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REGULATION OF THE FEDERAL LAW FOR THE PREVENTION AND IDENTIFICATION OF TRANSACTIONS WITH ILLEGALLY-OBTAINED FUNDS

Current Text

New Regulations published in the Federal
Official Gazette on August 16, 2013



On the margin, a seal bearing the national coat of arms appears that reads: United Mexican States Presidency of the Republic.

ENRIQUE PEÑA NIETO, President of the United Mexican States, by virtue of the authority granted to me by the Federal Official Gazette, Article 89, Section I, and based on the Organic Law of the Federal Public Administration, Articles 31; the Federal Law for the Prevention and Identification of Transactions with Illegally-Obtained Funds, Articles 5, 17, 19, 27, and other related provisions, I have deemed it appropriate to issue the following

REGULATION OF THE FEDERAL LAW FOR THE PREVENTION AND IDENTIFICATION OF TRANSACTIONS WITH ILLEGALLY-OBTAINED FUNDS

CHAPTER ONE GENERAL PROVISIONS

Article 1. The purpose of these provisions is to establish the bases and provisions for the proper observance of the Federal Law for the Prevention and Identification of Transactions with Illegally-Obtained Funds. Its provisions are of a public order and of general observance in the United Mexican States.

The exercise of the powers of the authorities indicated in the Law that intervene in the application of this and of this Regulation, within the scope of their respective competences, as well as the measures, procedures and general rules that are established, will be directed to collect useful elements to prevent, investigate and prosecute Crimes of Transactions with Illegally-Obtained Funds, those related to these, the financial structures of criminal organizations and avoid the use of those resources for their financing

Paragraph amended FOG 03-27-2026

Article 2. In addition to the definitions established in the Law, Article 3, for purposes of that Law and these Regulations, the following terms shall be understood in the singular or plural as:

Paragraph amended FOG 03-27-2026

I. Repealed;

Repealed Section FOG 03-27-2026

II. Advanced Electronic Signature, the digital certificate referred to in the Federal Fiscal Code;

Section amended FOG 03-27-2026

III. Reports, those submitted under the general rules;

Section added FOG 03-27-2026

IV. List of Politically Exposed Persons, that prepared on the basis of the list of public offices referred to in the Credit Institutions Law, General Provisions, Rule 68 , Article 115, and the corresponding provisions applicable to the other Financial Entities and, where applicable, with the information provided pursuant to the Law, Article 51 Ter, Second Paragraph;

Section added FOG 03-27-2026

V. Persons holding Public Faith, notaries public and public brokers, public servants to whom the laws grant the authority to certify facts in the exercise of their powers established in the corresponding legal provisions, as well as the public and private facilitators referred to in the General Law on Alternative Dispute Resolution Mechanisms;

Section added FOG 03-27-2026

VI. General Rules, issued by the Ministry in terms of the Law, Article 6, Section VII;

Section amended FOG 03-27-2026

VII. **TAS**, to the Tax Administration Service, a decentralized administrative body of the Ministry, and

Section amended FOG 03-27-2026

VIII. **FIU**, to the Financial Intelligence Unit, Central Administrative Unit of the Ministry.

Section amended FOG 03-27-2026

Article 3. The FIU, in addition to the powers conferred by this Regulation, the Internal Regulation of the Secretariat and other applicable legal provisions, will have the following:

I. Interpret for administrative purposes the Law, these Regulations, the General Rules and other provisions that emanate from them, except for what refers to the attributions that correspond to the Unit;

Section amended FOG 03-27-2026

II. Require those who carry out the Vulnerable Activities referred to in the Law, Article 17, the information, documentation, data or images necessary for the exercise of their attributions;

III. Determine and issue the official formats for the submission of Notices and Reports;

Section amended FOG 03-27-2026

III Bis. Issue the form and determine the means by which the authorities referred to in the Law, Article 51 Ter must provide the necessary information referred to in that article for the integration of the list of public servants who will be considered Politically Exposed Persons, as well as their updates;

Section added FOG 03-27-2026

IV. Determine and publicize the alternative means of compliance referred to in these Regulations, Article 16;

Section amended FOG 03-27-2026

IV Bis Establish, by means of agreements published in the Federal Official Gazette, the exceptions referred to in the Law, Articles 18, last paragraph, and 23, second paragraph;

Section added FOG 03-27-2026

V. Participate in the signing, together with the TAS, of the agreements referred to in article 32 of these Regulations;

Section amended FOG 03-27-2026

VI. Promote among the Federative Entities the coordinated implementation of specialized units for the receipt and analysis of asset information, in accordance with their powers, and

Section added FOG 03-27-2026

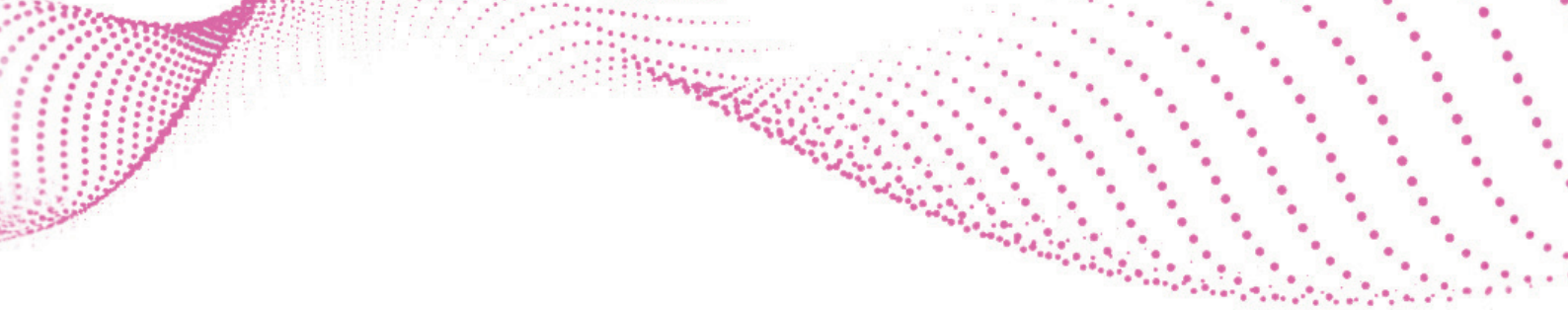
VII. Safeguard the Notices and Reports submitted by those who carry out the Vulnerable Activities established in the Law, Article 17, through the TAS.

Section added FOG 03-27-2026

Article 4. The TAS, in addition to the powers conferred by its law, this Regulation, its Internal Regulation and the other applicable legal provisions, will have the following:

I. Integrate and update the list of those who carry out Vulnerable Activities established in the Law, Article 17, in accordance with these Regulations, Chapter Three;

Section amended FOG 03-27-2026



II. Receive the Notices and Reports of those who carry out the Vulnerable Activities established in the Law, Article 17, and send them to the FIU;

Section amended FOG 03-27-2026

III. Carry out the verification visits referred to in the Law, Chapter V, and, where applicable, request the information, documentation, data, or images necessary to verify compliance with the obligations arising from the Law, this Regulation, and the general rules, at the address provided by the person visited or requested in their registration and enrollment process as a Vulnerable Activity.

Section amended FOG 03-27-2026

If the person visited or requested cannot be located at the address indicated in the preceding paragraph, the TAS may carry out the verification visit or the duly grounded and reasoned request for information at the address registered for such persons in the Federal Taxpayers Registry;

Added Paragraph FOG 03-27-2026

IV. Monitor compliance with the obligations to submit Notices, Reports, audit Opinions, and other obligations of those who carry out the Vulnerable Activities established in the Law, Article 17, and, where applicable, require compliance with or submission of the same, including the correction of observations identified in internal or external audits, when the obligated parties fail to do so within the time limits established in the Law, this Regulation, and other applicable legal provisions;

Section amended FOG 03-27-2026

V. Issue an opinion on the General Rules and the official forms that the Ministry must issue, when it is requested to do so;

Section amended FOG 03-27-2026

VI. Participate, together with the FIU, in the signing of the agreements referred to in article 32 of these Regulations;

VII. Conduct and resolve the sanctioning procedure, as well as impose the administrative sanctions provided for in the Law;

Section amended FOG 03-27-2026

VIII. Inform the competent authorities when the assumptions provided for in

articles 56, 57, 58 and 59 of the Law are updated, so that they proceed to impose the corresponding sanctions;

Section amended FOG 03-27-2026

IX. Request the assistance of the federal or local public force, when circumstances so require, in order to exercise its powers;

Section added FOG 03-27-2026

X. Make electronic notifications of requests or information requests, as referred to in the Federal Law of Administrative Procedure, Article 35, Section II, under the terms established for that purpose in the general rules, and

Section added FOG 03-27-2026

XI. Require those who carry out Vulnerable Activities to provide the opinion obtained from the internal or external audit, as applicable, and the supporting documentation proving the correction of the inconsistencies identified in the annual audit opinion, in the form and terms established for that purpose in the general rules.

