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Central Means of Payment Antifraud Office (UCAMP) - Italy

A community strategy to protect the Euro in the mediterranean area

Marrahech (Morocco) 25-27 November 2015





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Role of the Bank of Albania for the protection of the Euro and other currencies; The statistics of the phenomenon in the Albania.



Outline of the presentation

- **Status of play**
- **Legal Basis framework**
- **Structures framework**
- **National Analyses Centre**
- **Counterfeiting situation**



General Information about Albania

- **Area** : **28,748 Km²**
- **Population** : **2.831 Million (2011 census)**
- **Capital City** : **Tirana (700,000)**
- **Monetary Unit** : **Lekë**
- **Inflation** : **1.6 % (2014 year average)**
- **GDP(nominal)** : **13.37Billion USD**
- **Exchange Rate** : **Lek/Eur 139.25, Lek/USD 125.40**



Status of play:

Albania has a strategic geographical position for the protection of the euro and its close connection with the euro area (mainly Italy) exposes the country to the risk of counterfeiting (euro is also unofficially circulating in the country to some extent).

There is a need for improving exchange of information between Bank of Albania(NAC) and domestic, foreign competent

Of course for this reason we appreciate our take part this kind of regional level meetings for Euro Protection as network of regional counterpart .





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Legal Basis framework

- Penal code
- The regulation & Acts of Bank of Albania
- The Banking Act



Legal Basis framework

Penal Code:

- **Money Counterfeiting (Article 183)**
- **Forging the values papers/vouchers (Article 184)**
- **Producing instruments for forgery (Article 185)**



Penal Code

Article 183 “Money Counterfeiting”

“**Counterfeit or putting in circulation** counterfeit money is punishable **by imprisonment up to five years**”

“This repeated act, when committed with **accomplices**, or **more than once**, or when it brought about **serious consequences**, is punished by imprisonment from **five to fifteen years**”

Article 185 “Producing instruments for forgery”

Manufacturing or keeping equipment for falsifying currency, checks, bills of exchange, credit cards, traveler’s checks or other financial documents, is punishable by a fine or from one to three years of imprisonment.

This very act, when committed with **accomplices**, or **more than once**, or when it **brought about serious consequences**, is punished by imprisonment from three to ten years



Law on Bank of Albania

1. Law No.8269, dated 23.12.1997 "ON THE BANK OF ALBANIA", Article 40

The Bank of Albania seizes and confiscates counterfeit banknotes and coins.

2. Law No.9662 dated 18.12.2006 "On banks in the Republic of Albania".

The new banking law stipulates the core principles in conducting banking activity in the Republic of Albania as well as rules and procedures to ensure a sound banking system, management and administration methods for banks, branches of foreign banks...



Regulations of Council of the Bank of Albania

With a view to align the framework with EU , in the area of protection of currency against counterfeiting, Bank of Albania has approved the following regulations:

- Regulation on authenticity control and the banknote fitness checking and recycling criteria (largely adapted from ECB/2010/14)
- Regulation on handling of Albanian banknotes and coins suspected as counterfeited
- Regulation on handling of Euro and other foreign banknotes and coins suspected as counterfeited
- Regulation on the exchange of the damaged Albanian banknotes



Regulations of Council of the Bank of Albania

- Those Regulations provide obligation of cash entities to ensure that banknotes that they receive during their business activity and intend to put back into circulation are checked for authenticity and fitness for circulation.
- They also provide for the obligation to withdraw from circulation Albanian and foreign banknotes and coins which are suspected of being non-genuine or having been counterfeited , and submit them to the National Analysis Centre at the Bank of Albania
- The purpose of the regulations is to set out the rules and procedures for handling Albanian and foreign currency suspected of being counterfeit.



Structures involved

-Prosecution Office

Joint Investigative Unit – 8 district (according to Memorandums of Cooperation, 2009 between: The General Prosecutor; The Minister of Interior; The Minister of Finances; and other main competent Institutions.....)

