of Intermediate Decision 13718 of 23 May 2025 (Intermediate Circular 735).

Article 25<sup>1</sup>:

This Decision shall come into force upon its publication in the Official Gazette.

Beirut, 30 March 2000

The Governor of Banque du Liban

Riad Toufic Salamé

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<sup>1</sup>- The numbering of this Article has become 25 instead of 13, pursuant to Article 1 of Intermediate Decision 11445 of 6 June 2013 (Intermediate Circular 325).

## **Annex 1<sup>1</sup>**

### **Documents Related to the Working Rules and Technical Rules**

- Job description concerning all the employees of the institution
- User's Manual
- IT Management Organization
- IT Components, especially operating devices and systems, software applications, network...
- Access Control List
- Logs
- Systems security software (Antispam, Antivirus, ...)
- Network security procedures (Firewall, Proxy, Intrusion Detection...)
- Encryption procedures
- Procedures to copy and save data
- AML/CFT procedures
- Business Continuity and Emergency Plan
- Authentication Procedure through OTP, or other secure dynamic code (for customers' protection)

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<sup>1</sup>- This Annex was added pursuant to Intermediate Decision 11445 of 6 June 2013 (Intermediate Circular 325).

**Points of Sale (POS)**  
**Form (CET-0)<sup>1</sup> Semi-Annual Position as on \_\_\_\_/\_\_\_\_/\_\_\_\_**

Bank or Institution's Name:  
 Bank or Institution's Number:  
 License Number (Funds Transfers):

No.	POS Name	Type of Institution*	Decision of Central Council		Institution's No. on BDL's List	Registration No. at the Commercial Register	Caza	City / Town	Street / Building	Name of Officer in Charge	Phone No.	POS Opening Date	POS Closing Date
			License No.	License Date**									
1													
2													
3													
4													
5													
6													
7													
8													
9													
10													
11													
12													
13													
14													
15													
16													
17													
18													
19													
20													
21													
22													
23													
24													
25													
26													

**\* Type of Institution**

Bank  
 Financial institution  
 Exchange institution  
 Institutions specialized in electronic funds transfers  
 Other institutions

<sup>1</sup>- This Form was added pursuant to Intermediate Decision 11445 of 6 June 2013 (Intermediate Circular 325), then amended pursuant to Article 6 of Intermediate Decision 12850 of 3 August 2018 (Intermediate Circular 502).

**Incoming and Outgoing Electronic Funds Transfers from and to Lebanon<sup>1</sup>**  
**Form (CET-1)<sup>2</sup> Monthly Position as on \_\_\_\_ / \_\_\_\_ / \_\_\_\_**

Item	Item's Name	From Lebanon			To Lebanon		
		Number	Operations	Commission	Number	Operations	Commission
LBI	<b>Lebanon</b>						
LBI10	Exportation						
LBI20	Importation						
LBI30	Tourism and Travel						
LBI40	Education						
LBI50	Medical care and hospitalization						
LBI60	Migrants' transfers						
LBI90	Other transfers						
LBR	<b>Lebanon</b>						
LBR10	Exportation						
LBR20	Importation						
LBR30	Tourism and Travel						
LBR40	Education						
LBR50	Medical care and hospitalization						
LBR60	Migrants' transfers						
LBR90	Other transfers						
DZ	<b>Algeria</b>						
DZ010	Exportation						
DZ020	Importation						
DZ030	Tourism and Travel						
DZ040	Education						
DZ050	Medical care and hospitalization						
DZ060	Migrants' transfers						
DZ090	Other transfers						
SA	<b>Saudi Arabia</b>						
SA010	Exportation						
SA020	Importation						
SA030	Tourism and Travel						
SA040	Education						
SA050	Medical care and hospitalization						
SA060	Migrants' transfers						
SA090	Other transfers						
BH	<b>Bahrain</b>						
BH010	Exportation						
BH020	Importation						
BH030	Tourism and Travel						
BH040	Education						
BH050	Medical care and hospitalization						
BH060	Migrants' transfers						
BH090	Other transfers						

<sup>1</sup>- The initial title of this Form "Electronic Transfers from and to Lebanon" was amended pursuant to Article 3 of Intermediate Decision 11445 of 6 June 2013 (Intermediate Circular 325).

<sup>2</sup>- This Form was added pursuant to Intermediate Decision 8336 of 11 January 2003 (Intermediate Circular 28), and the last amendment was added thereto pursuant to Article 1 of Intermediate Decision 11603 of 11 November 2013 (Intermediate Circular 345).

DJ	<b>Djibouti</b>						
DJ010	Exportation						
DJ020	Importation						
DJ030	Tourism and Travel						
DJ040	Education						
DJ050	Medical care and hospitalization						
DJ060	Migrants' transfers						
DJ090	Other transfers						
EG	<b>Egypt</b>						
EG010	Exportation						
EG020	Importation						
EG030	Tourism and Travel						
EG040	Education						
EG050	Medical care and hospitalization						
EG060	Migrants' transfers						
EG090	Other transfers						
AE	<b>UAE</b>						
AE010	Exportation						
AE020	Importation						
AE030	Tourism and Travel						
AE040	Education						
AE050	Medical care and hospitalization						
AE060	Migrants' transfers						
AE090	Other transfers						
IQ	<b>Iraq</b>						
IQ010	Exportation						
IQ020	Importation						
IQ030	Tourism and Travel						
IQ040	Education						
IQ050	Medical care and hospitalization						
IQ060	Migrants' transfers						
IQ090	Other transfers						
JO	<b>Jordan</b>						
JO010	Exportation						
JO020	Importation						
JO030	Tourism and Travel						
JO040	Education						
JO050	Medical care and hospitalization						
JO060	Migrants' transfers						
JO090	Other transfers						
QA	<b>Qatar</b>						
QA010	Exportation						
QA020	Importation						
QA030	Tourism and Travel						
QA040	Education						
QA050	Medical care and hospitalization						
QA060	Migrants' transfers						
QA090	Other transfers						
KW	<b>Kuwait</b>						
KW010	Exportation						
KW020	Importation						
KW030	Tourism and Travel						



KW040	Education						
KW050	Medical care and hospitalization						
KW060	Migrants' transfers						
KW090	Other transfers						
LY	<b>Libya</b>						
LY010	Exportation						
LY020	Importation						
LY030	Tourism and Travel						
LY040	Education						
LY050	Medical care and hospitalization						
LY060	Migrants' transfers						
LY090	Other transfers						
MA	<b>Morocco</b>						
MA010	Exportation						
MA020	Importation						
MA030	Tourism and Travel						
MA040	Education						
MA050	Medical care and hospitalization						
MA060	Migrants' transfers						
MA090	Other transfers						
MR	<b>Mauritania</b>						
MR010	Exportation						
MR020	Importation						
MR030	Tourism and Travel						
MR040	Education						
MR050	Medical care and hospitalization						
MR060	Migrants' transfers						
MR090	Other transfers						
OM	<b>Oman</b>						
OM010	Exportation						
OM020	Importation						
OM030	Tourism and Travel						
OM040	Education						
OM050	Medical care and hospitalization						
OM060	Migrants' transfers						
OM090	Other transfers						
PS	<b>Palestine</b>						
PS010	Exportation						
PS020	Importation						
PS030	Tourism and Travel						
PS040	Education						
PS050	Medical care and hospitalization						
PS060	Migrants' transfers						
PS090	Other transfers						
SO	<b>Somalia</b>						
SO010	Exportation						
SO020	Importation						
SO030	Tourism and Travel						
SO040	Education						
SO050	Medical care and hospitalization						
SO060	Migrants' transfers						
SO090	Other transfers						

SD	<b>Sudan</b>						
SD010	Exportation						
SD020	Importation						
SD030	Tourism and Travel						
SD040	Education						
SD050	Medical care and hospitalization						
SD060	Migrants' transfers						
SD090	Other transfers						
SY	<b>Syria</b>						
SY010	Exportation						
SY020	Importation						
SY030	Tourism and Travel						
SY040	Education						
SY050	Medical care and hospitalization						
SY060	Migrants' transfers						
SY090	Other transfers						
TN	<b>Tunisia</b>						
TN010	Exportation						
TN020	Importation						
TN030	Tourism and Travel						
TN040	Education						
TN050	Medical care and hospitalization						
TN060	Migrants' transfers						
TN090	Other transfers						
YE	<b>Yemen</b>						
YE010	Exportation						
YE020	Importation						
YE030	Tourism and Travel						
YE040	Education						
YE050	Medical care and hospitalization						
YE060	Migrants' transfers						
YE090	Other transfers						
KM	<b>Comoros</b>						
KM010	Exportation						
KM020	Importation						
KM030	Tourism and Travel						
KM040	Education						
KM050	Medical care and hospitalization						
KM060	Migrants' transfers						
KM090	Other transfers						
AL	<b>Albania</b>						
AL010	Exportation						
AL020	Importation						
AL030	Tourism and Travel						
AL040	Education						
AL050	Medical care and hospitalization						
AL060	Migrants' transfers						
AL090	Other transfers						
AT	<b>Austria</b>						
AT010	Exportation						
AT020	Importation						
AT030	Tourism and Travel						

AT040	Education						
AT050	Medical care and hospitalization						
AT060	Migrants' transfers						
AT090	Other transfers						
BE	<b>Belgium</b>						
BE010	Exportation						
BE020	Importation						
BE030	Tourism and Travel						
BE040	Education						
BE050	Medical care and hospitalization						
BE060	Migrants' transfers						
BE090	Other transfers						
BG	<b>Bulgaria</b>						
BG010	Exportation						
BG020	Importation						
BG030	Tourism and Travel						
BG040	Education						
BG050	Medical care and hospitalization						
BG060	Migrants' transfers						
BG090	Other transfers						
CY	<b>Cyprus</b>						
CY010	Exportation						
CY020	Importation						
CY030	Tourism and Travel						
CY040	Education						
CY050	Medical care and hospitalization						
CY060	Migrants' transfers						
CY090	Other transfers						
DK	<b>Denmark</b>						
DK010	Exportation						
DK020	Importation						
DK030	Tourism and Travel						
DK040	Education						
DK050	Medical care and hospitalization						
DK060	Migrants' transfers						
DK090	Other transfers						
ES	<b>Spain</b>						
ES010	Exportation						
ES020	Importation						
ES030	Tourism and Travel						
ES040	Education						
ES050	Medical care and hospitalization						
ES060	Migrants' transfers						
ES090	Other transfers						
FI	<b>Finland</b>						
FI010	Exportation						
FI020	Importation						
FI030	Tourism and Travel						
FI040	Education						
FI050	Medical care and hospitalization						
FI060	Migrants' transfers						
FI090	Other transfers						

