

Enhancing AML/CFT investigations through informal international co-operation

A practical guide for central
authorities in charge of MLA,
including prosecutors

COMPANION TO INTERNATIONAL CO-OPERATION
ON ML DETECTION, INVESTIGATION, AND
PROSECUTION HANDBOOK

This brochure is intended to help central authorities in charge of MLA including prosecutors harness informal international co-operation to exchange intelligence quickly and effectively in Anti-Money Laundering (AML) and Countering the Financing of Terrorism (CFT) matters.

Prepared By:
**EGMONT GROUP, FATF,
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Prepared For:
**CENTRAL AUTHORITIES IN
CHARGE OF MUTUAL LEGAL
ASSISTANCE (MLA)**

2025

01.

Important caveats

Unlike the formal mutual legal assistance (MLA) process, which focuses on collecting admissible evidence, **informal co-operation prioritises** gathering intelligence and supporting investigations.

This approach is more **agile and less restrictive**, enabling faster and more targeted actions, prior or parallel to the MLA process takes place **to collect the necessary evidence** for the indictment.



Support, not replacement: Informal co-operation is designed to navigate and support the official MLA process. Its goal is to make investigations faster, more targeted, and efficient by gathering timely intelligence rather than building an evidentiary case.

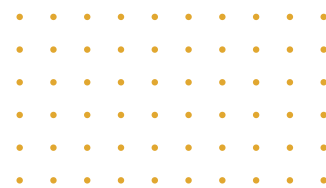
Indirect (diagonal) co-operation: Due to domestic legal constraints in some jurisdictions, many competent authorities cannot engage directly with their foreign counterparts on an informal basis. Instead, co-operation generally occurs diagonally through local financial intelligence units (FIUs) or law enforcement agencies (LEAs)[1].

For example: When the prosecutor's office in Country A requests that its FIU gather information from the FIU in Country B, this intelligence supports the formal MLA process between the respective prosecutor's offices. A best practice here is for the FIU of Country B to notify its domestic prosecutor's office even if it can autonomously collect the information.

[1] This way the information exchange chain should always include two counterparts (two FIUs, two LEAs or two AROs), and one non-counterpart (the central authority on charge of MLA/prosecutor's office).

02.

The strategic importance of informal international co-operation



Why informal co-operation matters:



Speed and Agility:

Enables rapid sharing of intelligence that can help identify cross-border criminal networks before assets are dissipated.



Targeted intelligence gathering:

Focuses on obtaining strategic and operational insights rather than formal evidence, supporting the overall investigative process.



Bridging gaps:

Complements slower formal processes by offering a mechanism to quickly access intelligence that can later guide formal requests.



Risk-based

approach: Supports decision-making by quickly highlighting emerging threats, trends, and criminal methodologies in AML/CFT cases.



Best practices highlighted in the FATF Recovering International Proceeds of Crime through Inter-Agency Networks (2023):

- Encourage proactive, intelligence-led exchanges among agencies.
- Foster inter-agency trust and clarify roles to streamline the flow of information.
- Leverage informal networks to mitigate the delays inherent in formal legal channels.

03.

Establishing a trusted network for informal co-operation



Building relationships:

- **Regular engagement:** Regular engagement: Participate in international forums, working groups, and cross-agency meetings—such as those organized by the International Association of Prosecutors (IAP)—to build rapport with counterparts.
- **Designated contact points:** Assign specific personnel or teams to handle international informal requests, ensuring continuity and trust.
- **Bilateral/multi-lateral channels:** Develop and maintain direct/indirect lines of communication with key foreign agencies based on shared risks and common objectives.
- **Know your partners (KYP):** Know your domestic and international partners' processes and legal powers. This will help you target your informal international requests for information

and will avoid unnecessary delays in the intelligence gathering process.

- **For example,** the Egmont Group Biennial Census database provides with valuable insights regarding FIUs legal powers and processes. Similar source of information at a local EU level is the European Judicial Network.
- **Training and capacity building:** Organise joint workshops and simulation exercises to align practices and enhance mutual understanding.

Secure communication:

Always use recognised, encrypted communication platforms to exchange sensitive intelligence. Technologies such as secure web portals or encrypted messaging systems are essential for maintaining confidentiality.