-General Directorate of State Police

Economic and Financial Crimes Directorate
Scientific Police Directorate

-Bank of Albania

National Analysis Center (NAC)

-General Directorate of Customs

-State Intelligence Service





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Issue Department Cash Centre

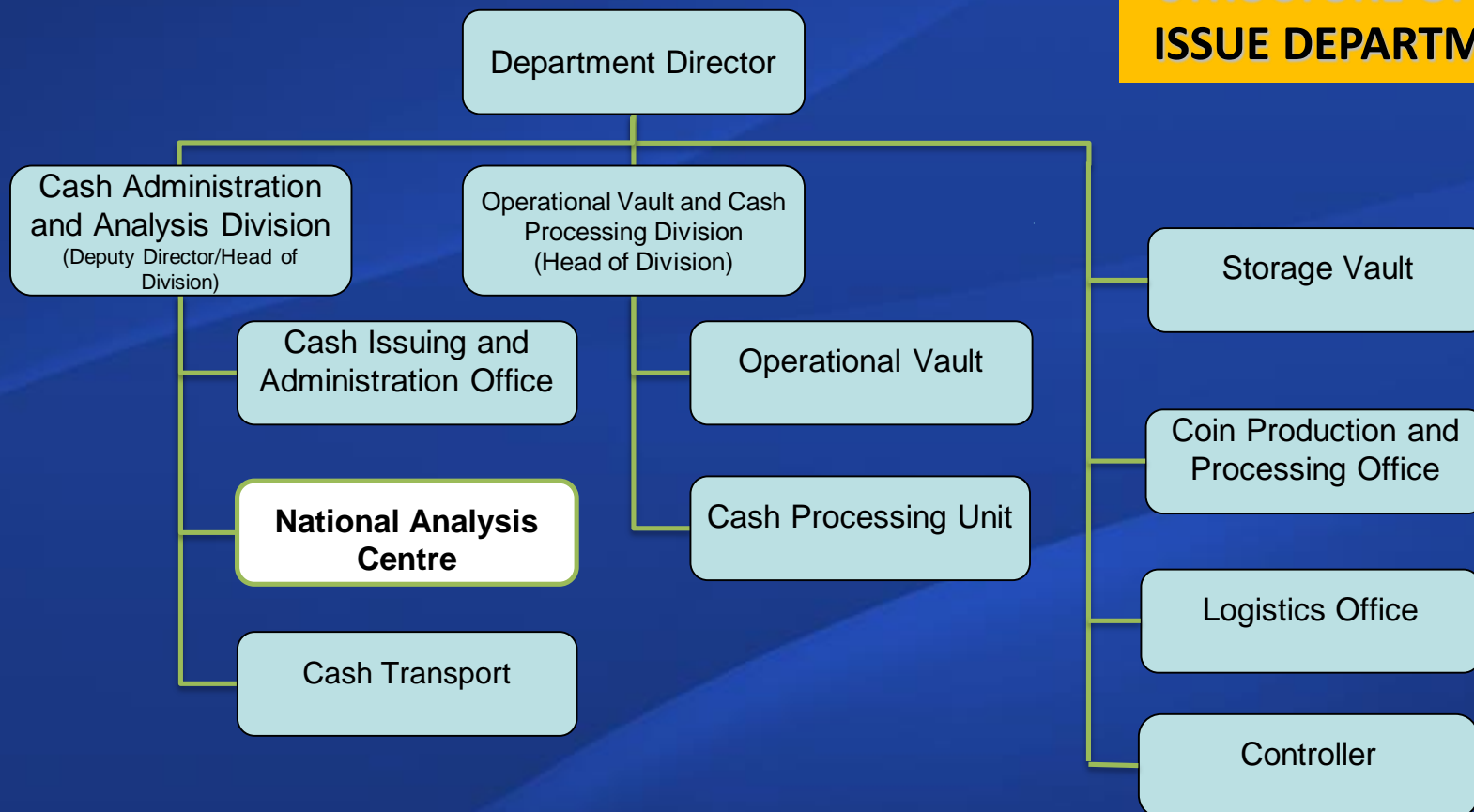
- ☐ Location – in Tirana;
- ☐ In operation from February 2013
- ☐ Area – 1800 m²;
- ☐ NAC premises second floor





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STRUCTURE OF THE ISSUE DEPARTMENT



National Analysis Centre (NAC)

Bank of Albania Supervisory Council's Decision No. 57, dated 27.07.2011, provided for the establishment of the National Analysis Centre at the Issue Department, hence changing the approach to counterfeiting, in accordance with best standards and practices of EU Central Banks

Regulation “On the organization and functioning of Issue Department”, approved by Decision No. 26, dated 27.03.2014, which provides for the functional tasks of the National Analysis Centre.