FR	<b>France</b>						
FR010	Exportation						
FR020	Importation						
FR030	Tourism and Travel						
FR040	Education						
FR050	Medical care and hospitalization						
FR060	Migrants' transfers						
FR090	Other transfers						
GR	<b>Greece</b>						
GR010	Exportation						
GR020	Importation						
GR030	Tourism and Travel						
GR040	Education						
GR050	Medical care and hospitalization						
GR060	Migrants' transfers						
GR090	Other transfers						
NL	<b>Netherlands</b>						
NL010	Exportation						
NL020	Importation						
NL030	Tourism and Travel						
NL040	Education						
NL050	Medical care and hospitalization						
NL060	Migrants' transfers						
NL090	Other transfers						
HU	<b>Hungary</b>						
HU010	Exportation						
HU020	Importation						
HU030	Tourism and Travel						
HU040	Education						
HU050	Medical care and hospitalization						
HU060	Migrants' transfers						
HU090	Other transfers						
IE	<b>Ireland</b>						
IE010	Exportation						
IE020	Importation						
IE030	Tourism and Travel						
IE040	Education						
IE050	Medical care and hospitalization						
IE060	Migrants' transfers						
IE090	Other transfers						
IS	<b>Iceland</b>						
IS010	Exportation						
IS020	Importation						
IS030	Tourism and Travel						
IS040	Education						
IS050	Medical care and hospitalization						
IS060	Migrants' transfers						
IS090	Other transfers						
IT	<b>Italy</b>						
IT010	Exportation						
IT020	Importation						
IT030	Tourism and Travel						

IT040	Education						
IT050	Medical care and hospitalization						
IT060	Migrants' transfers						
IT090	Other transfers						
LI	<b>Liechtenstein</b>						
LI010	Exportation						
LI020	Importation						
LI030	Tourism and Travel						
LI040	Education						
LI050	Medical care and hospitalization						
LI060	Migrants' transfers						
LI090	Other transfers						
LU	<b>Luxembourg</b>						
LU010	Exportation						
LU020	Importation						
LU030	Tourism and Travel						
LU040	Education						
LU050	Medical care and hospitalization						
LU060	Migrants' transfers						
LU090	Other transfers						
MT	<b>Malta</b>						
MT010	Exportation						
MT020	Importation						
MT030	Tourism and Travel						
MT040	Education						
MT050	Medical care and hospitalization						
MT060	Migrants' transfers						
MT090	Other transfers						
MC	<b>Monaco</b>						
MC010	Exportation						
MC020	Importation						
MC030	Tourism and Travel						
MC040	Education						
MC050	Medical care and hospitalization						
MC060	Migrants' transfers						
MC090	Other transfers						
NO	<b>Norway</b>						
NO010	Exportation						
NO020	Importation						
NO030	Tourism and Travel						
NO040	Education						
NO050	Medical care and hospitalization						
NO060	Migrants' transfers						
NO090	Other transfers						
PL	<b>Poland</b>						
PL010	Exportation						
PL020	Importation						
PL030	Tourism and Travel						
PL040	Education						
PL050	Medical care and hospitalization						
PL060	Migrants' transfers						
PL090	Other transfers						

PT	<b>Portugal</b>						
PT010	Exportation						
PT020	Importation						
PT030	Tourism and Travel						
PT040	Education						
PT050	Medical care and hospitalization						
PT060	Migrants' transfers						
PT090	Other transfers						
DE	<b>Germany</b>						
DE010	Exportation						
DE020	Importation						
DE030	Tourism and Travel						
DE040	Education						
DE050	Medical care and hospitalization						
DE060	Migrants' transfers						
DE090	Other transfers						
RO	<b>Romania</b>						
RO010	Exportation						
RO020	Importation						
RO030	Tourism and Travel						
RO040	Education						
RO050	Medical care and hospitalization						
RO060	Migrants' transfers						
RO090	Other transfers						
GB	<b>United Kingdom</b>						
GB010	Exportation						
GB020	Importation						
GB030	Tourism and Travel						
GB040	Education						
GB050	Medical care and hospitalization						
GB060	Migrants' transfers						
GB090	Other transfers						
SE	<b>Sweden</b>						
SE010	Exportation						
SE020	Importation						
SE030	Tourism and Travel						
SE040	Education						
SE050	Medical care and hospitalization						
SE060	Migrants' transfers						
SE090	Other transfers						
CH	<b>Switzerland</b>						
CH010	Exportation						
CH020	Importation						
CH030	Tourism and Travel						
CH040	Education						
CH050	Medical care and hospitalization						
CH060	Migrants' transfers						
CH090	Other transfers						
CZ	<b>Czech Republic</b>						
CZ010	Exportation						
CZ020	Importation						
CZ030	Tourism and Travel						

CZ040	Education						
CZ050	Medical care and hospitalization						
CZ060	Migrants' transfers						
CZ090	Other transfers						
TR	<b>Turkey</b>						
TR010	Exportation						
TR020	Importation						
TR030	Tourism and Travel						
TR040	Education						
TR050	Medical care and hospitalization						
TR060	Migrants' transfers						
TR090	Other transfers						
RU	<b>Russia</b>						
RU010	Exportation						
RU020	Importation						
RU030	Tourism and Travel						
RU040	Education						
RU050	Medical care and hospitalization						
RU060	Migrants' transfers						
RU090	Other transfers						
YU	<b>Yugoslavia</b>						
YU010	Exportation						
YU020	Importation						
YU030	Tourism and Travel						
YU040	Education						
YU050	Medical care and hospitalization						
YU060	Migrants' transfers						
YU090	Other transfers						
GI	<b>Gibraltar</b>						
GI010	Exportation						
GI020	Importation						
GI030	Tourism and Travel						
GI040	Education						
GI050	Medical care and hospitalization						
GI060	Migrants' transfers						
GI090	Other transfers						
VA	<b>Vatican</b>						
VA010	Exportation						
VA020	Importation						
VA030	Tourism and Travel						
VA040	Education						
VA050	Medical care and hospitalization						
VA060	Migrants' transfers						
VA090	Other transfers						
MD	<b>Moldova</b>						
MD010	Exportation						
MD020	Importation						
MD030	Tourism and Travel						
MD040	Education						
MD050	Medical care and hospitalization						
MD060	Migrants' transfers						
MD090	Other transfers						

LV	<b>Latvia</b>						
LV010	Exportation						
LV020	Importation						
LV030	Tourism and Travel						
LV040	Education						
LV050	Medical care and hospitalization						
LV060	Migrants' transfers						
LV090	Other transfers						
LT	<b>Lithuania</b>						
LT010	Exportation						
LT020	Importation						
LT030	Tourism and Travel						
LT040	Education						
LT050	Medical care and hospitalization						
LT060	Migrants' transfers						
LT090	Other transfers						
EE	<b>Estonia</b>						
EE010	Exportation						
EE020	Importation						
EE030	Tourism and Travel						
EE040	Education						
EE050	Medical care and hospitalization						
EE060	Migrants' transfers						
EE090	Other transfers						
AD	<b>Andorra</b>						
AD010	Exportation						
AD020	Importation						
AD030	Tourism and Travel						
AD040	Education						
AD050	Medical care and hospitalization						
AD060	Migrants' transfers						
AD090	Other transfers						
BY	<b>Belarus</b>						
BY010	Exportation						
BY020	Importation						
BY030	Tourism and Travel						
BY040	Education						
BY050	Medical care and hospitalization						
BY060	Migrants' transfers						
BY090	Other transfers						
BA	<b>Bosnia &amp; Herzegovina</b>						
BA010	Exportation						
BA020	Importation						
BA030	Tourism and Travel						
BA040	Education						
BA050	Medical care and hospitalization						
BA060	Migrants' transfers						
BA090	Other transfers						
HR	<b>Croatia</b>						
HR010	Exportation						
HR020	Importation						
HR030	Tourism and Travel						



HR040	Education						
HR050	Medical care and hospitalization						
HR060	Migrants' transfers						
HR090	Other transfers						
FO	<b>Faroe Islands</b>						
FO010	Exportation						
FO020	Importation						
FO030	Tourism and Travel						
FO040	Education						
FO050	Medical care and hospitalization						
FO060	Migrants' transfers						
FO090	Other transfers						
MK	<b>Macedonia</b>						
MK010	Exportation						
MK020	Importation						
MK030	Tourism and Travel						
MK040	Education						
MK050	Medical care and hospitalization						
MK060	Migrants' transfers						
MK090	Other transfers						
SI	<b>Slovenia</b>						
SI010	Exportation						
SI020	Importation						
SI030	Tourism and Travel						
SI040	Education						
SI050	Medical care and hospitalization						
SI060	Migrants' transfers						
SI090	Other transfers						
SK	<b>Slovakia</b>						
SK010	Exportation						
SK020	Importation						
SK030	Tourism and Travel						
SK040	Education						
SK050	Medical care and hospitalization						
SK060	Migrants' transfers						
SK090	Other transfers						
UA	<b>Ukraine</b>						
UA010	Exportation						
UA020	Importation						
UA030	Tourism and Travel						
UA040	Education						
UA050	Medical care and hospitalization						
UA060	Migrants' transfers						
UA090	Other transfers						
SM	<b>San Marino</b>						
SM010	Exportation						
SM020	Importation						
SM030	Tourism and Travel						
SM040	Education						
SM050	Medical care and hospitalization						
SM060	Migrants' transfers						
SM090	Other transfers						