Section added FOG 03-27-2026

Article 5. For purposes of identifying Clients or Users, as well as for filing the corresponding Notices, the date of the act or transaction to be considered shall be the one established in the general rules for each Vulnerable Activity.

Paragraph amended FOG 03-27-2026

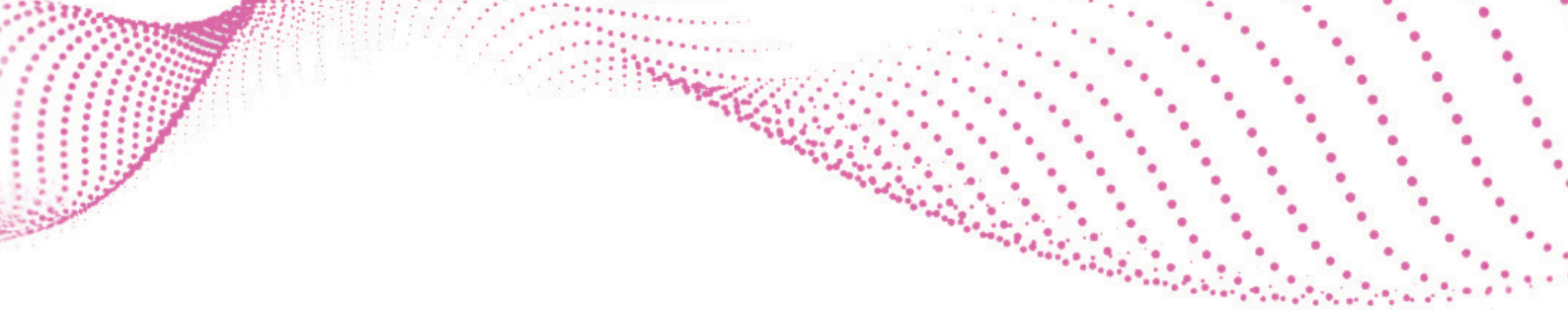
In the case of the Vulnerable Activities established in the Law, Article 17, subsections A and B of Section XII, for filing the corresponding Notice, the date of the act or transaction must be understood to be the date on which the respective public instrument was granted or notarization was carried out.

Paragraph amended FOG 03-27-2026

For the purposes of submitting the Notices of those who carry out the Vulnerable Activity provided for in the Law, Article 17, Section XIV, the date of the act or operation must be considered as the date established in accordance with customs legislation.

As regards the persons who carry out the Vulnerable Activities referred to in article 17, section XV, of the Law, the date of the act or operation shall be understood to correspond to the date of receipt of the resources that are destined to the payment of the corresponding monthly payment.

Article 6. To determine the amount or value of the acts or transactions referred to the Law, Article 17, this Regulation, and the general rules, those who carry them out shall not



consider the taxes and other ancillary charges corresponding to each act or transaction. Notwithstanding the foregoing, when filing the corresponding Notice, they must report the total amounts of payments received, including those related to taxes, without needing to itemize them.

Paragraph amended FOG 03-27-2026

Likewise, for purposes of the preceding paragraph, in the case of foreign trade acts or transactions, in accordance with the provisions of the Law, Article 17, Section XIV, the customs value or amount of the goods must be considered.

To determine the amount of the acts or transactions referred to in the Law, Article 32, the taxes and other ancillary charges generated in said act or transaction must be considered.

Added Paragraph FOG 03-27-2026

Article 7. The acts or transactions carried out by those who engage in the Vulnerable Activities established in the Law, Article 17 with each Client or User, whose accumulated total, by type of act or transaction, reaches or exceeds the amounts established in each section for the filing of Notices referred to in said article, shall be subject to the obligation to file Notices, and for such purposes only those acts or transactions that individually fall within the identification circumstances established in the Law, Article 17 must be considered.

Article amended FOG 03-27-2026

The accumulation referred to in the preceding paragraph shall consider a period of up to six months, and the corresponding Notice must be filed at the time of carrying out the last transaction with which the respective notice threshold is reached or exceeded, in accordance with the provisions of the Law, Article 17, even if the referred period has not elapsed.

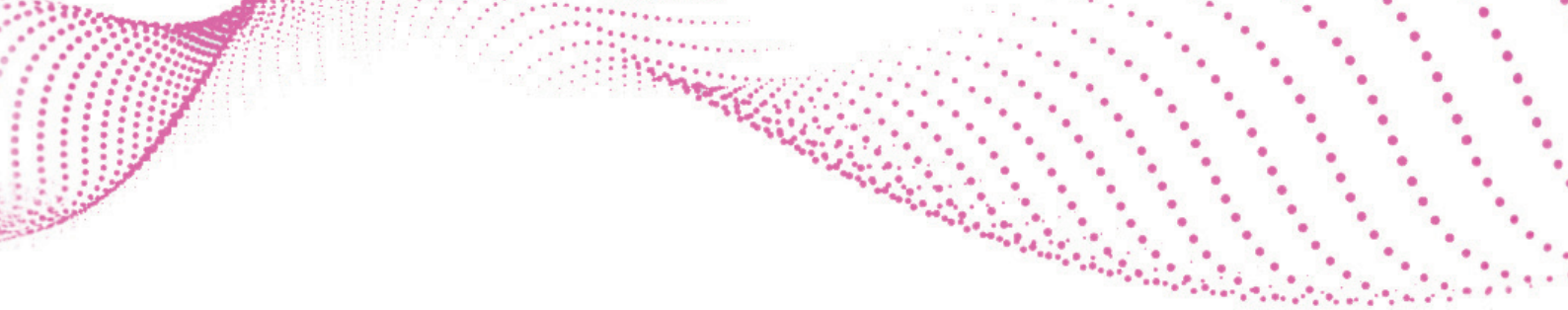
Added Paragraph FOG 03-27-2026

If no identification amounts are established, all acts or transactions shall be deemed Vulnerable Activities and subject to compliance with the obligations set forth in the Law, and therefore must be subject to accumulation.

Added Paragraph FOG 03-27-2026

Article 7 Bis. The 24-hour Notice referred to in the Law, Article 18, Section VI, second paragraph, must be filed even if the act or transaction has not been carried out and only the data identifying the person who attempted to carry out the act or transaction as a Client or User is available.

Article added FOG 03-27-2026



Article 8. Both the FIU and the TAS, in the exercise of their respective powers related to compliance with the purpose of the Law, this Regulation, the general rules, and other provisions issued thereunder, may at any time and directly request from those who carry out the Vulnerable Activities referred to in the Law, Article 17 from the Collective Entities, and from the centralized bodies, the information, documentation, data, and images necessary that they retain pursuant to Article 18, Section IV, and Article 27, Section VI, or to compliance with any obligation established in the Law, which must be sent to the FIU or the TAS, as applicable, within a period of ten business days counted from the day following receipt of the respective request.

FIU or TAS, as applicable, upon request by the interested party, may extend the period for delivery of the requested information, documentation, data, and images by up to five business days, provided that the request is made within the original ten-business-day period provided for in the preceding paragraph, and such extension shall begin to run from the day following the expiration of the period provided for in the preceding paragraph.