04.

Conducting effective informal information exchange

STEP-BY-STEP PROCESS

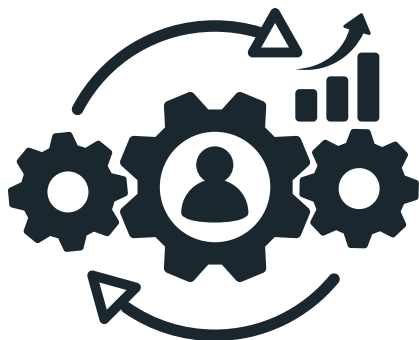
Step 01. Define the objective and scope

Clarify whether the need is for operational intelligence (e.g., case-specific transactional data, entity linkages) or for strategic intelligence (e.g., trends, emerging typologies).

Ensure that the request is narrowly tailored—avoid broad, fishing expedition-type requests.

Avoid overloading the local FIU or LEAs with unnecessary work

Send requests for informal intelligence gathering when there is a strong and specific international element with the receiving jurisdiction, and the requested information cannot be collected through other (more agile) means—such as open-source intelligence collection.



The request for informal information exchange is tailored to the specific jurisdiction and investigation needs

Including the identification of the specific predicate crime and does not need to be forwarded to all available counterparts. It is recommended that when doing so, competent authorities do not include the entire official trial report in the informal information exchange request so as to keep it concise and targeted.

04.

Conducting effective informal information exchange

Step 02. Initiate the request via domestic intermediaries

- If there are domestic legal constraints, and the request for informal international co-operation cannot be submitted directly to the competent authority/prosecutor's office of the receiving jurisdiction, send the request through your local LEA or FIU.
- Ensure the request is clear, concise, and includes necessary details such as subject identifiers, justification (link to predicate crime, cross-border nexus), and urgency.
- Request for prior consent for dissemination (from the receiving FIU/LEA abroad).



Step 03. Facilitate diagonal co-operation

- The domestic intermediary (e.g., FIU/LEA) can liaise with the corresponding foreign agency.
- Best Practice: The foreign agency can notify its domestic prosecutor's office even if it collects the information autonomously, thereby ensuring all relevant parties are informed.

04.

Conducting effective informal information exchange

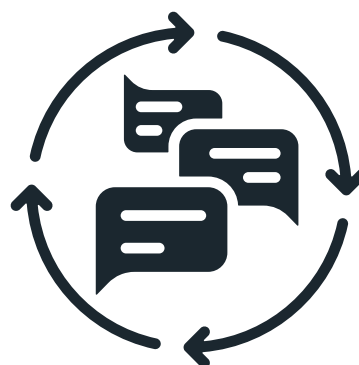


Step 04: Ensure a feedback loop

- Once the intelligence is received, provide feedback to the domestic intermediary on how the information has been used and any further requirements.
- This feedback strengthens trust and improves future co-operation.