SJ	<b>Svalbard &amp; Jan Mayen Islands</b>						
SJ010	Exportation						
SJ020	Importation						
SJ030	Tourism and Travel						
SJ040	Education						
SJ050	Medical care and hospitalization						
SJ060	Migrants' transfers						
SJ090	Other transfers						
BV	<b>Bouvet Island</b>						
BV010	Exportation						
BV020	Importation						
BV030	Tourism and Travel						
BV040	Education						
BV050	Medical care and hospitalization						
BV060	Migrants' transfers						
BV090	Other transfers						
RS	<b>Serbia</b>						
RS010	Exportation						
RS020	Importation						
RS030	Tourism and Travel						
RS040	Education						
RS050	Medical care and hospitalization						
RS060	Migrants' transfers						
RS090	Other transfers						
ME	<b>Montenegro</b>						
ME010	Exportation						
ME020	Importation						
ME030	Tourism and Travel						
ME040	Education						
ME050	Medical care and hospitalization						
ME060	Migrants' transfers						
ME090	Other transfers						
AF	<b>Afghanistan</b>						
AF010	Exportation						
AF020	Importation						
AF030	Tourism and Travel						
AF040	Education						
AF050	Medical care and hospitalization						
AF060	Migrants' transfers						
AF090	Other transfers						
BD	<b>Bangladesh</b>						
BD010	Exportation						
BD020	Importation						
BD030	Tourism and Travel						
BD040	Education						
BD050	Medical care and hospitalization						
BD060	Migrants' transfers						
BD090	Other transfers						
CN	<b>China</b>						
CN010	Exportation						
CN020	Importation						
CN030	Tourism and Travel						

CN040	Education						
CN050	Medical care and hospitalization						
CN060	Migrants' transfers						
CN090	Other transfers						
KP	<b>N. Korea</b>						
KP010	Exportation						
KP020	Importation						
KP030	Tourism and Travel						
KP040	Education						
KP050	Medical care and hospitalization						
KP060	Migrants' transfers						
KP090	Other transfers						
KR	<b>S. Korea</b>						
KR010	Exportation						
KR020	Importation						
KR030	Tourism and Travel						
KR040	Education						
KR050	Medical care and hospitalization						
KR060	Migrants' transfers						
KR090	Other transfers						
FJ	<b>Fiji</b>						
FJ010	Exportation						
FJ020	Importation						
FJ030	Tourism and Travel						
FJ040	Education						
FJ050	Medical care and hospitalization						
FJ060	Migrants' transfers						
FJ090	Other transfers						
IN	<b>India</b>						
IN010	Exportation						
IN020	Importation						
IN030	Tourism and Travel						
IN040	Education						
IN050	Medical care and hospitalization						
IN060	Migrants' transfers						
IN090	Other transfers						
ID	<b>Indonesia</b>						
ID010	Exportation						
ID020	Importation						
ID030	Tourism and Travel						
ID040	Education						
ID050	Medical care and hospitalization						
ID060	Migrants' transfers						
ID090	Other transfers						
IR	<b>Iran</b>						
IR010	Exportation						
IR020	Importation						
IR030	Tourism and Travel						
IR040	Education						
IR050	Medical care and hospitalization						
IR060	Migrants' transfers						
IR090	Other transfers						

JP	<b>Japan</b>						
JP010	Exportation						
JP020	Importation						
JP030	Tourism and Travel						
JP040	Education						
JP050	Medical care and hospitalization						
JP060	Migrants' transfers						
JP090	Other transfers						
LA	<b>Laos</b>						
LA010	Exportation						
LA020	Importation						
LA030	Tourism and Travel						
LA040	Education						
LA050	Medical care and hospitalization						
LA060	Migrants' transfers						
LA090	Other transfers						
MY	<b>Malaysia</b>						
MY010	Exportation						
MY020	Importation						
MY030	Tourism and Travel						
MY040	Education						
MY050	Medical care and hospitalization						
MY060	Migrants' transfers						
MY090	Other transfers						
NP	<b>Nepal</b>						
NP010	Exportation						
NP020	Importation						
NP030	Tourism and Travel						
NP040	Education						
NP050	Medical care and hospitalization						
NP060	Migrants' transfers						
NP090	Other transfers						
PK	<b>Pakistan</b>						
PK010	Exportation						
PK020	Importation						
PK030	Tourism and Travel						
PK040	Education						
PK050	Medical care and hospitalization						
PK060	Migrants' transfers						
PK090	Other transfers						
PH	<b>Philippines</b>						
PH010	Exportation						
PH020	Importation						
PH030	Tourism and Travel						
PH040	Education						
PH050	Medical care and hospitalization						
PH060	Migrants' transfers						
PH090	Other transfers						
SG	<b>Singapore</b>						
SG010	Exportation						
SG020	Importation						
SG030	Tourism and Travel						

SG040	Education						
SG050	Medical care and hospitalization						
SG060	Migrants' transfers						
SG090	Other transfers						
LK	<b>Sri Lanka</b>						
LK010	Exportation						
LK020	Importation						
LK030	Tourism and Travel						
LK040	Education						
LK050	Medical care and hospitalization						
LK060	Migrants' transfers						
LK090	Other transfers						
TH	<b>Thailand</b>						
TH010	Exportation						
TH020	Importation						
TH030	Tourism and Travel						
TH040	Education						
TH050	Medical care and hospitalization						
TH060	Migrants' transfers						
TH090	Other transfers						
TW	<b>Taiwan</b>						
TW010	Exportation						
TW020	Importation						
TW030	Tourism and Travel						
TW040	Education						
TW050	Medical care and hospitalization						
TW060	Migrants' transfers						
TW090	Other transfers						
VN	<b>Vietnam</b>						
VN010	Exportation						
VN020	Importation						
VN030	Tourism and Travel						
VN040	Education						
VN050	Medical care and hospitalization						
VN060	Migrants' transfers						
VN090	Other transfers						
AM	<b>Armenia</b>						
AM010	Exportation						
AM020	Importation						
AM030	Tourism and Travel						
AM040	Education						
AM050	Medical care and hospitalization						
AM060	Migrants' transfers						
AM090	Other transfers						
KZ	<b>Kazakhstan</b>						
KZ010	Exportation						
KZ020	Importation						
KZ030	Tourism and Travel						
KZ040	Education						
KZ050	Medical care and hospitalization						
KZ060	Migrants' transfers						
KZ090	Other transfers						

UZ	<b>Uzbekistan</b>						
UZ010	Exportation						
UZ020	Importation						
UZ030	Tourism and Travel						
UZ040	Education						
UZ050	Medical care and hospitalization						
UZ060	Migrants' transfers						
UZ090	Other transfers						
BT	<b>Bhutan</b>						
BT010	Exportation						
BT020	Importation						
BT030	Tourism and Travel						
BT040	Education						
BT050	Medical care and hospitalization						
BT060	Migrants' transfers						
BT090	Other transfers						
BN	<b>Brunei</b>						
BN010	Exportation						
BN020	Importation						
BN030	Tourism and Travel						
BN040	Education						
BN050	Medical care and hospitalization						
BN060	Migrants' transfers						
BN090	Other transfers						
AZ	<b>Azerbaijan</b>						
AZ010	Exportation						
AZ020	Importation						
AZ030	Tourism and Travel						
AZ040	Education						
AZ050	Medical care and hospitalization						
AZ060	Migrants' transfers						
AZ090	Other transfers						
KG	<b>Kyrgyzstan</b>						
KG010	Exportation						
KG020	Importation						
KG030	Tourism and Travel						
KG040	Education						
KG050	Medical care and hospitalization						
KG060	Migrants' transfers						
KG090	Other transfers						
TJ	<b>Tajikistan</b>						
TJ010	Exportation						
TJ020	Importation						
TJ030	Tourism and Travel						
TJ040	Education						
TJ050	Medical care and hospitalization						
TJ060	Migrants' transfers						
TJ090	Other transfers						
TM	<b>Turkmenistan</b>						
TM010	Exportation						
TM020	Importation						
TM030	Tourism and Travel						

TM040	Education						
TM050	Medical care and hospitalization						
TM060	Migrants' transfers						
TM090	Other transfers						
GE	<b>Georgia</b>						
GE010	Exportation						
GE020	Importation						
GE030	Tourism and Travel						
GE040	Education						
GE050	Medical care and hospitalization						
GE060	Migrants' transfers						
GE090	Other transfers						
MO	<b>Macau</b>						
MO010	Exportation						
MO020	Importation						
MO030	Tourism and Travel						
MO040	Education						
MO050	Medical care and hospitalization						
MO060	Migrants' transfers						
MO090	Other transfers						
MV	<b>Maldives</b>						
MV010	Exportation						
MV020	Importation						
MV030	Tourism and Travel						
MV040	Education						
MV050	Medical care and hospitalization						
MV060	Migrants' transfers						
MV090	Other transfers						
MU	<b>Mauritius</b>						
MU010	Exportation						
MU020	Importation						
MU030	Tourism and Travel						
MU040	Education						
MU050	Medical care and hospitalization						
MU060	Migrants' transfers						
MU090	Other transfers						
MN	<b>Mongolia</b>						
MN010	Exportation						
MN020	Importation						
MN030	Tourism and Travel						
MN040	Education						
MN050	Medical care and hospitalization						
MN060	Migrants' transfers						
MN090	Other transfers						
KH	<b>Cambodia</b>						
KH010	Exportation						
KH020	Importation						
KH030	Tourism and Travel						
KH040	Education						
KH050	Medical care and hospitalization						
KH060	Migrants' transfers						
KH090	Other transfers						

MM	<b>Myanmar</b>						
MM010	Exportation						
MM020	Importation						
MM030	Tourism and Travel						
MM040	Education						
MM050	Medical care and hospitalization						
MM060	Migrants' transfers						
MM090	Other transfers						
TL	<b>Timor-Leste</b>						
TL010	Exportation						
TL020	Importation						
TL030	Tourism and Travel						
TL040	Education						
TL050	Medical care and hospitalization						
TL060	Migrants' transfers						
TL090	Other transfers						
PW	<b>Palau</b>						
PW010	Exportation						
PW020	Importation						
PW030	Tourism and Travel						
PW040	Education						
PW050	Medical care and hospitalization						
PW060	Migrants' transfers						
PW090	Other transfers						
ZA	<b>S. Africa</b>						
ZA010	Exportation						
ZA020	Importation						
ZA030	Tourism and Travel						
ZA040	Education						
ZA050	Medical care and hospitalization						
ZA060	Migrants' transfers						
ZA090	Other transfers						
BJ	<b>Benin</b>						
BJ010	Exportation						
BJ020	Importation						
BJ030	Tourism and Travel						
BJ040	Education						
BJ050	Medical care and hospitalization						
BJ060	Migrants' transfers						
BJ090	Other transfers						
BW	<b>Botswana</b>						
BW010	Exportation						
BW020	Importation						
BW030	Tourism and Travel						
BW040	Education						
BW050	Medical care and hospitalization						
BW060	Migrants' transfers						
BW090	Other transfers						
BI	<b>Burundi</b>						
BI010	Exportation						
BI020	Importation						
BI030	Tourism and Travel						