Main tasks of National Analysis Centre (NAC)

- To collect , carrying out scientific expertise (analysis) of banknotes and coins suspected of being counterfeit;
- To analyze and classify banknotes and coin counterfeits
- To compile technical and statistical information;
- To monitor and develop the database with data collected from technical analyses of counterfeit currency;
- To prevent activities in order to protect against counterfeit currency ((training, involved in testing of banknote handling and processing equipment etc..,)
- To asses of the worn out or mutilated Albanian currency
- To cooperate with competent authorities at a national and international level.



Tools and means of NAC

- **SRF-** Counterfeiting Register System, is database of counterfeit domestic and foreign money, by means record and monitoring the currency counterfeit, performed data
- **SRD-**Damaged Register System, is Database of damaged domestic money, record data also is available to other aims
- **Set of technical expertise of counterfeit banknotes**, such as: spectral comparative video device docucentre-nirvis/PIA 7000 projectina; Multi-
- functional detectors, magnetic detectors and visual/optical detectors, with multi-spectral lighting using different filters, Trinocular Stereo Zoom Microscope PAG800; magnifying glass; mobilux-led; ect.
- **Set of technical expertise of counterfeit coins**, such as: Fischer Sigmascope Conductivity Meter; Magnet-physik EF5 electronic fluxmeter; high precision electronic scale; high precision digital calibre; and digital microscope for metal surface measurement ect.