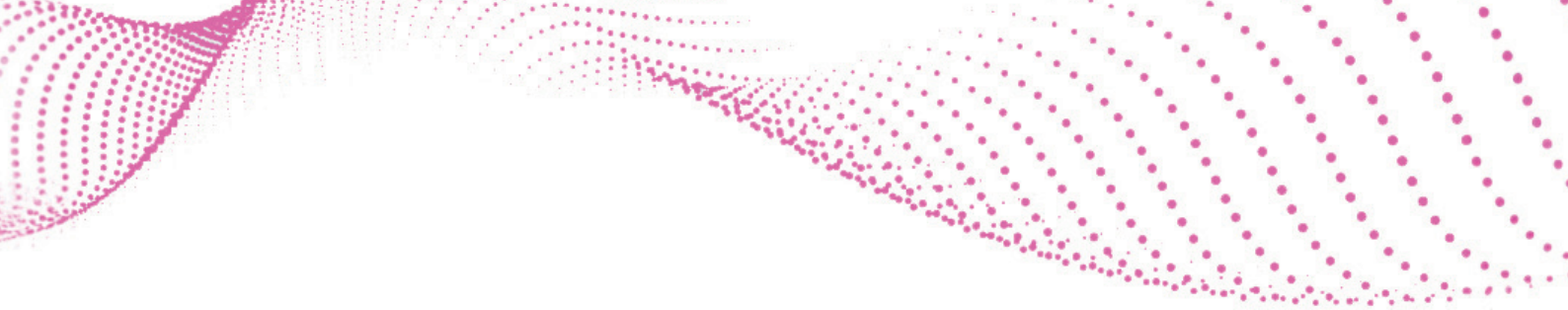
If the aforementioned request is not complied with, or if in responding to it the provision of the information, documentation, data, and images in the required terms is omitted, within the original period or, as applicable, once the extended period has ended, the TAS, within a period not exceeding ten business days, shall impose the corresponding administrative sanctions, without implementing the sanctioning procedure referred to in the Federal Law of Administrative Procedure for the imposition of administrative sanctions provided for in the Law. FIU will inform the SAT of those cases in which the requests it issues are not complied with, so that the said decentralized administrative body may impose the corresponding sanctions in accordance with the provisions of this paragraph.

Article amended FOG 03-27-2026

Article 9. As a result of the review of the information or documentation requested pursuant to the preceding article, the TAS, within a period not exceeding ten business days, shall issue a notice stating in detail the facts or omissions observed, granting in the same notice a period of five business days to submit the information or documentation that refutes the observations made by the TAS.

The facts or omissions set forth in the notice shall be deemed admitted if, during the evidentiary period, those who carry out the Vulnerable Activities established in the Law, Article 17, the Collective Entities, and the centralized bodies do not submit supporting documentation that refutes them, and the TAS, within a period not exceeding twenty business days, shall issue the resolution imposing the corresponding sanction, without being subject to the provisions of the Federal Law of Administrative Procedure for the imposition of administrative sanctions provided for in the Law.

If, as a result of the review of the information and documentation submitted by those who carry out the Vulnerable Activities established in the Law, Article 17, by the



Collective Entities, and by the centralized bodies, there are no facts or omissions, or if the same are refuted, the TAS, within a period not exceeding twenty business days, must issue the resolution concluding the review of the submitted documents.

Article amended FOG 03-27-2026

Article 10. Those who carry out the Vulnerable Activities referred to in the Law, Article 17 must comply with the provisions of the general rules, as well as with the provisions issued thereunder, in accordance with the Law, Article 6, Section VII.

Article amended FOG 03-27-2026

Article 10 Bis. The facts known as a result of the exercise of the verification powers provided for in the Law and this Regulation, or those contained in the files, documents, or databases to which the TAS has access or in its possession, as well as those provided by other authorities, may serve as grounds for its resolutions.

When exercising its verification powers, the TAS must not be obligated to show the obligated party which databases it consulted, nor to disclose the result of that consultation, provided that it concerns information or documentation generated or provided by the same obligated party.

When other authorities provide information, files, or documents to the TAS, the verified obligated party shall be granted a period of ten business days, counted from the date on which such information, files, or documents are made known to it, to submit in writing whatever may be appropriate to its rights, which shall form part of the corresponding administrative record.

The TAS is bound by the first paragraph of this article, without prejudice to its obligation to maintain the confidentiality of information provided by independent third parties that affects their competitive position.

Copies, printouts, or reproductions derived from microfilm, optical disk, magnetic, digital, electronic, or magneto-optical media, or any other electronic form, of documents in the possession of the authorities, must have the same evidentiary value as the originals, provided that such copies, printouts, or reproductions are certified by a public servant authorized to do so, without the need to compare them with the originals.

The records prepared by the consular offices, at the request of TAS or the FIU, may also serve as grounds for the rulings referred to in this article.

The SAT must presume as true the information contained in digital tax receipts over the internet and in the databases it maintains or has in its possession or to which it has access.

Article added FOG 03-27-2026

CHAPTER TWO FINANCIAL ENTITIES

Article 11. For the purpose of fulfilling the objective of these Regulations, Financial Entities, in accordance with the provisions of the Law, Chapter III, Section One, must be governed by the laws that specifically regulate them.

CHAPTER THREE OBLIGATIONS

Article 12. Those who carry out the Vulnerable Activities established in the Law, Article 17, including trusts or any other legal entity, must be registered in the Federal Taxpayers Registry and have a valid certificate for the corresponding Advanced Electronic Signature, in order to carry out the registration and enrollment procedure as a person performing a Vulnerable Activity before the TAS.

For purposes of the foregoing paragraph, legal entities, trusts, or any other legal entity, as well as Collegiate Entities, must use the Advanced Electronic Signature associated with their Federal Taxpayers Registry.

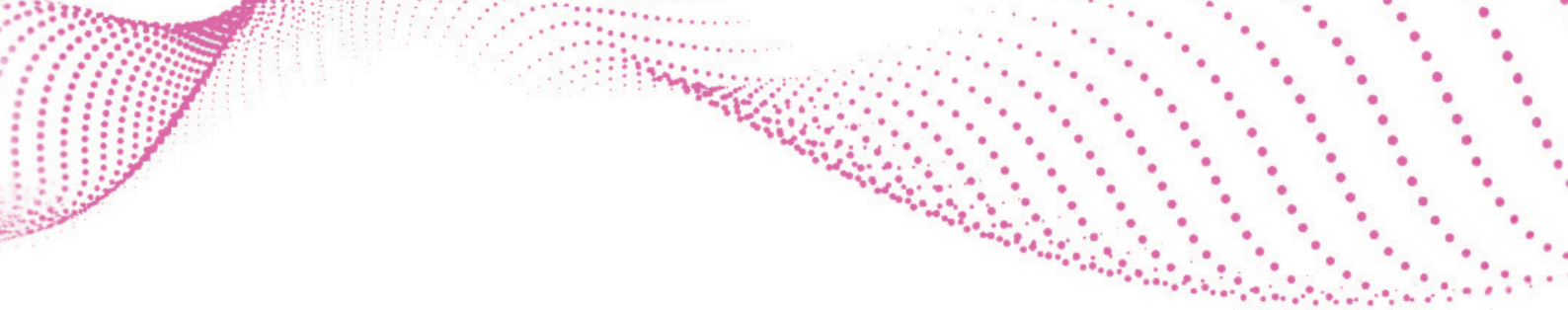
In order for the TAS to carry out the actions related to the registration of those who carry out the Vulnerable Activities established in the Law, Article 17, they must send to said decentralized administrative body of the Ministry the identification information established by the Ministry through General Rules, and through the media and in the official format determined and issued by the FIU for such purposes, through publication in the Federal Official Gazette.

Those who have registered under the provisions of this article and no longer perform Vulnerable Activities must deregister from the registry referred to in these Regulations, Article 4, Section I, in accordance with the general rules. Such request takes effect as of the date on which it is submitted; otherwise, those who are registered must continue filing the corresponding Notices or Reports.

Article amended FOG 03-27-2026

Article 12 Bis. For purposes of the obligation established in the Law, Article 18, Section XI, those who perform Vulnerable Activities are required to obtain and retain, as part of their activity, and to provide to the TAS, when such authority so requests, reliable, complete, and updated information from the opinion obtained from the internal or external audit, as applicable, and to safeguard the supporting documentation that demonstrates the correction of the observations identified for due compliance with the obligations set forth in the Law, in the manner and terms determined by the general rules.

Article added FOG 03-27-2026



Article 13. Those who, due to their occupation, profession, activity, business or corporate purpose, are susceptible to carrying out a Vulnerable Activity of those established in article 17 of the Law, may send the SAT the information referred to in the preceding article, in advance of the performance of said activities through the means and formats determined and issued by the FIU for this purpose, through publication in the Federal Official Gazette.