BI040	Education						
BI050	Medical care and hospitalization						
BI060	Migrants' transfers						
BI090	Other transfers						
CM	<b>Cameroon</b>						
CM010	Exportation						
CM020	Importation						
CM030	Tourism and Travel						
CM040	Education						
CM050	Medical care and hospitalization						
CM060	Migrants' transfers						
CM090	Other transfers						
CG	<b>Congo</b>						
CG010	Exportation						
CG020	Importation						
CG030	Tourism and Travel						
CG040	Education						
CG050	Medical care and hospitalization						
CG060	Migrants' transfers						
CG090	Other transfers						
CI	<b>Ivory Coast</b>						
CI010	Exportation						
CI020	Importation						
CI030	Tourism and Travel						
CI040	Education						
CI050	Medical care and hospitalization						
CI060	Migrants' transfers						
CI090	Other transfers						
CF	<b>C. Africa</b>						
CF010	Exportation						
CF020	Importation						
CF030	Tourism and Travel						
CF040	Education						
CF050	Medical care and hospitalization						
CF060	Migrants' transfers						
CF090	Other transfers						
ET	<b>Ethiopia</b>						
ET010	Exportation						
ET020	Importation						
ET030	Tourism and Travel						
ET040	Education						
ET050	Medical care and hospitalization						
ET060	Migrants' transfers						
ET090	Other transfers						
GA	<b>Gabon</b>						
GA010	Exportation						
GA020	Importation						
GA030	Tourism and Travel						
GA040	Education						
GA050	Medical care and hospitalization						
GA060	Migrants' transfers						
GA090	Other transfers						

GM	<b>Gambia</b>						
GM010	Exportation						
GM020	Importation						
GM030	Tourism and Travel						
GM040	Education						
GM050	Medical care and hospitalization						
GM060	Migrants' transfers						
GM090	Other transfers						
GH	<b>Ghana</b>						
GH010	Exportation						
GH020	Importation						
GH030	Tourism and Travel						
GH040	Education						
GH050	Medical care and hospitalization						
GH060	Migrants' transfers						
GH090	Other transfers						
GW	<b>Guinea-Bissau</b>						
GW010	Exportation						
GW020	Importation						
GW030	Tourism and Travel						
GW040	Education						
GW050	Medical care and hospitalization						
GW060	Migrants' transfers						
GW090	Other transfers						
GN	<b>Guinea</b>						
GN010	Exportation						
GN020	Importation						
GN030	Tourism and Travel						
GN040	Education						
GN050	Medical care and hospitalization						
GN060	Migrants' transfers						
GN090	Other transfers						
BF	<b>Burkina Faso</b>						
BF010	Exportation						
BF020	Importation						
BF030	Tourism and Travel						
BF040	Education						
BF050	Medical care and hospitalization						
BF060	Migrants' transfers						
BF090	Other transfers						
KE	<b>Kenya</b>						
KE010	Exportation						
KE020	Importation						
KE030	Tourism and Travel						
KE040	Education						
KE050	Medical care and hospitalization						
KE060	Migrants' transfers						
KE090	Other transfers						
LS	<b>Lesotho</b>						
LS010	Exportation						
LS020	Importation						
LS030	Tourism and Travel						

LS040	Education						
LS050	Medical care and hospitalization						
LS060	Migrants' transfers						
LS090	Other transfers						
LR	<b>Liberia</b>						
LR010	Exportation						
LR020	Importation						
LR030	Tourism and Travel						
LR040	Education						
LR050	Medical care and hospitalization						
LR060	Migrants' transfers						
LR090	Other transfers						
MG	<b>Madagascar</b>						
MG010	Exportation						
MG020	Importation						
MG030	Tourism and Travel						
MG040	Education						
MG050	Medical care and hospitalization						
MG060	Migrants' transfers						
MG090	Other transfers						
MW	<b>Malawi</b>						
MW010	Exportation						
MW020	Importation						
MW030	Tourism and Travel						
MW040	Education						
MW050	Medical care and hospitalization						
MW060	Migrants' transfers						
MW090	Other transfers						
ML	<b>Mali</b>						
ML010	Exportation						
ML020	Importation						
ML030	Tourism and Travel						
ML040	Education						
ML050	Medical care and hospitalization						
ML060	Migrants' transfers						
ML090	Other transfers						
NE	<b>Niger</b>						
NE010	Exportation						
NE020	Importation						
NE030	Tourism and Travel						
NE040	Education						
NE050	Medical care and hospitalization						
NE060	Migrants' transfers						
NE090	Other transfers						
NG	<b>Nigeria</b>						
NG010	Exportation						
NG020	Importation						
NG030	Tourism and Travel						
NG040	Education						
NG050	Medical care and hospitalization						
NG060	Migrants' transfers						
NG090	Other transfers						

ST	<b>São Tomé &amp; Príncipe</b>						
ST010	Exportation						
ST020	Importation						
ST030	Tourism and Travel						
ST040	Education						
ST050	Medical care and hospitalization						
ST060	Migrants' transfers						
ST090	Other transfers						
SN	<b>Senegal</b>						
SN010	Exportation						
SN020	Importation						
SN030	Tourism and Travel						
SN040	Education						
SN050	Medical care and hospitalization						
SN060	Migrants' transfers						
SN090	Other transfers						
SC	<b>Seychelles</b>						
SC010	Exportation						
SC020	Importation						
SC030	Tourism and Travel						
SC040	Education						
SC050	Medical care and hospitalization						
SC060	Migrants' transfers						
SC090	Other transfers						
SL	<b>Sierra Leone</b>						
SL010	Exportation						
SL020	Importation						
SL030	Tourism and Travel						
SL040	Education						
SL050	Medical care and hospitalization						
SL060	Migrants' transfers						
SL090	Other transfers						
SZ	<b>Swaziland</b>						
SZ010	Exportation						
SZ020	Importation						
SZ030	Tourism and Travel						
SZ040	Education						
SZ050	Medical care and hospitalization						
SZ060	Migrants' transfers						
SZ090	Other transfers						
TZ	<b>Tanzania</b>						
TZ010	Exportation						
TZ020	Importation						
TZ030	Tourism and Travel						
TZ040	Education						
TZ050	Medical care and hospitalization						
TZ060	Migrants' transfers						
TZ090	Other transfers						
TD	<b>Chad</b>						
TD010	Exportation						
TD020	Importation						
TD030	Tourism and Travel						

TD040	Education						
TD050	Medical care and hospitalization						
TD060	Migrants' transfers						
TD090	Other transfers						
TG	<b>Togo</b>						
TG010	Exportation						
TG020	Importation						
TG030	Tourism and Travel						
TG040	Education						
TG050	Medical care and hospitalization						
TG060	Migrants' transfers						
TG090	Other transfers						
UG	<b>Uganda</b>						
UG010	Exportation						
UG020	Importation						
UG030	Tourism and Travel						
UG040	Education						
UG050	Medical care and hospitalization						
UG060	Migrants' transfers						
UG090	Other transfers						
ZR	<b>Zaire</b>						
ZR010	Exportation						
ZR020	Importation						
ZR030	Tourism and Travel						
ZR040	Education						
ZR050	Medical care and hospitalization						
ZR060	Migrants' transfers						
ZR090	Other transfers						
ZM	<b>Zambia</b>						
ZM010	Exportation						
ZM020	Importation						
ZM030	Tourism and Travel						
ZM040	Education						
ZM050	Medical care and hospitalization						
ZM060	Migrants' transfers						
ZM090	Other transfers						
ZW	<b>Zimbabwe</b>						
ZW010	Exportation						
ZW020	Importation						
ZW030	Tourism and Travel						
ZW040	Education						
ZW050	Medical care and hospitalization						
ZW060	Migrants' transfers						
ZW090	Other transfers						
RW	<b>Rwanda</b>						
RW010	Exportation						
RW020	Importation						
RW030	Tourism and Travel						
RW040	Education						
RW050	Medical care and hospitalization						
RW060	Migrants' transfers						
RW090	Other transfers						

CV	<b>Cape Verde</b>						
CV010	Exportation						
CV020	Importation						
CV030	Tourism and Travel						
CV040	Education						
CV050	Medical care and hospitalization						
CV060	Migrants' transfers						
CV090	Other transfers						
AO	<b>Angola</b>						
AO010	Exportation						
AO020	Importation						
AO030	Tourism and Travel						
AO040	Education						
AO050	Medical care and hospitalization						
AO060	Migrants' transfers						
AO090	Other transfers						
ER	<b>Eritrea</b>						
ER010	Exportation						
ER020	Importation						
ER030	Tourism and Travel						
ER040	Education						
ER050	Medical care and hospitalization						
ER060	Migrants' transfers						
ER090	Other transfers						
MZ	<b>Mozambique</b>						
MZ010	Exportation						
MZ020	Importation						
MZ030	Tourism and Travel						
MZ040	Education						
MZ050	Medical care and hospitalization						
MZ060	Migrants' transfers						
MZ090	Other transfers						
NA	<b>Namibia</b>						
NA010	Exportation						
NA020	Importation						
NA030	Tourism and Travel						
NA040	Education						
NA050	Medical care and hospitalization						
NA060	Migrants' transfers						
NA090	Other transfers						
RE	<b>Réunion</b>						
RE010	Exportation						
RE020	Importation						
RE030	Tourism and Travel						
RE040	Education						
RE050	Medical care and hospitalization						
RE060	Migrants' transfers						
RE090	Other transfers						
GQ	<b>Equatorial Guinea</b>						
GQ010	Exportation						
GQ020	Importation						
GQ030	Tourism and Travel						

GQ040	Education						
GQ050	Medical care and hospitalization						
GQ060	Migrants' transfers						
GQ090	Other transfers						
EH	<b>Western Sahara</b>						
EH010	Exportation						
EH020	Importation						
EH030	Tourism and Travel						
EH040	Education						
EH050	Medical care and hospitalization						
EH060	Migrants' transfers						
EH090	Other transfers						
SH	<b>St. Helena</b>						
SH010	Exportation						
SH020	Importation						
SH030	Tourism and Travel						
SH040	Education						
SH050	Medical care and hospitalization						
SH060	Migrants' transfers						
SH090	Other transfers						
YT	<b>Mayotte</b>						
YT010	Exportation						
YT020	Importation						
YT030	Tourism and Travel						
YT040	Education						
YT050	Medical care and hospitalization						
YT060	Migrants' transfers						
YT090	Other transfers						
AR	<b>Argentina</b>						
AR010	Exportation						
AR020	Importation						
AR030	Tourism and Travel						
AR040	Education						
AR050	Medical care and hospitalization						
AR060	Migrants' transfers						
AR090	Other transfers						
BS	<b>Bahamas</b>						
BS010	Exportation						
BS020	Importation						
BS030	Tourism and Travel						
BS040	Education						
BS050	Medical care and hospitalization						
BS060	Migrants' transfers						
BS090	Other transfers						
BB	<b>Barbados</b>						
BB010	Exportation						
BB020	Importation						
BB030	Tourism and Travel						
BB040	Education						
BB050	Medical care and hospitalization						
BB060	Migrants' transfers						
BB090	Other transfers						