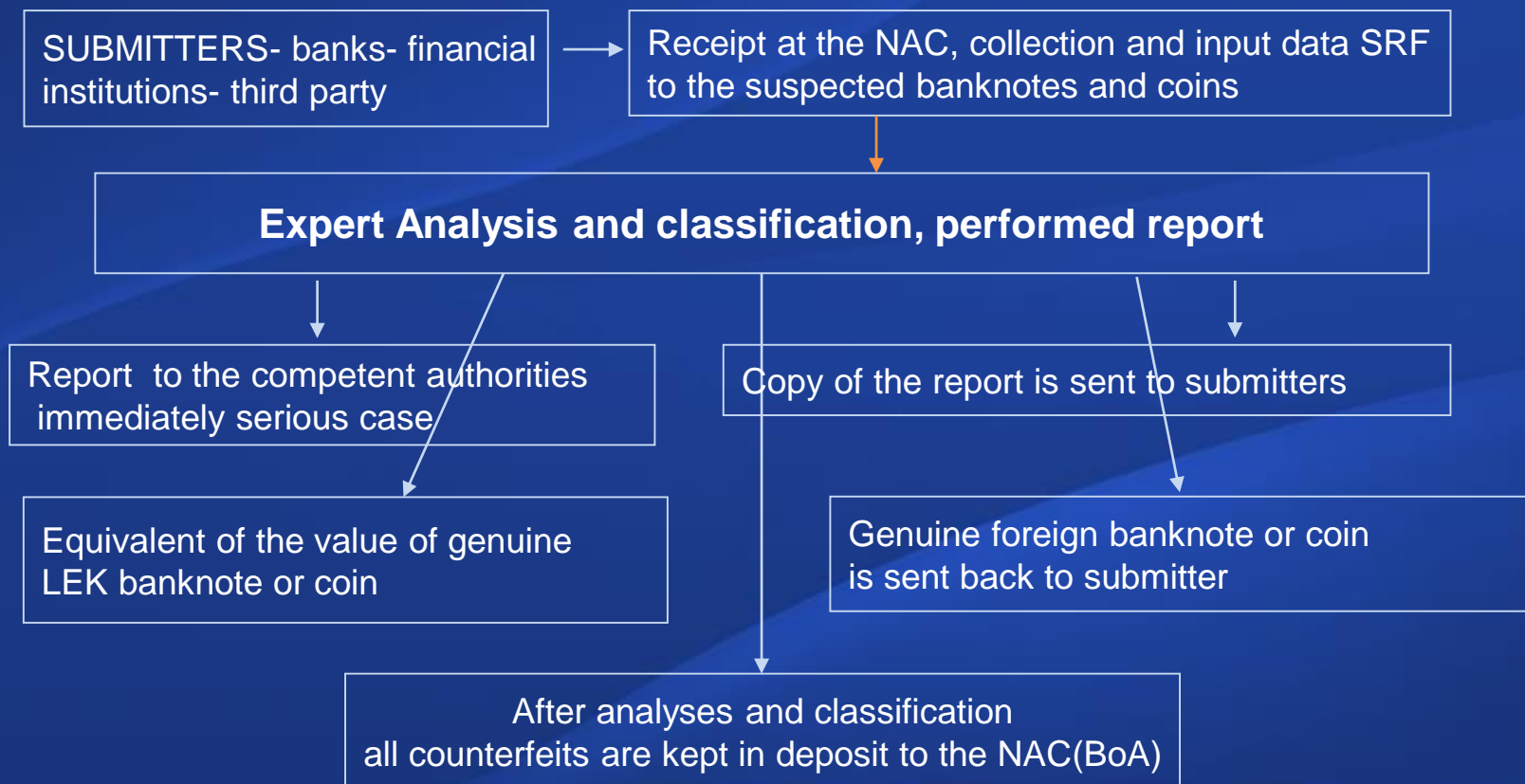




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FLOW OF THE SUSPECTED BANKNOTES AND COINS TO THE NAC



Cooperation with domestic and international authorities

BoA as NAC/CNAC e NCC

- Cooperation BoA with Police Headquarters
Exchange of information on domestic and foreign currencies counterfeiting which allows the Police to coordinate works on current cases
- Cooperation BoA with Public Prosecutors
Exchange of the detail information on individual cases of counterfeiting
- Cooperation BoA with Europol and Interpol via Albania Police Headquarters
Exchange of information on domestic and foreign currencies counterfeiting.



Counterfeiting situation

- Domestic currency counterfeiting
- Foreign currency counterfeiting
- Euro counterfeiting