Article amended FOG 03-27-2026

Article 14. For purposes of the Law, General Rules, Article 18, Section III, must also establish the exceptional cases for complying with the obligation to identify the Controlling Beneficiary, depending on the type of Client or User involved.

Article amended FOG 03-27-2026

Article 15. Those who carry out the Vulnerable Activities established in the Law, Article 17 may comply with the obligation to identify the Client or User established in the Law, Article 18, Section I through simplified measures when such persons are deemed low risk, in accordance with the assessment referred to in the Law, Article 18, Section VII.

The Secretariat, through the General Rules, will establish the terms and conditions for the application of the aforementioned in the previous paragraph, consisting in that those who carry out said Vulnerable Activities comply with the obligation to obtain a copy of the official identification document, through of the safeguarding of the data indicated in the aforementioned document.

For the purposes of this Regulation, the General Rules and other provisions that emanate from them, risk will be understood as the possibility that the Vulnerable Activities or the people who carry them out may be used to carry out acts or operations through of which the Crimes of Transactions with Illegally-Obtained Funds, the crimes related to these or the financing of criminal organizations could be updated.

Article amended FOG 03-27-2026

Article 16. For the purposes of what is established in the second paragraph of article 19 of the Law, those who carry out the Vulnerable Activity referred to in the Law, Article 17, Section XIV, will comply with the obligation to present Notices through the system electronic by which the information of the request is transmitted to the SAT or to any of its administrative units in accordance with customs regulations.

People who carry out Vulnerable Activities established in the Law, Article 17 other than those indicated in the previous paragraph, may comply with the obligation provided in the Law, Section VI, Article 18 through alternative means of compliance, provided that When they comply with the provisions of Law, Article 19, Second paragraph and with the following conditions:

Paragraph amended FOG 03-27-2026

I. The information that is presented in terms of the special federal law complies with the same characteristics of integrity, availability, auditability and confidentiality as that required for the presentation of the Notices, and this information is sent through electronic means;

II. The information that is presented in terms of the special federal law is made in the same terms as for the presentation of the Notices in terms of the Law, this Regulation and the General Rules and includes the same information periods, and Section amended FOG 03-27-2026

III. The FIU has access, remotely and directly, to the complete information that is presented in terms of the special federal law, for the exercise of its powers.

For purposes of the foregoing paragraph, the FIU must determine and make known the alternative compliance means that satisfy the conditions set forth in the preceding subsections and, until such time as the FIU makes these known, those who carry out such Vulnerable Activities shall comply with the obligation to file Notices in the manner established in the Law, these Regulations, the general rules, and other provisions derived therefrom.

Paragraph amended FOG 03-27-2026

Those who carry out the Vulnerable Activities indicated in the second paragraph of this article, may propose in writing to the FIU the determination of alternative means of compliance, as long as they comply with the provisions of the sections of this article. The FIU, no later than twenty business days after receipt of the request, will decide whether the proposed means is considered an alternative means of compliance.

The FIU must notify the SAT regarding the alternative means of compliance that it determines within a period of five business days from its resolution.

Whoever carries out a Vulnerable Activity of those established in the Law, Article 17, and submits the corresponding Notices through a Collegiate Entity, at the time of having knowledge of the determination issued by the FIU to use an alternative means of compliance in terms of this article, you must notify the Collegiate Entity within a period of five business days. The Collegiate Entity in turn must remove it from its membership list and report such situation to the SAT within five days after receiving the respective notification from whoever carries out the Vulnerable Activity in question.

The alternative means of compliance determined by the FIU in accordance with the provisions of this article, do not exempt those who carry out the Vulnerable Activities referred to in article 17 of the Law from compliance with the other obligations referred to in the Law, this Regulation , the General Rules and other provisions that emanate from them.

Paragraph amended FOG 03-27-2026

Those who file their Notices through alternative compliance means will be deemed to have complied with that obligation in due time and form for purposes of the provisions of the Law, these Regulations, the general rules, and other provisions derived therefrom.

Paragraph amended FOG 03-27-2026

Article 17. Repealed.

Repealed Paragraph FOG 03-27-2026

Repealed.

Repealed Paragraph FOG 03-27-2026

The Notices corresponding to the acts or transactions referred to in the Law, Article 17, Section XII, Subsection A, subsection a), must, in all cases, be filed through the electronic system by which the returns and notices referred to in the federal tax provisions are reported or filed, following the time limits and terms established by those tax provisions, provided that they contain the information indicated in the Law, Article 24.

Paragraph amended FOG 03-27-2026

Article 18. The FIU, within the sphere of competence granted to the Ministry by the Law, must establish preventive mechanisms, pursuant to the Law, Article 12, Section V, subsection c), with respect to acts and transactions related to its purpose.

Article 19. For purposes of the Law and these Regulations, the following, among others, are considered related to the Crimes of Transactions with Illegally-Obtained Funds, among others, those provided for in Chapter I of Title Twenty-Third of the Federal Criminal Code, those provided for in special laws, as well as those of a patrimonial nature where the resources involved could be the object of actions tending to hide their illicit origin, or to finance some illicit activity.

Article amended FOG 03-27-2026

Article 20. Those who carry out the Vulnerable Activities established in the Law, Article 17 must keep, in physical or electronic form, copies of the Notices and Reports filed, the supporting documentation therefor, as well as the corresponding electronic acknowledgments generated, for a period of not less than ten years, counted from the date of filing of the corresponding Notices and Reports and issuance of the respective electronic acknowledgments.

Paragraph amended FOG 03-27-2026

Those who carry out the Vulnerable Activities referred to in this Article must comply with criteria of integrity, availability, auditability, and confidentiality regarding the preservation and safekeeping of information and documentation, in accordance with the applicable legal provisions.

CHAPTER FOUR VULNERABLE ACTIVITIES

Article 21. For the purposes of the provisions of the law, Article 17, Section I, it is considered as the sale of tickets, tokens or any other similar proof, to any act or operation through which resources are received that allow carrying out activities related to the practice of betting games, contests or raffles.

Article 21 Bis. For purposes of the provisions of the Law, Article 17, Section I, there must be understood to be a series of transactions connected with each other in appearance when two or more transactions involving the sale of tickets, chips, receipts, prize payments, or financial transactions are carried out with the same Customer or User at the establishment or on the digital platform of the person carrying out the Vulnerable Activity.

It must be considered a Vulnerable Activity when the sum of the transactions referred to in the preceding paragraph is equal to or greater than 325 times the daily value of the UMA within a 24-hour period counted from the first transaction.

Article added FOG 03-27-2026

Article 22. The following are considered storage instruments of monetary value, for the purposes of the Law, Article 17, section II, subsection c) in addition to those established in the aforementioned section:

Paragraph amended FOG 03-27-2026

- I. Vouchers or coupons, whether printed or electronic, that may be used or redeemed for the acquisition of goods or services.

Section amended FOG 03-27-2026

Repealed.

Repealed Paragraph FOG 03-27-2026

- II. Electronic purses, certificates, or coupons, in which, without there being a prior deposit by the holder of such instruments, funds are credited to them from prizes, promotions, refunds, or derived from commercial rewards programs and may be used for the acquisition of goods or services at establishments other than the issuer of the aforementioned instruments or for the withdrawal of cash through ATMs or point-of-sale terminals or any other means.

Section amended FOG 03-27-2026

Repealed.

Repealed Paragraph FOG 03-27-2026

Article 23. For the purposes of prepaid cards and monetary value storage instruments referred to in the Law, Article 17, Section II, subsections b) and c), and these Regulations, Article 22, the issuance, marketing, or crediting of funds after issuance must be deemed subject to identification and to a Notice, in the amounts specified in that Section.

Article amended FOG 03-27-2026

Article 24. For purposes of the Law, Article 17, Section IV, the act or transaction must be deemed carried out when the funds derived from the loan, advance, or credit granted are made available to the Customer or User.

Article amended FOG 03-27-2026

Article 25. For purposes of the Law, Article 17, Section X, those who provide the service of transfer or custody of money or valuables under the authorization referred to in the Federal Private Security Law or the corresponding laws of the federative entities in this matter must be considered to engage in Vulnerable Activities.