BO	<b>Bolivia</b>						
BO010	Exportation						
BO020	Importation						
BO030	Tourism and Travel						
BO040	Education						
BO050	Medical care and hospitalization						
BO060	Migrants' transfers						
BO090	Other transfers						
BR	<b>Brazil</b>						
BR010	Exportation						
BR020	Importation						
BR030	Tourism and Travel						
BR040	Education						
BR050	Medical care and hospitalization						
BR060	Migrants' transfers						
BR090	Other transfers						
CA	<b>Canada</b>						
CA010	Exportation						
CA020	Importation						
CA030	Tourism and Travel						
CA040	Education						
CA050	Medical care and hospitalization						
CA060	Migrants' transfers						
CA090	Other transfers						
CL	<b>Chile</b>						
CL010	Exportation						
CL020	Importation						
CL030	Tourism and Travel						
CL040	Education						
CL050	Medical care and hospitalization						
CL060	Migrants' transfers						
CL090	Other transfers						
CO	<b>Colombia</b>						
CO010	Exportation						
CO020	Importation						
CO030	Tourism and Travel						
CO040	Education						
CO050	Medical care and hospitalization						
CO060	Migrants' transfers						
CO090	Other transfers						
CR	<b>Costa Rica</b>						
CR010	Exportation						
CR020	Importation						
CR030	Tourism and Travel						
CR040	Education						
CR050	Medical care and hospitalization						
CR060	Migrants' transfers						
CR090	Other transfers						
CU	<b>Cuba</b>						
CU010	Exportation						
CU020	Importation						
CU030	Tourism and Travel						



CU040	Education						
CU050	Medical care and hospitalization						
CU060	Migrants' transfers						
CU090	Other transfers						
US	<b>USA</b>						
US010	Exportation						
US020	Importation						
US030	Tourism and Travel						
US040	Education						
US050	Medical care and hospitalization						
US060	Migrants' transfers						
US090	Other transfers						
GT	<b>Guatemala</b>						
GT010	Exportation						
GT020	Importation						
GT030	Tourism and Travel						
GT040	Education						
GT050	Medical care and hospitalization						
GT060	Migrants' transfers						
GT090	Other transfers						
GY	<b>Guyana</b>						
GY010	Exportation						
GY020	Importation						
GY030	Tourism and Travel						
GY040	Education						
GY050	Medical care and hospitalization						
GY060	Migrants' transfers						
GY090	Other transfers						
HT	<b>Haiti</b>						
HT010	Exportation						
HT020	Importation						
HT030	Tourism and Travel						
HT040	Education						
HT050	Medical care and hospitalization						
HT060	Migrants' transfers						
HT090	Other transfers						
HN	<b>Honduras</b>						
HN010	Exportation						
HN020	Importation						
HN030	Tourism and Travel						
HN040	Education						
HN050	Medical care and hospitalization						
HN060	Migrants' transfers						
HN090	Other transfers						
JM	<b>Jamaica</b>						
JM010	Exportation						
JM020	Importation						
JM030	Tourism and Travel						
JM040	Education						
JM050	Medical care and hospitalization						
JM060	Migrants' transfers						
JM090	Other transfers						

<b>MX</b>	<b>Mexico</b>						
MX010	Exportation						
MX020	Importation						
MX030	Tourism and Travel						
MX040	Education						
MX050	Medical care and hospitalization						
MX060	Migrants' transfers						
MX090	Other transfers						
<b>NI</b>	<b>Nicaragua</b>						
NI010	Exportation						
NI020	Importation						
NI030	Tourism and Travel						
NI040	Education						
NI050	Medical care and hospitalization						
NI060	Migrants' transfers						
NI090	Other transfers						
<b>PA</b>	<b>Panama</b>						
PA010	Exportation						
PA020	Importation						
PA030	Tourism and Travel						
PA040	Education						
PA050	Medical care and hospitalization						
PA060	Migrants' transfers						
PA090	Other transfers						
<b>PY</b>	<b>Paraguay</b>						
PY010	Exportation						
PY020	Importation						
PY030	Tourism and Travel						
PY040	Education						
PY050	Medical care and hospitalization						
PY060	Migrants' transfers						
PY090	Other transfers						
<b>PE</b>	<b>Peru</b>						
PE010	Exportation						
PE020	Importation						
PE030	Tourism and Travel						
PE040	Education						
PE050	Medical care and hospitalization						
PE060	Migrants' transfers						
PE090	Other transfers						
<b>DO</b>	<b>Dominican Republic</b>						
DO010	Exportation						
DO020	Importation						
DO030	Tourism and Travel						
DO040	Education						
DO050	Medical care and hospitalization						
DO060	Migrants' transfers						
DO090	Other transfers						
<b>TT</b>	<b>Trinidad &amp; Tobago</b>						
TT010	Exportation						
TT020	Importation						
TT030	Tourism and Travel						

TT040	Education						
TT050	Medical care and hospitalization						
TT060	Migrants' transfers						
TT090	Other transfers						
UY	<b>Uruguay</b>						
UY010	Exportation						
UY020	Importation						
UY030	Tourism and Travel						
UY040	Education						
UY050	Medical care and hospitalization						
UY060	Migrants' transfers						
UY090	Other transfers						
VE	<b>Venezuela</b>						
VE010	Exportation						
VE020	Importation						
VE030	Tourism and Travel						
VE040	Education						
VE050	Medical care and hospitalization						
VE060	Migrants' transfers						
VE090	Other transfers						
SV	<b>El Salvador</b>						
SV010	Exportation						
SV020	Importation						
SV030	Tourism and Travel						
SV040	Education						
SV050	Medical care and hospitalization						
SV060	Migrants' transfers						
SV090	Other transfers						
PR	<b>Puerto Rico</b>						
PR010	Exportation						
PR020	Importation						
PR030	Tourism and Travel						
PR040	Education						
PR050	Medical care and hospitalization						
PR060	Migrants' transfers						
PR090	Other transfers						
VG	<b>British Virgin Islands</b>						
VG010	Exportation						
VG020	Importation						
VG030	Tourism and Travel						
VG040	Education						
VG050	Medical care and hospitalization						
VG060	Migrants' transfers						
VG090	Other transfers						
KY	<b>Cayman Islands</b>						
KY010	Exportation						
KY020	Importation						
KY030	Tourism and Travel						
KY040	Education						
KY050	Medical care and hospitalization						
KY060	Migrants' transfers						
KY090	Other transfers						

BZ	<b>Belize</b>						
BZ010	Exportation						
BZ020	Importation						
BZ030	Tourism and Travel						
BZ040	Education						
BZ050	Medical care and hospitalization						
BZ060	Migrants' transfers						
BZ090	Other transfers						
GF	<b>French Guiana</b>						
GF010	Exportation						
GF020	Importation						
GF030	Tourism and Travel						
GF040	Education						
GF050	Medical care and hospitalization						
GF060	Migrants' transfers						
GF090	Other transfers						
EC	<b>Ecuador</b>						
EC010	Exportation						
EC020	Importation						
EC030	Tourism and Travel						
EC040	Education						
EC050	Medical care and hospitalization						
EC060	Migrants' transfers						
EC090	Other transfers						
SR	<b>Suriname</b>						
SR010	Exportation						
SR020	Importation						
SR030	Tourism and Travel						
SR040	Education						
SR050	Medical care and hospitalization						
SR060	Migrants' transfers						
SR090	Other transfers						
AG	<b>Antigua &amp; Barbuda</b>						
AG010	Exportation						
AG020	Importation						
AG030	Tourism and Travel						
AG040	Education						
AG050	Medical care and hospitalization						
AG060	Migrants' transfers						
AG090	Other transfers						
BM	<b>Bermuda</b>						
BM010	Exportation						
BM020	Importation						
BM030	Tourism and Travel						
BM040	Education						
BM050	Medical care and hospitalization						
BM060	Migrants' transfers						
BM090	Other transfers						
FK	<b>Falkland Islands</b>						
FK010	Exportation						
FK020	Importation						
FK030	Tourism and Travel						

FK040	Education						
FK050	Medical care and hospitalization						
FK060	Migrants' transfers						
FK090	Other transfers						
GD	<b>Grenada</b>						
GD010	Exportation						
GD020	Importation						
GD030	Tourism and Travel						
GD040	Education						
GD050	Medical care and hospitalization						
GD060	Migrants' transfers						
GD090	Other transfers						
GP	<b>Guadeloupe</b>						
GP010	Exportation						
GP020	Importation						
GP030	Tourism and Travel						
GP040	Education						
GP050	Medical care and hospitalization						
GP060	Migrants' transfers						
GP090	Other transfers						
MQ	<b>Martinique</b>						
MQ010	Exportation						
MQ020	Importation						
MQ030	Tourism and Travel						
MQ040	Education						
MQ050	Medical care and hospitalization						
MQ060	Migrants' transfers						
MQ090	Other transfers						
AN	<b>Netherlands Antilles</b>						
AN010	Exportation						
AN020	Importation						
AN030	Tourism and Travel						
AN040	Education						
AN050	Medical care and hospitalization						
AN060	Migrants' transfers						
AN090	Other transfers						
LC	<b>St. Lucia</b>						
LC010	Exportation						
LC020	Importation						
LC030	Tourism and Travel						
LC040	Education						
LC050	Medical care and hospitalization						
LC060	Migrants' transfers						
LC090	Other transfers						
VC	<b>St. Vincent &amp; the Grenadines</b>						
VC010	Exportation						
VC020	Importation						
VC030	Tourism and Travel						
VC040	Education						
VC050	Medical care and hospitalization						
VC060	Migrants' transfers						
VC090	Other transfers						