Step 05: Integrate with the MLA process

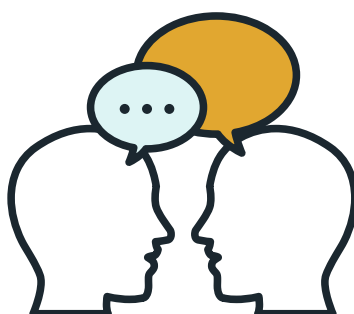
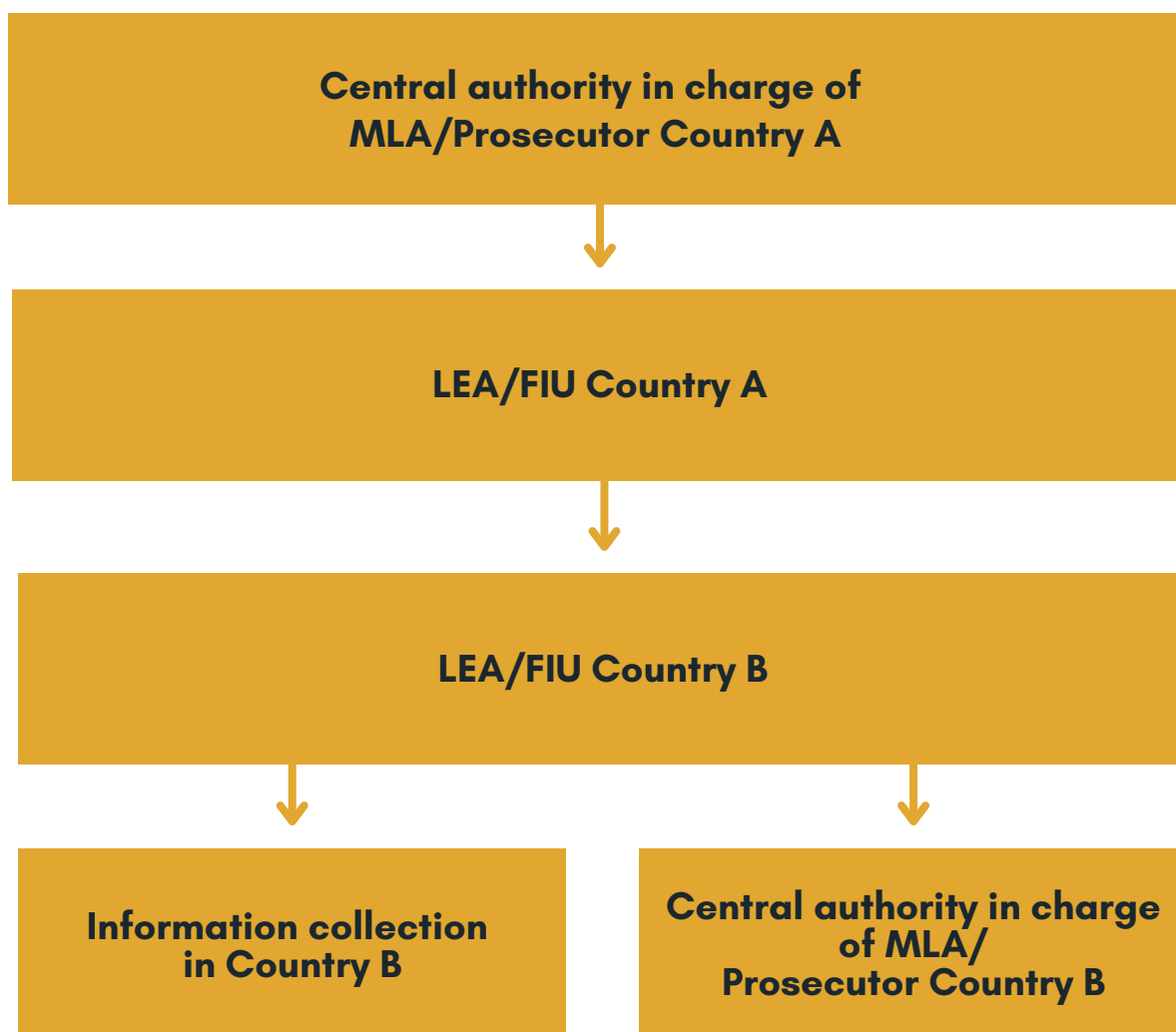
- Use the collected intelligence to guide and support the formal MLA process^[2], ensuring that detailed, actionable information is available when needed.



[2] Informal international co-operation can collect intelligence that can lead to the identification of specific accounts, perpetrators, suspicious transactions and activities, that can narrow down the official MLA to more targeted evidence collection. Overall, informal international co-operation can be used to identify how exactly to make the best use of the following mutual legal assistance.

05.