Article amended FOG 03-27-2026

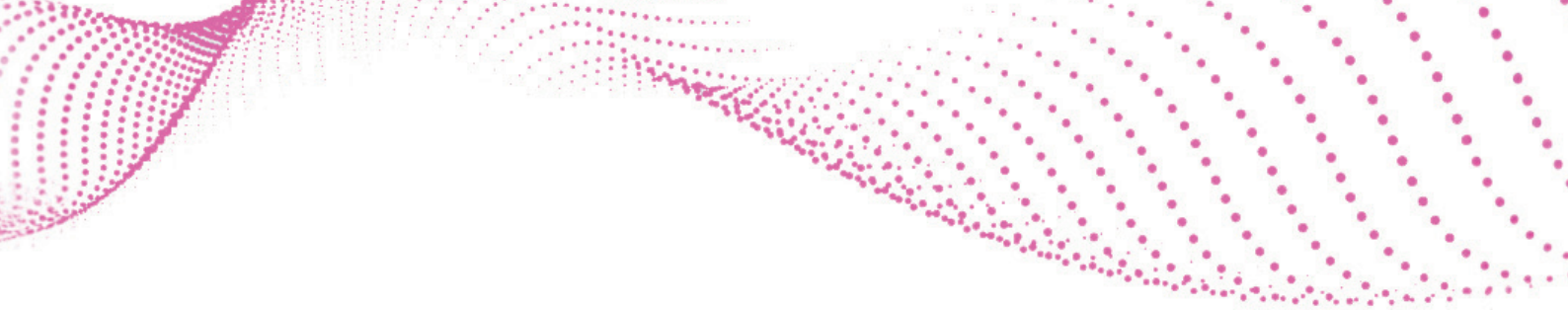
Article 26. For compliance with the obligations of identification and submission of Notices, those who carry out the Vulnerable Activities referred to in the Law, Article 17, Section X, must consider the amount of the act or transaction the value of the money or the amounts stated on the face of the valuables transferred or held in custody. With respect to those that do not have an intrinsic value, do not state their value on the face thereof, and also do not have a document establishing a specific value, in all cases they shall be subject to a Notice.

Article amended FOG 03-27-2026

Article 27. For purposes of the Law, Article 17, Section XI, last paragraph, a financial transaction must be deemed to take place when an act or set of acts is carried out through a Financial Entity or using financial instruments, coins and banknotes, in national currency or foreign currency and precious metals, directly or by instruction of the Customer or User.

Article amended FOG 03-27-2026

Article 28. For purposes of the Law, Article 17, Section X, coined metals, credit instruments referred to in the General Law of Negotiable Instruments and Credit Transactions, and



those defined in the Stock Market Law, Article 2, Section XXIV, must be considered valuables, even when they are not capable of circulating in securities markets, as well as the goods indicated in the Law, Article 17, Sections I, II, III, VI, and those established in these Regulations, Article 22.

With regard to the Law, Article 17, Section XI, subsection b), coined metals must be considered valuables, as well as credit instruments regulated by the General Law of Negotiable Instruments and Credit Transactions, and those indicated in the Stock Market Law, Article 2, Section XXIV, even when they are not capable of circulating in securities markets.

With respect to Law, Article 17, Section XI, subsection c), and those defined in the Stock Market Law, Article 2, Section XXIV, must be considered valuables, even when they are not capable of circulating in securities markets.

Article 29. Public brokers must comply with the Law, Article 17, Section XII, Part B, subsection a), when they use public faith in performing appraisals of the respective assets.

Article amended FOG 03-27-2026

Article 30. For compliance with the obligations arising from the Law, these Regulations, and other provisions issued thereunder, the tariff classifications identifying the goods referred to in the Law, Article 17, Section XIV, must be specified in the official form that the FIU determines and issues for the submission of Notices, by publication in the Federal Official Gazette.

Article 31. For purposes of Law, Article 17, Section XV, the monthly value must mean the amount of the rent or price for the temporary use or enjoyment of the leased real property in a calendar month.

If payment of the rent or lease price is agreed upon on a frequency other than monthly, the person carrying out the Vulnerable Activity must make the corresponding calculation for purposes of determining the monthly value referred to in the preceding paragraph.

Article 31 Bis. When transactions are carried out that comply with the Law, Article 17, Section XVI, subsections a) and b), only the corresponding Notice must be submitted under the same Section, subsection a).

Article added FOG 03-27-2026

CHAPTER FIVE ESTABLISHMENT OF COLLEGIATE ENTITIES

Article 32. Collegiate Entities that will submit Notices pursuant to the Law, Chapter III, Section Four, must enter into an agreement with the TAS and the FIU, expressly allowing them to submit such Notices.

Article 33. The TAS and the FIU may only enter into the agreement referred to in the preceding Article with Collegiate Entities made up of legal entities, trusts, or any other legal structure that perform similar tasks with respect to the same Vulnerable Activity referred to in the Law, Article 17.

Article amended FOG 03-27-2026

Article 33 Bis. For purposes of the Law, Article 27, Section IX, the agreement entered into pursuant to the preceding Article may not have a term longer than ten years from the date of its execution.

To renew the agreement for a period equal to or less than ten years, the TAS must verify due compliance with its obligations pursuant to the general rules, and the FIU must determine that the quality of the Notices submitted by the Collegiate Entity seeking renewal of its agreement fully complies with the provisions established in the official forms, instructions, and guides for the submission of Notices issued pursuant to the general rules.

Article added FOG 03-27-2026

Article 34. In their operations, the Collegiate Entities and their respective representatives or centralized bodies must comply with the Law, these Regulations, the general rules, and any other provisions derived therefrom.

Article amended FOG 03-27-2026

Article 35. Collegiate Entities interested in entering into the agreement referred to in these Regulations, Article 32, must request it in writing before the TAS, through their legal representative or attorney-in-fact.

The request referred to in the previous paragraph must be submitted under the terms and conditions established by the Ministry through general rules and must contain the following:

Paragraph amended FOG 03-27-2026

- I. General identification information of the Collegiate Entity;
- II. Register of its members who, through it, intend to submit Notices;
- III. General identification information of the representative of the Collegiate Entity referred to in the Law, Article 27, Section IV, as well as, where applicable, of the centralized body provided for in such Article, penultimate paragraph;

IV. Description of its procedures, functions, and criteria that will be established for purposes of complying with the obligations set forth in the Law, these Regulations, the general rules, and any other provisions derived therefrom, and

Section amended FOG 03-27-2026

V. Any other information and documentation established by the Ministry through general rules.

Section amended FOG 03-27-2026

Article 36. The agreement referred to in these Regulations, Article 32, must stipulate the actions relating to any change in the information and documentation submitted to the TAS, especially when it refers to amendments to its bylaws, register of members, appointments of representatives or powers of attorney, and the establishment of the centralized body.

Article 37. Collegiate Entities must comply with the submission of the Notices corresponding to each of their members under the terms and within the time limits set forth in the Law, in these Regulations, in the general rules, and in any other provisions derived therefrom.

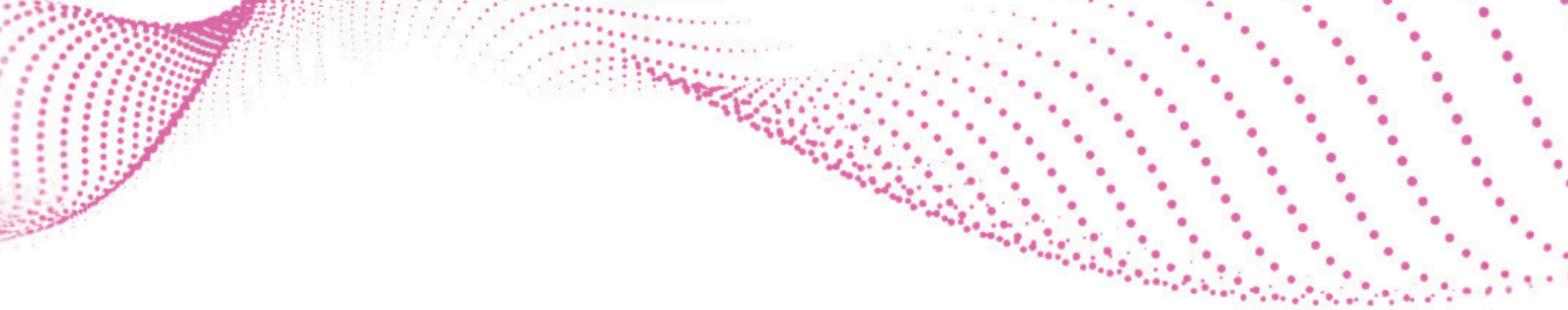
The representative of the Collegiate Entity must be responsible for compliance with the obligations under the Law, including responding to information requests made by the FIU or the TAS, pursuant to the Law, these Regulations, the general rules, and any other provisions derived therefrom.