AW	<b>Aruba</b>						
AW010	Exportation						
AW020	Importation						
AW030	Tourism and Travel						
AW040	Education						
AW050	Medical care and hospitalization						
AW060	Migrants' transfers						
AW090	Other transfers						
AI	<b>Anguilla</b>						
AI010	Exportation						
AI020	Importation						
AI030	Tourism and Travel						
AI040	Education						
AI050	Medical care and hospitalization						
AI060	Migrants' transfers						
AI090	Other transfers						
CC	<b>Coco Islands</b>						
CC010	Exportation						
CC020	Importation						
CC030	Tourism and Travel						
CC040	Education						
CC050	Medical care and hospitalization						
CC060	Migrants' transfers						
CC090	Other transfers						
DM	<b>Dominica</b>						
DM010	Exportation						
DM020	Importation						
DM030	Tourism and Travel						
DM040	Education						
DM050	Medical care and hospitalization						
DM060	Migrants' transfers						
DM090	Other transfers						
GL	<b>Greenland</b>						
GL010	Exportation						
GL020	Importation						
GL030	Tourism and Travel						
GL040	Education						
GL050	Medical care and hospitalization						
GL060	Migrants' transfers						
GL090	Other transfers						
MS	<b>Montserrat</b>						
MS010	Exportation						
MS020	Importation						
MS030	Tourism and Travel						
MS040	Education						
MS050	Medical care and hospitalization						
MS060	Migrants' transfers						
MS090	Other transfers						
KN	<b>St. Kitts &amp; Nevis</b>						
KN010	Exportation						
KN020	Importation						
KN030	Tourism and Travel						

KN040	Education						
KN050	Medical care and hospitalization						
KN060	Migrants' transfers						
KN090	Other transfers						
PM	<b>St. Pierre &amp; Miquelon</b>						
PM010	Exportation						
PM020	Importation						
PM030	Tourism and Travel						
PM040	Education						
PM050	Medical care and hospitalization						
PM060	Migrants' transfers						
PM090	Other transfers						
TC	<b>Turks &amp; Caicos Islands</b>						
TC010	Exportation						
TC020	Importation						
TC030	Tourism and Travel						
TC040	Education						
TC050	Medical care and hospitalization						
TC060	Migrants' transfers						
TC090	Other transfers						
GS	<b>South Georgia &amp; the South Sandwich Islands</b>						
GS010	Exportation						
GS020	Importation						
GS030	Tourism and Travel						
GS040	Education						
GS050	Medical care and hospitalization						
GS060	Migrants' transfers						
GS090	Other transfers						
VI	<b>U.S. Virgin Islands</b>						
VI010	Exportation						
VI020	Importation						
VI030	Tourism and Travel						
VI040	Education						
VI050	Medical care and hospitalization						
VI060	Migrants' transfers						
VI090	Other transfers						
AU	<b>Australia</b>						
AU010	Exportation						
AU020	Importation						
AU030	Tourism and Travel						
AU040	Education						
AU050	Medical care and hospitalization						
AU060	Migrants' transfers						
AU090	Other transfers						
NZ	<b>New Zealand</b>						
NZ010	Exportation						
NZ020	Importation						
NZ030	Tourism and Travel						
NZ040	Education						
NZ050	Medical care and hospitalization						
NZ060	Migrants' transfers						

NZ090	Other transfers						
VU	<b>Vanuatu</b>						
VU010	Exportation						
VU020	Importation						
VU030	Tourism and Travel						
VU040	Education						
VU050	Medical care and hospitalization						
VU060	Migrants' transfers						
VU090	Other transfers						
AQ	<b>Antarctica</b>						
AQ010	Exportation						
AQ020	Importation						
AQ030	Tourism and Travel						
AQ040	Education						
AQ050	Medical care and hospitalization						
AQ060	Migrants' transfers						
AQ090	Other transfers						
CX	<b>Christmas Island</b>						
CX010	Exportation						
CX020	Importation						
CX030	Tourism and Travel						
CX040	Education						
CX050	Medical care and hospitalization						
CX060	Migrants' transfers						
CX090	Other transfers						
KI	<b>Kiribati</b>						
KI010	Exportation						
KI020	Importation						
KI030	Tourism and Travel						
KI040	Education						
KI050	Medical care and hospitalization						
KI060	Migrants' transfers						
KI090	Other transfers						
MH	<b>Marshall Islands</b>						
MH010	Exportation						
MH020	Importation						
MH030	Tourism and Travel						
MH040	Education						
MH050	Medical care and hospitalization						
MH060	Migrants' transfers						
MH090	Other transfers						
NR	<b>Nauru</b>						
NR010	Exportation						
NR020	Importation						
NR030	Tourism and Travel						
NR040	Education						
NR050	Medical care and hospitalization						
NR060	Migrants' transfers						
NR090	Other transfers						
WS	<b>Samoa</b>						
WS010	Exportation						
WS020	Importation						



WS030	Tourism and Travel						
WS040	Education						
WS050	Medical care and hospitalization						
WS060	Migrants' transfers						
WS090	Other transfers						
SB	<b>Solomon Islands</b>						
SB010	Exportation						
SB020	Importation						
SB030	Tourism and Travel						
SB040	Education						
SB050	Medical care and hospitalization						
SB060	Migrants' transfers						
SB090	Other transfers						
FM	<b>Micronesia</b>						
FM010	Exportation						
FM020	Importation						
FM030	Tourism and Travel						
FM040	Education						
FM050	Medical care and hospitalization						
FM060	Migrants' transfers						
FM090	Other transfers						
TO	<b>Tonga</b>						
TO010	Exportation						
TO020	Importation						
TO030	Tourism and Travel						
TO040	Education						
TO050	Medical care and hospitalization						
TO060	Migrants' transfers						
TO090	Other transfers						
TV	<b>Tuvalu</b>						
TV010	Exportation						
TV020	Importation						
TV030	Tourism and Travel						
TV040	Education						
TV050	Medical care and hospitalization						
TV060	Migrants' transfers						
TV090	Other transfers						
GU	<b>Guam</b>						
GU010	Exportation						
GU020	Importation						
GU030	Tourism and Travel						
GU040	Education						
GU050	Medical care and hospitalization						
GU060	Migrants' transfers						
GU090	Other transfers						
NC	<b>New Caledonia</b>						
NC010	Exportation						
NC020	Importation						
NC030	Tourism and Travel						
NC040	Education						
NC050	Medical care and hospitalization						
NC060	Migrants' transfers						

NC090	Other transfers						
CK	<b>Cook Islands</b>						
CK010	Exportation						
CK020	Importation						
CK030	Tourism and Travel						
CK040	Education						
CK050	Medical care and hospitalization						
CK060	Migrants' transfers						
CK090	Other transfers						
AS	<b>American Samoa</b>						
AS010	Exportation						
AS020	Importation						
AS030	Tourism and Travel						
AS040	Education						
AS050	Medical care and hospitalization						
AS060	Migrants' transfers						
AS090	Other transfers						
PF	<b>French Polynesia</b>						
PF010	Exportation						
PF020	Importation						
PF030	Tourism and Travel						
PF040	Education						
PF050	Medical care and hospitalization						
PF060	Migrants' transfers						
PF090	Other transfers						
TF	<b>French Southern and Antarctic Lands</b>						
TF010	Exportation						
TF020	Importation						
TF030	Tourism and Travel						
TF040	Education						
TF050	Medical care and hospitalization						
TF060	Migrants' transfers						
TF090	Other transfers						
HM	<b>Heard Island and McDonald Islands</b>						
HM010	Exportation						
HM020	Importation						
HM030	Tourism and Travel						
HM040	Education						
HM050	Medical care and hospitalization						
HM060	Migrants' transfers						
HM090	Other transfers						
NU	<b>Niue</b>						
NU010	Exportation						
NU020	Importation						
NU030	Tourism and Travel						
NU040	Education						
NU050	Medical care and hospitalization						
NU060	Migrants' transfers						
NU090	Other transfers						
NF	<b>Norfolk Island</b>						
NF010	Exportation						

NF020	Importation						
NF030	Tourism and Travel						
NF040	Education						
NF050	Medical care and hospitalization						
NF060	Migrants' transfers						
NF090	Other transfers						
MP	<b>Northern Mariana</b>						
MP010	Exportation						
MP020	Importation						
MP030	Tourism and Travel						
MP040	Education						
MP050	Medical care and hospitalization						
MP060	Migrants' transfers						
MP090	Other transfers						
PG	<b>Papua New Guinea</b>						
PG010	Exportation						
PG020	Importation						
PG030	Tourism and Travel						
PG040	Education						
PG050	Medical care and hospitalization						
PG060	Migrants' transfers						
PG090	Other transfers						
PN	<b>Pitcairn Islands</b>						
PN010	Exportation						
PN020	Importation						
PN030	Tourism and Travel						
PN040	Education						
PN050	Medical care and hospitalization						
PN060	Migrants' transfers						
PN090	Other transfers						
TK	<b>Tokelau</b>						
TK010	Exportation						
TK020	Importation						
TK030	Tourism and Travel						
TK040	Education						
TK050	Medical care and hospitalization						
TK060	Migrants' transfers						
TK090	Other transfers						
UM	<b>US Minor Outlying Islands</b>						
UM010	Exportation						
UM020	Importation						
UM030	Tourism and Travel						
UM040	Education						
UM050	Medical care and hospitalization						
UM060	Migrants' transfers						
UM090	Other transfers						
WF	<b>Wallis &amp; Futuna</b>						
WF010	Exportation						
WF020	Importation						
WF030	Tourism and Travel						
WF040	Education						
WF050	Medical care and hospitalization						

WF060	Migrants' transfers						
WF090	Other transfers						
TOT	<b>Total</b>						
TOT10	Exportation						
TOT20	Importation						
TOT30	Tourism and Travel						
TOT40	Education						
TOT50	Medical care and hospitalization						
TOT60	Migrants' transfers						
TOT90	Other transfers						

Bank or Institution's Name	
Bank or Institution's Number	
License Number (Funds Transfers)	

**Incoming and Outgoing Electronic Funds Transfers From and To Lebanon equaling or above USD 10,000**

**Form (CET-2)<sup>1</sup> Monthly Position as on \_\_\_\_ / \_\_\_\_ / \_\_\_\_**

No.	Date of transfer	Information about the transfer's originator or beneficiary				Reason of Transfer	Item	From Lebanon		To Lebanon	
		Name	Address	Nationality	Register No.			Beneficiary's Country	Transferred Amount	Originator's Country	Transferred Amount
1											
2											
3											
4											
5											
6											
7											
8											
9											
10											
11											
12											
13											
14											
15											
16											
17											
18											
19											
20											
21											
22											
23											
24											
25											
26											

<sup>1</sup>- This Form was added pursuant to Intermediate Decision 11445 of 6 June 2013 (Intermediate Circular 325).