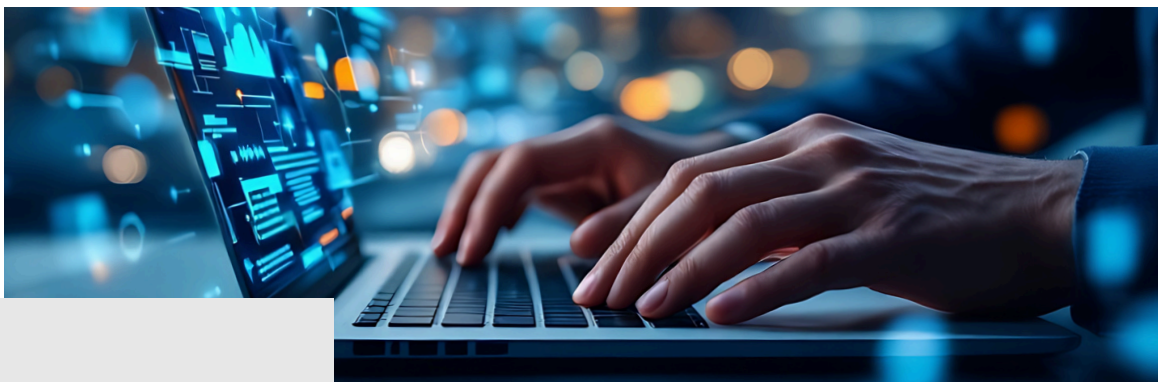
Indirect communication between central authorities in charge of MLA/prosecutors



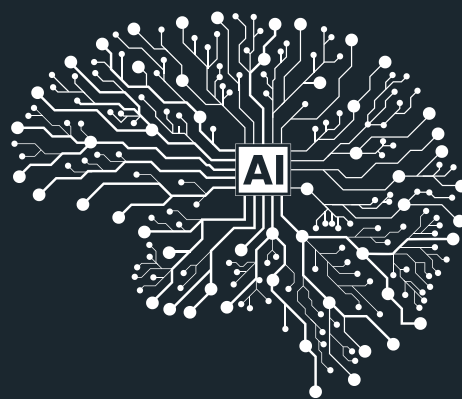
Note: The domestic FIU/LEA acts as the conduit between prosecutor offices, ensuring legal compliance and facilitating the exchange of intelligence.

06.

Leveraging technology and overcoming barriers



Advanced technologies for secure intelligence sharing



- **Encryption and secure channels:** Use state-of-the-art encryption and secure messaging platforms to protect sensitive information.
- **Privacy-enhancing technologies (PETs):** Employ tools such as homomorphic encryption or secure multi-party computation to analyse data without compromising raw data integrity.
- **AI and data analytics:** Use AI-driven tools to identify patterns, assess risk, and prioritise intelligence sharing effectively.



07.

Overcoming barriers to informal exchange



- **Navigating domestic legal constraints:** Understand your national legal framework and work through designated intermediaries (LEAs/FIUs) to facilitate cross-border intelligence exchange.
- **Building institutional trust:** Establish clear protocols and MOUs to clarify informal processes without compromising on flexibility. In many cases, intelligence could also be exchanged based on reciprocity.
- **Ensuring confidentiality:** Maintain strict data security standards and share only the minimum necessary information to support investigations.

Informal international co-operation is an indispensable tool for modern AML investigations.

While it does not replace the formal MLA process, it offers a nimble and responsive means to gather crucial intelligence that can streamline and enhance formal investigations.

By adopting the practices outlined above, rooted in FATF recommendations and proven FIU practices, prosecutors can better navigate the complexities of cross-border co-operation. Emphasizing secure, trusted, and well-coordinated exchanges will ultimately lead to more effective interventions against financial crime.

Implement these best practices in your daily operations to ensure that intelligence sharing not only supports but also strengthens the overall AML investigative framework.

Effective informal operational and strategic information exchange

A quick guidance for central authorities in charge of MLA, including prosecutors

Establishing a trusted network for informal co-operation

Building trust

- Regular engagement
- Designated contact points
- Bilateral and multi-lateral channels
- Know your partners (KYP)
- Training and capacity building



Secure communication

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Conducting effective informal information exchange

Steps-by-step Process

- Step 1:** Define the objective and scope
- Step 2:** Initiate the request via domestic intermediaries
- Step 3:** Facilitate diagonal co-operation
- Step 4:** Ensure a feedback loop
- Step 5:** Integrate with the MLA process



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Overcoming legal and institutional barriers

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Strengthening Global Networks



Empowering central authorities in charge of MLA, in the fight against financial crime

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This brochure is intended as a practical tool to guide informal international co-operation. Always ensure that any information exchange complies with your domestic legal frameworks and international standards.

Find out more about each organisation:

www.egmontgroup.org



www.fatf-gafi.org

www.interpol.int

www.unodc.org