Article amended FOG 03-27-2026

Article 38. For the purposes established in the Law, Articles 26 and 30, the Collegiate Entity must only be responsible for submitting the Notices regarding those acts or transactions reported to it by its members and in accordance with the information provided to it by them, without any responsibility whatsoever resting with the Collegiate Entities as to the truthfulness of such information.

Collegiate Entities are required to keep, at the address they provided pursuant the general rules, Article 29, in physical or electronic form, for a minimum period of ten years, the information, documentation, data, and images they receive from their members for the submission of their Notices, as well as any electronic acknowledgments generated. The period must begin to run from the date of receipt of the information or documentation, or from the generation of the electronic acknowledgment of the submission of the Notices, as applicable. When it comes to information and documentation corresponding to those matters with respect to which any appeal or lawsuit has been filed, the period for retaining them must be interrupted on the filing date and must start again once the final resolution issued becomes final and binding.

Paragraph amended FOG 03-27-2026



Article 39. Collegiate Entities may have a centralized body, which must serve as an auxiliary in compliance with the obligations established for Collegiate Entities in the Law, in these Regulations, in the general rules, and in any other provisions derived therefrom, without prejudice to the responsibility of the representative of the Collegiate Entity referred to in these Regulations, Article 37, second paragraph.

Paragraph amended FOG 03-27-2026

Collegiate Entities that choose to establish a centralized body must indicate this within the agreement they enter into with the TAS and the FIU, pursuant to these Regulations, Article 32.

Article 40. In the event that a Collegiate Entity, after entering into the agreement referred to in these Regulations, Article 32, becomes interested in having a centralized body, it must request the corresponding agreement amendment before the TAS, under the terms established for such purposes in such agreement and in accordance with these Regulations, Article 36.

Article 41. The Collegiate Entity must provide the representative referred to in the Law, Article 27, Section IV, with annual training for compliance with the obligations established by the Law, these Regulations, the general rules, and any other provisions derived therefrom.

Paragraph amended FOG 03-27-2026

Such training must address, among other aspects:

I. The content of the internal policies, criteria, measures, and procedures that the Collegiate Entity has developed for due compliance with the Law, these Regulations, the general rules, and any other provisions derived therefrom;

Section amended FOG 03-27-2026

II. The dissemination of the Law, these Regulations, the general rules and their respective amendments, as well as the other provisions derived therefrom and other information on techniques, methods, and trends to prevent, detect, and report the acts or transactions referred to in the Law, Article 17, as applicable, and

Section amended FOG 03-27-2026

III. The development of processes for personnel selection, as well as the adoption

of annual training programs aimed at those who assist in filing the Notices of the members of the Collective Entity.

Section amended FOG 03-27-2026

CHAPTER SIX USE OF CASH AND METALS

Article 42. The prohibitions on the use of coins and bills, in national currency or foreign currency, and Precious Metals, established in the Law, Chapter IV, must be observed in the terms established in the Law when:

I. The obligation is fulfilled, settled, paid, deposited, or payment or settlement of an individual act or transaction is accepted, whether in one or more installments, or

Section amended FOG 03-27-2026

II. The obligation is fulfilled, settled, paid, deposited, or payment or settlement of a set of acts or transactions is accepted, and a single person contributes funds to pay or settle them.

Section amended FOG 03-27-2026

Article 43. For compliance with the obligations established in the Law, Article 32, those who participate in carrying out the acts or transactions referred to in that article must, at the time of receiving coins and bills, in national currency or foreign currency and Precious Metals, to carry out an act or transaction and if it is canceled or a refund of funds is required, return the aforementioned funds in the same form of payment and with the same currency or foreign currency used to carry out the act or transaction.

Article 44. Those who participate in carrying out the acts or transactions referred to in the Law, Article 32, may provide or accept, to cover the obligations referred to in that article, payment or settlement instruments other than those indicated in that provision.

Article 45. Persons holding Public Faith, for compliance with the Law, Article 33, in identifying the manner in which obligations are paid by Clients or Users, must consider the amount, date, and form of payment or deposit thereof, and the currency or currencies with which such payment was made.

Likewise, with regard to the statement of Clients or Users referred to in the Law, Article 33, second paragraph, it must state the manner in which obligations are paid or have been paid in accordance with the preceding paragraph, for which they must

observe the Law, Article 32.

Article amended FOG 03-27-2026

CHAPTER SIX BIS POLITICALLY EXPOSED PERSONS

Article 45 Bis. The List of Politically Exposed Persons compiled by the FIU with the information collected pursuant to the Law, Article 51 Ter, second paragraph, must comply with the General Law of Transparency and Access to Public Information and the National Security Law, so any information that, as the case may be, is classified as reserved or confidential may not be shared with any person, authority, or national or international body.

The FIU may share with the decentralized bodies of the Ministry that supervise obligations in matters of anti-money laundering, pursuant to a prior agreement, the information from the List of Politically Exposed Persons that is necessary for them to carry out their supervisory powers in accordance with the regulatory provisions applicable to them.

Article added FOG 03-27-2026

Article 45 Ter.- Financial Entities and those who carry out Vulnerable Activities established in the Law, Article 17, if, after having carried out the identification and verification of the identity of their Clients or Users, they cannot determine whether a person is a Politically Exposed Person, may consult the FIU, through the electronic means it establishes for that purpose, for the sole purpose of verifying whether they are on the list referred to in the Law, Article 51 Ter, and continuing to comply with their obligations set forth in the Law, Article 18, Sections VIII and X, or, as applicable, under the general provisions corresponding to them in the case of Financial Entities.

Article added FOG 03-27-2026

Article 45 Quater. To carry out the consultation referred to in the preceding article, the procedure must be followed and the technical requirements set forth in the general rules must be met.

Article added FOG 03-27-2026

Article 45 Quinquies. The authorities and bodies mentioned in the Law, Article 51 Ter, must provide the information indicated in that article, as well as its updates, in accordance with the format and through the means established in the general rules.

The update of the information referred to in the preceding paragraph must be provided within five business days following the date on which any change occurred.

Article added FOG 03-27-2026

CHAPTER SEVEN CONFIDENTIALITY AND HANDLING OF INFORMATION

Article 46. Public servants who intervene in any act arising from the application of the Law, these Regulations, the general rules, and the other provisions derived therefrom, in accordance with the Law, Article 41, must keep the identity and any other personal data and documents obtained through the application of such legal provisions strictly confidential, including the identity of the persons designated as Compliance Representatives, as well as the information and documentation that those who carry out Vulnerable Activities submit as supporting documentation for their respective Notices.

Article amended FOG 03-27-2026

Article 47. The information on acts or transactions contained in the Notices submitted by those who carry out Vulnerable Activities, that must be provided in any judicial or administrative proceeding, must be submitted through the official documents presented by the FIU before the competent authorities.

Article 48. In order to exchange information or grant access to the competent authorities under the terms of the Law with respect to the information contained in the Notices, the FIU must enter into an agreement with them, pursuant to the applicable provisions, establishing the coordination and information and documentation exchange mechanisms.

Article 49. Pursuant to the Law, Article 43 and for purposes of the same instrument, Article 44, the FIU must provide the Prosecutor's Office, through the Unit, with information from the databases containing the Notices of acts or transactions related to Vulnerable Activities, under the terms established by the parties through the coordination agreement entered into for such purposes.

In the coordination agreement referred to in the preceding paragraph, in order to comply with the Law, Article 46, the cooperation mechanisms through which the Unit may request the FIU to verify information and documentation, regarding the identity of persons, addresses, telephone numbers, email addresses, transactions, business dealings, or legal acts of those who carry out Vulnerable Activities, as well as other specific references contained in the Notices and any other information received in accordance with the Law, these Regulations, and the general rules, must be established.