**Movement of Domestic and Cross-Border Electronic Financial Operations (CET-3)<sup>1</sup>**

Monthly Position as on \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Bank or Institution's Number:

Bank or Institution's Name:

		Amounts in thousands of LBP					
Item No.	Item	Accounts in LBP		Equivalent of foreign currencies in LBP		Commission	Number
		Residents	Non-residents	Residents	Non-residents		
11000	Electronic Transfers –cash						
11110	Cross-border transfers- Position at the end of previous month			B	B	P	
11120	Cross-border transfers –outgoing funds in the current month			N	N	P	P
11130	Cross-border transfers- incoming funds in the current month			P	P	P	P
11180	Cross-border transfers – Regularization of cash account in the current month			B	B	P	
11190	Cross-border transfers - Position at the end of current month			B	B	P	
11210	Domestic transfers - Position at the end of previous month	B	B	B	B	P	
11220	Domestic transfers - Funds paid in the current month	N	N	N	N	P	P
11230	Domestic transfers - Funds received in the current month	P	P	P	P	P	P
11290	Domestic transfers - Position at the end of current month	B	B	B	B	P	
12000	Other Transfers –cash						
12110	Collection for the public sector - Position at the end of previous month	B	B	B	B	P	
12120	Collection for the public sector - Funds paid in the current month	N	N	N	N	P	P
12130	Collection for the public sector - Funds received in the current month	P	P	P	P	P	P
12190	Collection for the public sector - Position at the end of current month	B	B	B	B	P	
12210	Collection for the banking sector - Position at the end of previous month	B	B	B	B	P	
12220	Collection for the banking sector - Funds paid in the current month	N	N	N	N	P	P
12230	Collection for the banking sector - Funds received in the current month	P	P	P	P	P	P
12290	Collection for the banking sector - Position at the end of current month	B	B	B	B	P	
12310	Collection for the financial sector (other than banks) - Position at the end of previous month	B	B	B	B	P	
12320	Collection for the financial sector (other than banks) - Funds paid in the current month	N	N	N	N	P	P
12330	Collection for the financial sector (other than banks) - Funds received in the current month	P	P	P	P	P	P
12390	Collection for the financial sector (other than banks) - Position at the end of current month	B	B	B	B	P	
12410	Collection for the private sector - Position at the end of previous month	B	B	B	B	P	
12420	Collection for the private sector - Funds paid in the current month	N	N	N	N	P	P
12430	Collection for the private sector - Funds received in the current month	P	P	P	P	P	P
12490	Collection for the private sector - Position at the end of current month	B	B	B	B	P	
12510	Payment by order of the public sector - Position at the end of previous month	B	B	B	B	P	
12520	Payment by order of the public sector - Funds paid in the current month	N	N	N	N	P	P
12530	Payment by order of the public sector - Funds received in the current month	P	P	P	P	P	P
12590	Payment by order of the public sector - Position at the end of current month	B	B	B	B	P	
12610	Payment by order of the banking sector - Position at the end of previous month	B	B	B	B	P	
12620	Payment by order of the banking sector - Funds paid in the current month	N	N	N	N	P	P
12630	Payment by order of the banking sector - Funds received in the current month	P	P	P	P	P	P
12690	Payment by order of the banking sector - Position at the end of current month	B	B	B	B	P	
12710	Payment by order of the financial sector (other than banks) - Position at the end of previous month	B	B	B	B	P	
12720	Payment by order of the financial sector (other than banks) - Funds paid in the current month	N	N	N	N	P	P
12730	Payment by order of the financial sector (other than banks) - Funds received in the current month	P	P	P	P	P	P
12790	Payment by order of the financial sector (other than banks) - Position at the end of current month	B	B	B	B	P	
12810	Payment by order of the private sector - Position at the end of previous month	B	B	B	B	P	
12820	Payment by order of the private sector - Funds paid in the current month	N	N	N	N	P	P
12830	Payment by order of the private sector - Funds received in the current month	P	P	P	P	P	P
12890	Payment by order of the private sector - Position at the end of current month	B	B	B	B	P	
19990	Total balances at the end of the period - cash	B	B	B	B	P	

<sup>1</sup>- This Form was added pursuant to Intermediate Decision 12850 of 3 August 2018 (Intermediate Circular 502).

Item No.	Item	Accounts in LBP		Equivalent of foreign currencies in LBP		Commission	Number
		Residents	Non-residents	Residents	Non-residents		
21000	<b>Electronic Transfers –banking accounts</b>						
21110	Cross-border transfers- Position at the end of previous month			B	B	P	
21120	Cross-border transfers –Funds transferred abroad in the current month			N	N	P	P
21130	Cross-border transfers- Funds received in Lebanon in the current month			P	P	P	P
21180	Cross-border transfers – Regularization of account in the current month			B	B	P	
21190	<b>Cross-border transfers - Position at the end of current month</b>			<b>B</b>	<b>B</b>	<b>P</b>	
21210	Domestic transfers - Position at the end of previous month	B	B	B	B	P	
21220	Domestic transfers - Funds paid in the current month	N	N	N	N	P	P
21230	Domestic transfers - Funds received in the current month	P	P	P	P	P	P
21290	<b>Domestic transfers - Position at the end of current month</b>	<b>B</b>	<b>B</b>	<b>B</b>	<b>B</b>	<b>P</b>	
22000	<b>Other Transfers –banking accounts</b>						
22110	Collection for the public sector - Position at the end of previous month	B	B	B	B	P	
22120	Collection for the public sector - Funds paid in the current month	N	N	N	N	P	P
22130	Collection for the public sector - Funds received in the current month	P	P	P	P	P	P
22190	<b>Collection for the public sector - Position at the end of current month</b>	<b>B</b>	<b>B</b>	<b>B</b>	<b>B</b>	<b>P</b>	
22210	Collection for the banking sector - Position at the end of previous month	B	B	B	B	P	
22220	Collection for the banking sector - Funds paid in the current month	N	N	N	N	P	P
22230	Collection for the banking sector - Funds received in the current month	P	P	P	P	P	P
22290	<b>Collection for the banking sector - Position at the end of current month</b>	<b>B</b>	<b>B</b>	<b>B</b>	<b>B</b>	<b>P</b>	
22310	Collection for the financial sector (other than banks) - Position at the end of previous month	B	B	B	B	P	
22320	Collection for the financial sector (other than banks) - Funds paid in the current month	N	N	N	N	P	P
22330	Collection for the financial sector (other than banks) - Funds received in the current month	P	P	P	P	P	P
22390	<b>Collection for the financial sector (other than banks) - Position at the end of current month</b>	<b>B</b>	<b>B</b>	<b>B</b>	<b>B</b>	<b>P</b>	
22410	Collection for the private sector - Position at the end of previous month	B	B	B	B	P	
22420	Collection for the private sector - Funds paid in the current month	N	N	N	N	P	P
22430	Collection for the private sector - Funds received in the current month	P	P	P	P	P	P
22490	<b>Collection for the private sector - Position at the end of current month</b>	<b>B</b>	<b>B</b>	<b>B</b>	<b>B</b>	<b>P</b>	
22510	Payment by order of the public sector - Position at the end of previous month	B	B	B	B	P	
22520	Payment by order of the public sector - Funds paid in the current month	N	N	N	N	P	P
22530	Payment by order of the public sector - Funds received in the current month	P	P	P	P	P	P
22590	<b>Payment by order of the public sector - Position at the end of current month</b>	<b>B</b>	<b>B</b>	<b>B</b>	<b>B</b>	<b>P</b>	
22610	Payment by order of the banking sector - Position at the end of previous month	B	B	B	B	P	
22620	Payment by order of the banking sector - Funds paid in the current month	N	N	N	N	P	P
22630	Payment by order of the banking sector - Funds received in the current month	P	P	P	P	P	P
22690	<b>Payment by order of the banking sector - Position at the end of current month</b>	<b>B</b>	<b>B</b>	<b>B</b>	<b>B</b>	<b>P</b>	
22710	Payment by order of the financial sector (other than banks) - Position at the end of previous month	B	B	B	B	P	
22720	Payment by order of the financial sector (other than banks) - Funds paid in the current month	N	N	N	N	P	P
22730	Payment by order of the financial sector (other than banks) - Funds received in the current month	P	P	P	P	P	P
22790	<b>Payment by order of the financial sector (other than banks) - Position at the end of current month</b>	<b>B</b>	<b>B</b>	<b>B</b>	<b>B</b>	<b>P</b>	
22810	Payment by order of the private sector - Position at the end of previous month	B	B	B	B	P	
22820	Payment by order of the private sector - Funds paid in the current month	N	N	N	N	P	P
22830	Payment by order of the private sector - Funds received in the current month	P	P	P	P	P	P
22890	<b>Payment by order of the private sector - Position at the end of current month</b>	<b>B</b>	<b>B</b>	<b>B</b>	<b>B</b>	<b>P</b>	
29990	<b>Total balances at the end of the period - banking accounts</b>	<b>B</b>	<b>B</b>	<b>B</b>	<b>B</b>	<b>P</b>	

**The following items should match:**

a- Item 19990 (total balances at the end of the period –cash)	Automated sorting No. 35561 (balances in custody –cash) in balance sheet
b- Item 29990 (total balances at the end of the period – banking accounts)	Automated sorting No. 35562 (balances in custody – at banks) in balance sheet

**AFTER ENTRY CONTROL**

<u>CET-3</u>	<u>BS-2010-0 (M) item</u>
<b>19990 =</b>	<b>35561</b>
<b>29990 =</b>	<b>35562</b>