Article amended FOG 03-27-2026

Article 50. The coordination agreement referred to in the preceding article, as well as those entered into by the FIU with other competent authorities under the terms of the Law and these Regulations, must be signed by the public servants of the Ministry

authorized by its Head through an agreement, and must consider, at a minimum, the following elements:

Paragraph amended FOG 03-27-2026

I. The designation of the representatives who have the authority to execute the corresponding coordination agreement;

Section amended FOG 03-27-2026

II. The purpose of the agreement, the obligations arising therefrom, as well as its term;

III. The specification of the information and documentation covered by the agreement, as well as the coordination mechanisms for requesting it, providing a response, and, where applicable, the manner in which access will be granted thereto;

IV. The establishment of the criteria and, where applicable, the formats by which the information and documentation will be requested and provided; and

V. The terms and conditions for the handling and confidentiality to be given to the aforementioned information and documentation.

The FIU may not provide information or documentation, nor guarantee access to its databases, when the coordination agreement referred to in this article has not been signed, under the terms set forth in the Law, Article 43.

CHAPTER EIGHT EVALUATIONS

Article 51. To comply with the Law, Article 11, as it pertains to the Ministry, the FIU may issue guidelines or best practices for the development of training, updating, and specialization programs for its public servants and those of the TAS.

Article amended FOG 03-27-2026

Article 52. The UIF, the TAS, the Unit, the Ministry of Security and Citizen Protection, and the National Guard must issue or safeguard the certificates proving the participation of the public servants assigned to them in the training, updating, and specialization courses, who will be subject to evaluations of the knowledge acquired.

Article amended FOG 03-27-2026

Article 53. Public servants of the FIU and the TAS who have access to the database that stores the Notices must meet the requirements set forth in the Law, Article 9, Sections I

and III, in addition to proving the evaluation processes indicated in such Article 9, Section II, which must include at least the following examinations:

Paragraph amended FOG 03-27-2026

- I. Medical;
- II. Psychometric and psychological;
- III. Polygraph or psychotechnical;
- IV. Toxicological; and
- V. Socioeconomic.

Article 54. The evaluations referred to in the preceding article must be applied prior to the hiring or commencement of activities of personnel who are candidates to join the FIU or the TAS, as well as periodically to the public servants assigned thereto, as a condition of continued employment, provided that within their powers or functions they have access to the database that stores the Notices.

Article amended FOG 03-27-2026

CHAPTER NINE ADMINISTRATIVE SANCTIONS

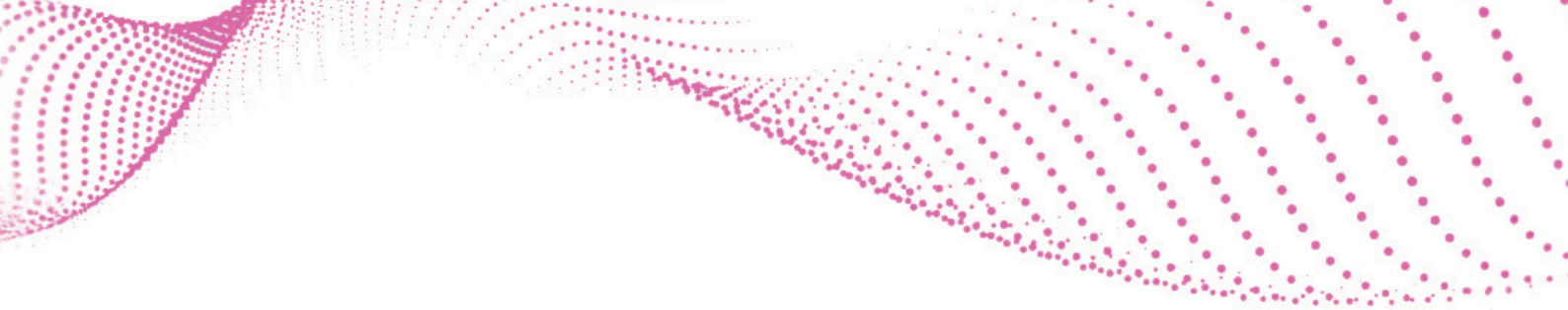
Article 55. The TAS must administratively sanction those who violate the Law, these Regulations, and the general rules, in the terms established in the Law, Chapter VII.

Article amended FOG 03-27-2026

Article 55 Bis. The express acknowledgment referred to in the Law, Article 55, must be made by the person carrying out the Vulnerable Activity in accordance with the following:

- a) Submit a written request to the TAS, signed by the person carrying out the Vulnerable Activity or their legal representative, attaching the documentation proving such capacity;
- b) The written request must clearly and precisely specify all the violations incurred, detailing the transaction and the period in which compliance should have been achieved;
- c) State, under oath, that all of the detailed violations have been corrected or remedied, and
- d) Attach the documentation proving compliance with all of the obligations that are the subject of the violation.

For purposes of the Law, Article 55, first paragraph, the initial period of the verification procedure must be understood as the five-day term referred to in the Federal Law of Administrative Procedure, Article 68.



As to the Law, Article 55, second paragraph of Article 55, the initial period of the sanctioning procedure must be understood as the period established in the Federal Law of Administrative Procedure, Article 72.

To obtain any of the benefits provided for in the Law, Article 55, the person carrying out the Vulnerable Activity must comply with the general rules.

Article added FOG 03-27-2026

Article 56. The TAS, under the terms of the Law, Article 6, Section V, may require documentation and the appearance of any person who may contribute to verifying compliance with the obligations arising from the Law, these Regulations, the general rules, and other provisions deriving therefrom; likewise, it may require alleged violators of the obligations established in the aforementioned legal instruments to state whatever is in their best interest.

Article amended FOG 03-27-2026

Article 57. For purposes of the imposition of administrative sanctions, the failure to comply with the obligations of the members must be deemed attributable to the Collegiate Entity when the Collegiate Entity does not submit the corresponding Notices and its members have provided it with the information, in accordance with the procedures established in the agreement entered into with the TAS and the FIU pursuant to these Regulations, Article 32.

Such agreement must provide for the obligations and deadlines for the submission of information by the members of the Collegiate Entity to the latter, as well as the requirements that such information must meet.

Article 58. The grounds for revocation of the authorization granted by the Ministry to customs brokers or attorneys in fact and to customs agencies, as well as to natural persons or legal entities that facilitate the customs clearance of goods without the intervention of a customs broker or customs agency referred to in the Law, Article 59, must be understood as referring to the granting of the license described in the Customs Law, Article 159, and to the authorizations set forth in the same legal instrument, Articles 159-Bis and 167-D.

Article amended FOG 03-27-2026

Article 59. For purposes of the provisions of the Law, Article 61, and the Federal Law of Administrative Procedure, Article 86, the administrative unit that, pursuant to the TAS Internal Regulations, is so determined must have the status of higher authority over the authority that issued the challenged act.

TRANSITORY PROVISIONS

ONE. These Regulations must enter into force on September 1, 2013, except with respect to the powers conferred on the FIU and the TAS in these Regulations, which must enter into force on the day following their publication in the Federal Official Gazette.

TWO. The provisions relating to the obligation to submit Notices by those carrying out the Vulnerable Activities referred to in the Law, Article 17, as well as the cash restrictions, must enter into force sixty days after the entry into force of these Regulations. The aforementioned Notices must contain information regarding the acts or transactions related to the aforementioned Vulnerable Activities that were carried out as of September 1, 2013, the date these Regulations entered into force.

THREE. In order for persons carrying out the Vulnerable Activities referred to in the Law, Article 17 to be able to submit the corresponding Notices, they must send, as of October 1, 2013, the information referred to in these Regulations, Article 12, through electronic means and using the official form that the FIU must determine and issue for such purposes, through publication in the Federal Official Gazette.

FOUR. The Ministry of Finance and Public Credit and the Office of the Attorney General, through their competent administrative units, must enter into the coordination agreement referred to in these Regulations, Article 4, no later than thirty calendar days following the entry into force of these Regulations.

Issued at the residence of the Federal Executive Branch, in Mexico City, on August 15, 2013. — **Enrique Peña Nieto.**—Signature.— The Secretary of Finance and Public Credit, **Luis Videgaray Caso.**—Signature.