**CET-3 Validation rules (entry)**

<b>11190 =</b>	<b>11110 + 11120 + 11130 + 11180</b>
<b>11290 =</b>	<b>11210 + 11220 + 11230</b>
<b>12190 =</b>	<b>12110 + 12120 + 12130</b>
<b>12290 =</b>	<b>12210 + 12220 + 12230</b>
<b>12390 =</b>	<b>12310 + 12320 + 12330</b>
<b>12490 =</b>	<b>12410 + 12420 + 12430</b>
<b>12590 =</b>	<b>12510 + 12520 + 12530</b>
<b>12690 =</b>	<b>12610 + 12620 + 12630</b>
<b>12790 =</b>	<b>12710 + 12720 + 12730</b>
<b>12890 =</b>	<b>12810 + 12820 + 12830</b>
<b>19990 =</b>	<b>11190 + 11290 + 12190 + 12290 + 12390 + 12490 + 12590 + 12690 + 12790 + 12890</b>
<b>21190 =</b>	<b>21110 + 21120 + 21130 + 21180</b>
<b>21290 =</b>	<b>21210 + 21220 + 21230</b>
<b>22190 =</b>	<b>22110 + 22120 + 22130</b>
<b>22290 =</b>	<b>22210 + 22220 + 22230</b>
<b>22390 =</b>	<b>22310 + 22320 + 22330</b>
<b>22490 =</b>	<b>22410 + 22420 + 22430</b>
<b>22590 =</b>	<b>22510 + 22520 + 22530</b>
<b>22690 =</b>	<b>22610 + 22620 + 22630</b>
<b>22790 =</b>	<b>22710 + 22720 + 22730</b>
<b>22890 =</b>	<b>22810 + 22820 + 22830</b>
<b>29990 =</b>	<b>21190 + 21290 + 22190 + 22290 + 22390 + 22490 + 22590 + 22690 + 22790 + 22890</b>



**Position of Guarantees Given and Received by Banks or Institutions Performing Electronic Financial Operations**  
**(Funds Transfers, Collection/Payment of Funds According to Contracts)**

**(CET-4) <sup>1</sup>Annual Position as on \_\_\_\_ / \_\_\_\_ / \_\_\_\_**

Bank or Institution's Number:

Bank or Institution's Name:

		Amounts in thousands of LBP					
Item No.	Guarantees given in cash or as bank guarantees	Accounts in LBP		Equivalent of foreign currencies in LBP		Total	Number of institutions
		Residents	Non-residents	Residents	Non-residents		
11000	Guarantees to international transfer network companies (electronic funds transfers)	P	P	P	P	P	P
11020	- bank guarantees	P	P	P	P	P	P
12100	Guarantees to the public sector - for the collection of funds according to contracts *	P	P	P	P	P	P
12110	- cash	P	P	P	P	P	P
12120	- bank guarantees	P	P	P	P	P	P
12200	Guarantees to the banking sector - for the collection of funds according to contracts *	P	P	P	P	P	P
12210	- cash	P	P	P	P	P	P
12220	- bank guarantees	P	P	P	P	P	P
12300	Guarantees to the private sector - for the collection of funds according to contracts *	P	P	P	P	P	P
12310	- cash	P	P	P	P	P	P
12320	- bank guarantees	P	P	P	P	P	P
12400	Guarantees to other sectors - for the collection of funds according to contracts *	P	P	P	P	P	P
12410	- cash	P	P	P	P	P	P
12420	- bank guarantees	P	P	P	P	P	P
19000	Total guarantees given	P	P	P	P	P	P
19010	Total guarantees in cash	P	P	P	P	P	P
19020	Total bank guarantees	P	P	P	P	P	P

<sup>1</sup>- This Form was added pursuant to Intermediate Decision 12850 of 3 August 2018 (Intermediate Circular 502).

Item No.		Guarantees received- cash or bank guarantees		Amounts in thousands of LBP				Number of institutions	
				Accounts in LBP		Equivalent of foreign currencies in LBP			Total
				Residents	Non-residents	Residents	Non-residents		
21000	Guarantees from point of sales (electronic funds transfers)	P	P	P	P	P	P		
21010	- cash	P	P	P	P	P	P		
21020	- bank guarantees	P	P	P	P	P	P		
22100	Guarantees from the public sector - for the payment of funds according to contracts *	P	P	P	P	P	P		
22110	- cash	P	P	P	P	P	P		
22120	- bank guarantees	P	P	P	P	P	P		
22200	Guarantees from the banking sector - for the payment of funds according to contracts *	P	P	P	P	P	P		
22210	- cash	P	P	P	P	P	P		
22220	- bank guarantees	P	P	P	P	P	P		
22300	Guarantees from the private sector - for the payment of funds according to contracts *	P	P	P	P	P	P		
22310	- cash	P	P	P	P	P	P		
22320	- bank guarantees	P	P	P	P	P	P		
22400	Guarantees from other sectors - for the payment of funds according to contracts *	P	P	P	P	P	P		
22410	- cash	P	P	P	P	P	P		
22420	- bank guarantees	P	P	P	P	P	P		
29000	Total guarantees received	P	P	P	P	P	P		
29010	Total guarantees received in cash	P	P	P	P	P	P		
29020	Total guarantees received as bank guarantees	P	P	P	P	P	P		

**Note:** Guarantees given and guarantees received - (i.e. guarantees for the collection and payment of funds according to contracts, knowing that collections and payments are notified electronically and that settlements are done either in cash or in the account).

<b><u>CET-4 AFTER ENTRY CONTROL vs. 2010-0</u></b> <b><u>Yearly</u></b>		<b><u>CET-4 Validation rules (entry)</u></b>	
<b><u>cet4-item</u></b>	<b><u>bs-2010-0 item</u></b>	<b><u>cet4-item</u></b>	<b><u>cet4-item</u></b>
11020 =	30170	11000 =	11020
12120 =	30521	12100 =	12110 + 12120
12210 =	10450 + 10550	12200 =	12210 + 12220
12220 =	30115	12300 =	12310 + 12320
12320 =	30215	12400 =	12410 + 12420
12420 =	30260	19010 =	12110 + 12210 + 12310 + 12410
19010 =	10550+10450+12125+12115	19020 =	11020 + 12120 + 12220 +12320 +12420
19020 =	30260+30215+30115+30521+30170	19000 =	11000 + 12100 + 12200 + 12300 + 12400 = 19010 + 19020
21020 =	30000	21000 =	21010 + 21020
22120 =	31010	22100 =	22110 + 22120
22210 =	20240 + 20340	22200 =	22210 + 22220
22220 =	30815	22300 =	22310 + 22320
22320 =	30910	22400 =	22410 + 22420
22420 =	30950	29010 =	21010 +22110 +22210 +22310 + 22410
29010 =	20340+20240+21225	29020 =	21020 + 22120 + 22220 + 22320 + 22420
29020 =	30000+31010+30815+30910+30950	29999 =	21000 + 22100 + 22200 + 22300 + 22400 = 29010+29020

**Movement of Electronic Funds Transfers Executed Through the Points of Electronic Transfers Registered at BDL (Banks, Financial Institutions, Exchange Institutions) and Related to the Main Agent Licensed or Authorized to Conduct These Transactions (CET-5)<sup>1</sup>**

**Monthly Position as on \_\_\_\_ / \_\_\_\_ / \_\_\_\_**

Bank or Institution's Number:

Bank or Institution's Name:

Item	Amounts in thousands of LBP					
	Accounts in LBP		Equivalent of foreign currencies in LBP		Total	Number
	Residents	Non-residents	Residents	Non-residents		
Funds paid						
Funds paid transferred from abroad through international electronic transfer networks						
Funds paid transferred from Lebanon through local Lebanese networks						
Funds received in trust according to contracts						
Public sector institutions						
Financial sector institutions						
Private sector institutions						
Companies						
Individuals						
Other						
Funds collected						
Funds collected for transfer abroad through international electronic transfer networks						
Funds collected for transfer within Lebanon through local Lebanese networks						
Funds collected for payment according to contracts						
Public sector institutions						
Financial sector institutions						
Private sector institutions						
Companies						
Individuals						
Other						
Balances in favor of the main Agent						
Cash						
At banks						

<sup>1</sup>- This Form was added pursuant to Intermediate Decision 12850 of 3 August 2018 (Intermediate Circular 502).

# Form IP-0<sup>1</sup>

Bank / Institution Name \_\_\_\_\_

Number of individuals using the service \_\_\_\_\_

Number of merchants or professionals using the service \_\_\_\_\_

Currency: LBP		
<i>Month /</i>	<i>Volume of Transactions</i>	<i>Value of Transactions</i>
<i>Person to Person</i>		
<i>Person to Merchants or Professionals</i>		
<i>Total</i>		

Currency: USD		
<i>Month /</i>	<i>Volume of Transactions</i>	<i>Value of Transactions</i>
<i>Person to Person</i>		
<i>Person to Merchants or Professionals</i>		
<i>Total</i>		

Date: \_\_\_\_\_

Signature: \_\_\_\_\_

To be sent to the following addresses:

- [mbounassar@bd.gov.lb](mailto:mbounassar@bd.gov.lb)
- [MElhassanieh@bd.gov.lb](mailto:MElhassanieh@bd.gov.lb)
- [apakradounian@bd.gov.lb](mailto:apakradounian@bd.gov.lb)
- [thaddad@bd.gov.lb](mailto:thaddad@bd.gov.lb)
- [ltalhouk@bd.gov.lb](mailto:ltalhouk@bd.gov.lb)

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<sup>1</sup> This Form was added pursuant to Intermediate Decision 13183 of 17 January 2020 (Intermediate Circular 539), then amended pursuant to Article 10 of Intermediate Decision 13547 of 13 April 2023 (Intermediate Circular 667).

# Form IP-1<sup>1</sup>

Institution Name:

Number of e-wallets:

**Currency: LBP**

Month/ Year	Number of Operations				Value of Operations				Outstanding Balance
	IN		OUT		IN		OUT		
	From an account	Cash	To an account	Cash	From an account	Cash	To an account	Cash	
Total									

**Currency: USD**

Month/ Year	Number of Operations				Value of Operations				Outstanding Balance
	IN		OUT		IN		OUT		
	From an account	Cash	To an account	Cash	From an account	Cash	To an account	Cash	
Total									

**Date:**

**Signature:**

To be sent to the following addresses:

- [mbounassar@bd.gov.lb](mailto:mbounassar@bd.gov.lb)
- [MElhassanieh@bd.gov.lb](mailto:MElhassanieh@bd.gov.lb)
- [apakradounian@bd.gov.lb](mailto:apakradounian@bd.gov.lb)
- [thaddad@bd.gov.lb](mailto:thaddad@bd.gov.lb)
- [ltalhouk@bd.gov.lb](mailto:ltalhouk@bd.gov.lb)

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<sup>1</sup> This Form was added pursuant to Intermediate Decision 13338 of 21 June 2021 (Intermediate Circular 588), then amended pursuant to Article 10 of Intermediate Decision 13547 of 13 April 2023 (Intermediate Circular 667).