FOG : 03/27/2026

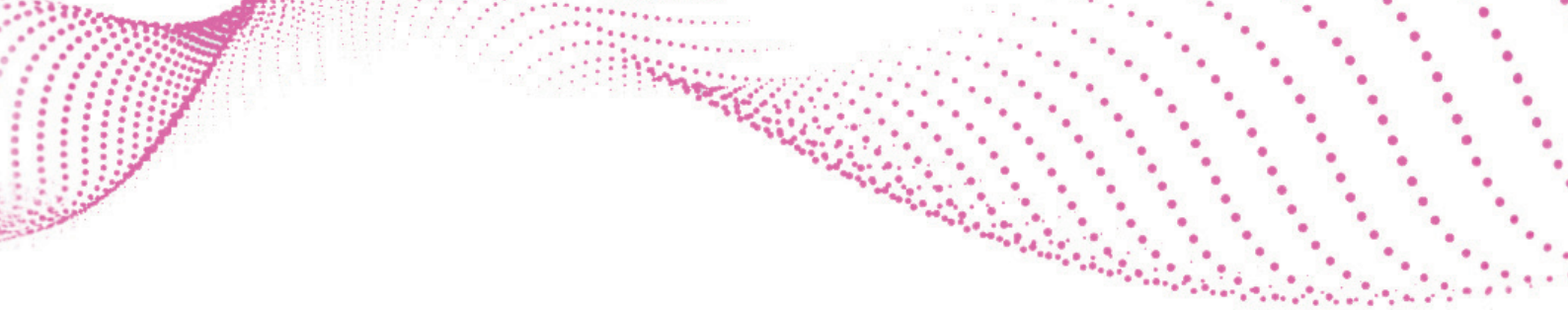
DECREE AMENDING, ADDING TO, AND REPEALING VARIOUS PROVISIONS OF THE REGULATIONS OF THE FEDERAL LAW FOR THE PREVENTION AND IDENTIFICATION OF TRANSACTIONS WITH ILLEGALLY-OBTAINED FUNDS.

TRANSITORY PROVISIONS

One. This Decree must enter into force on the day following its publication in the Federal Official Gazette.

Two. All administrative provisions that conflict with this Decree are hereby repealed.

Three. For purposes of carrying out the registration and enrollment procedure referred to in the Regulations of the Federal Law on the Prevention and Identification of Transactions



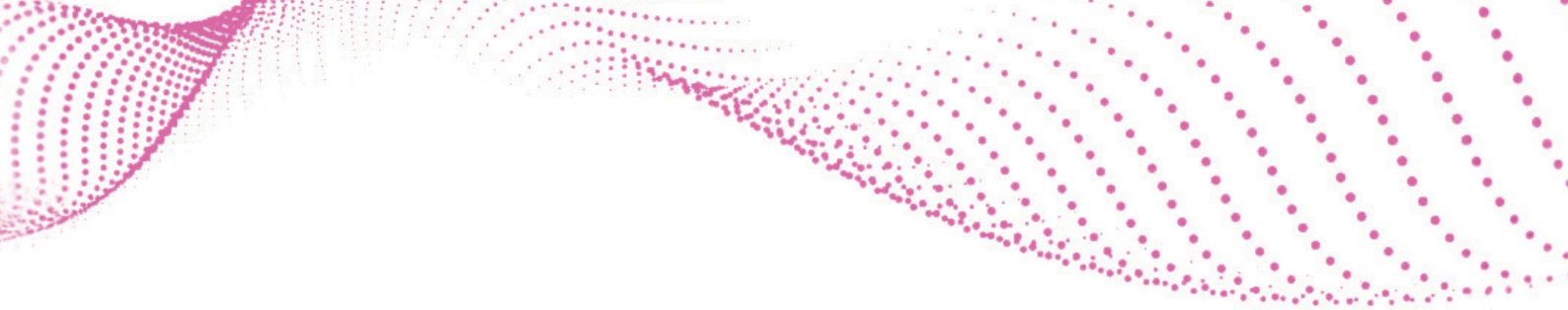
with Illegally-Obtained Funds, Article 12, any person engaging in Vulnerable Activities as defined in such Law, Article 17, as of July 17, 2025, must use the form published in Annex A of the Resolution amending the various resolution by which the official form for the enrollment and registration of those carrying out vulnerable activities was issued, published on August 30, 2013, except for those who carry out acts or transactions pursuant to the Law, same Article, Section XII, Subsection, those who act through a trust or other legal arrangement, as well as customs agencies and the legal entities referred to in the Law, Article 17, Section XIV, all of whom must comply with the obligation set forth in the same Law, Article 18, Section IV Bis, until the aforementioned form expressly identifies them.

Four. For purposes of the Regulations of the Federal Law on the Prevention and Identification of Transactions with Illegally-Obtained Funds, Article 10, those who carry out the Vulnerable Activities provided for in the Law, Article 17, must comply with the general rules referred to in that Law in force as of July 17, 2025, as well as with their subsequent amendments, for due compliance with their obligations established in the Law, Article 18, Sections I; II; III, second paragraph; Section IV; IV Bis; V; and Section VI, first paragraph.

Five. The filing of the Notice referred to in the Regulations of the Federal Law on the Prevention and Identification of Transactions with Illegally-Obtained Funds, Article 7 Bis, must be subject to the Annexes to the Resolution amending the one that issues the official forms for the notices and reports that must be submitted by those who carry out vulnerable activities, published on August 30, 2013, being updated and covering the scenarios provided for in the Law, Article 18, Section VI, second paragraph.

Six. For the filing of Notices pursuant to the Regulations of the Federal Law on the Prevention and Identification of Transactions with Illegally-Obtained Funds, Article 5, the following must be observed:

- I.** Those who carry out the Vulnerable Activity provided for in the Law, Article 17, Section V Bis, must submit their corresponding Notices and Reports in accordance with the Resolution, Annex 5-B amending the one that issues the official forms for the notices and reports that must be submitted by those who carry out vulnerable activities, published in the Federal Official Gazette on December 16, 2016, until such form is amended or updated.
- II.** Those required to submit Notices pursuant to the Law, Article 17, Section X, subsection b), must indicate the value 0.01 in the field “Estimated Value of the Transferred and/or Safekept Value in National Currency” of the Resolution, Annex 10, amending the one that issues the official forms for the notices and reports that must be submitted by those who carry out vulnerable activities, published on August 30, 2013, until such form is updated to cover the provision in the aforementioned subsection.
- III.** The obligation to submit Notices regarding notarizations or any act that leads



to the formalization of the acts or transactions provided for in the Law, Article 17, Section XII, Subsections A and B, must shall be subject to the Resolution, Annex 12-A, amending the one that issues the official forms for the notices and reports that must be submitted by those who carry out vulnerable activities, published in the Federal Official Gazette on September 29, 2015, being updated.

IV. Those required to submit Notices in accordance with the Law, Article 17, Section XII, Subsection A, paragraphs a), c), and d) must consider the new threshold or notice scenario as of the acts or transactions carried out on July 17, 2025.

V. Those who carry out the Vulnerable Activity provided for in the Law, Article 17, Section XII, Subsection D, must submit their corresponding Notices and Reports in accordance with the specific official form that applies to them and that is published through an FIU Resolution in the Federal Official Gazette.

Seven. The period for safeguarding, protecting, preserving, and preventing the destruction or concealment of the information and documentation referred to in the Regulations to the Federal Law on the Prevention and Identification of Transactions with Illegally-Obtained Funds, Article 20, must begin to be counted from the acts or transactions carried out on July 17, 2025.

Eight. The mechanism or mechanisms issued by the FIU pursuant to Regulations to the Federal Law on the Prevention and Identification of Transactions with Illegally-Obtained Funds, Articles 18 or 54 Bis of that Law must be observed by those who carry out Vulnerable Activities, in accordance with the general rules in force as of July 17, 2025, and their subsequent amendments.

Nine. Any expenditures arising from the entry into force of this Decree must be made from the budget authorized for the corresponding spending units; accordingly, their regularizable budget must not be increased, and no additional resources must be authorized for the fiscal year in question or subsequent years.

Issued at the Residence of the Federal Executive Branch, in Mexico City, on March 27, 2026.—The Chairperson of the United Mexican States, Claudia Sheinbaum Pardo.

— Signature.—Secretary of Security and Citizen Protection, Omar Hamid García Harfuch.

— Signature.—Secretary of Finance and Public Credit, Édgar Abraham Amador Zamora.

— Signature.—Secretary of Economy, Marcelo Luis Ebrard Casaubon.—Signature.