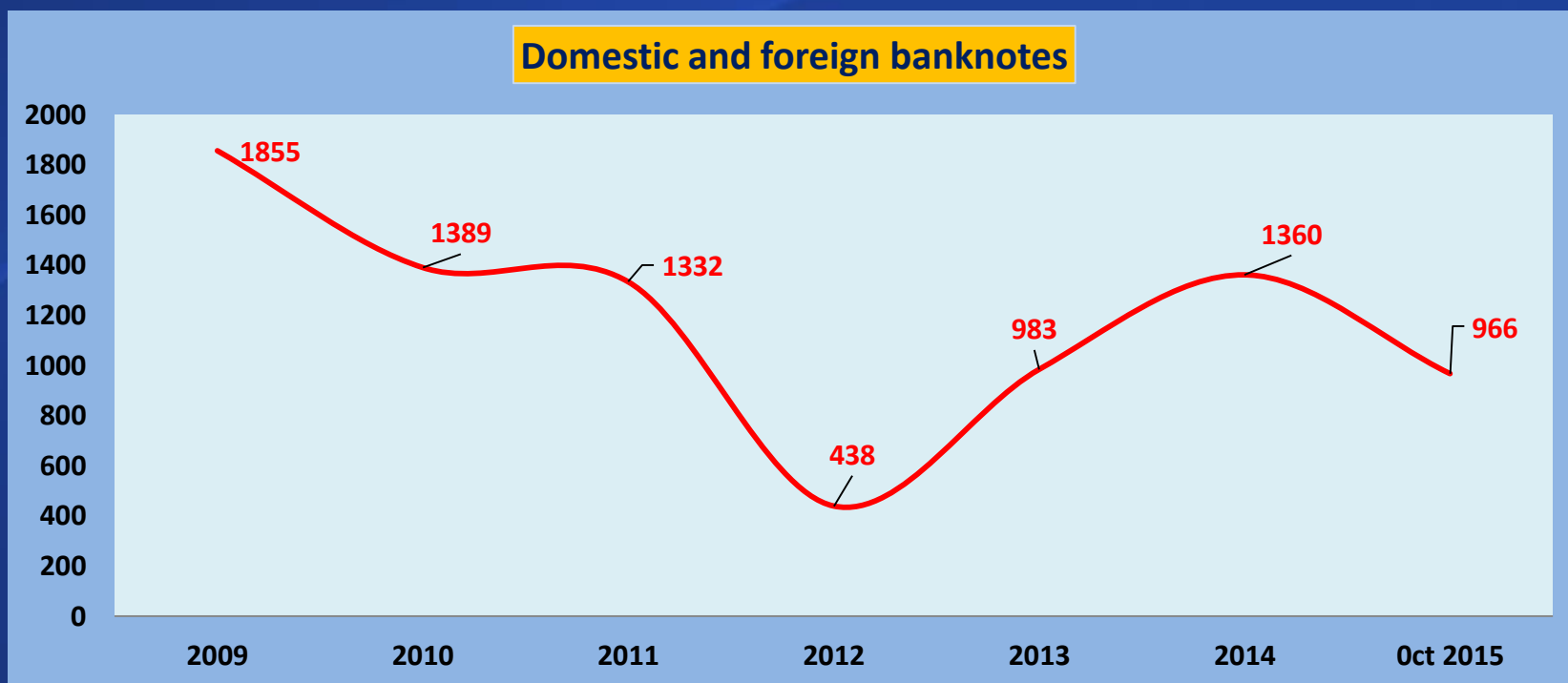


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Trend of counterfeit currency seized in circulation



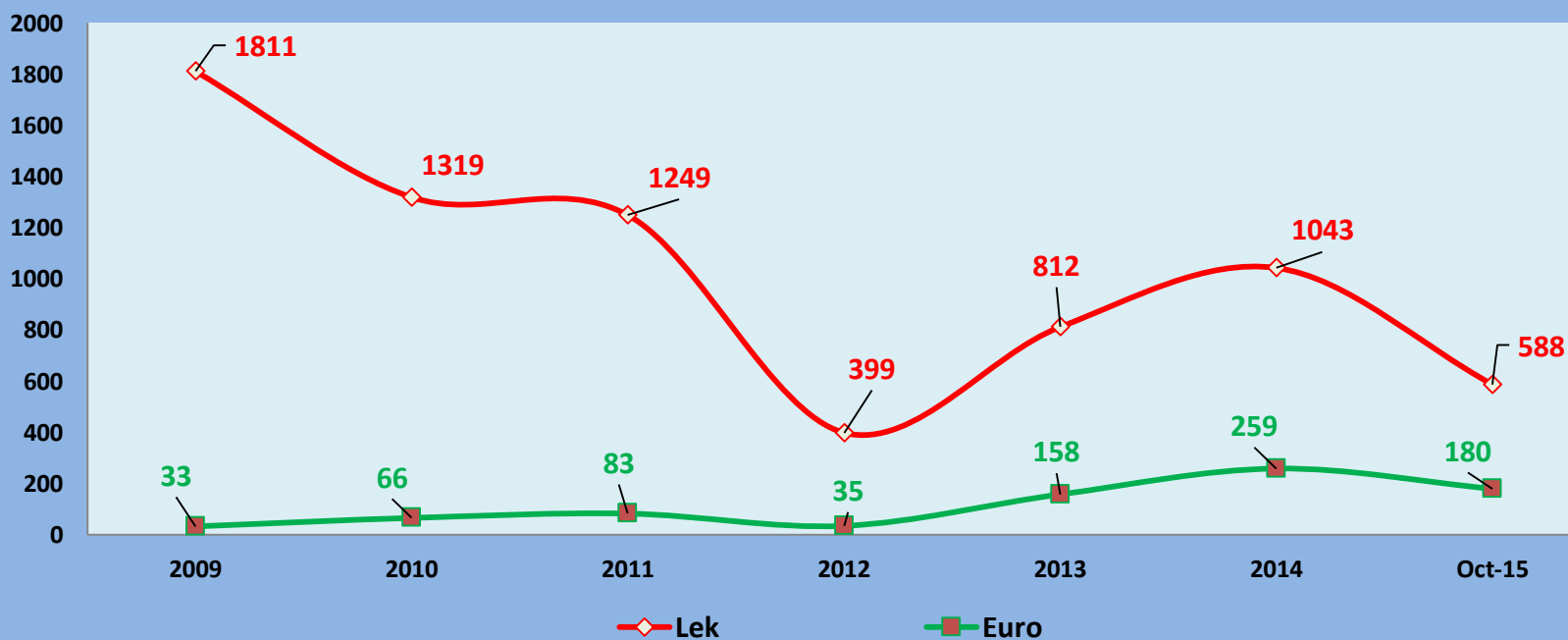


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Counterfeit banknote seized in circulation



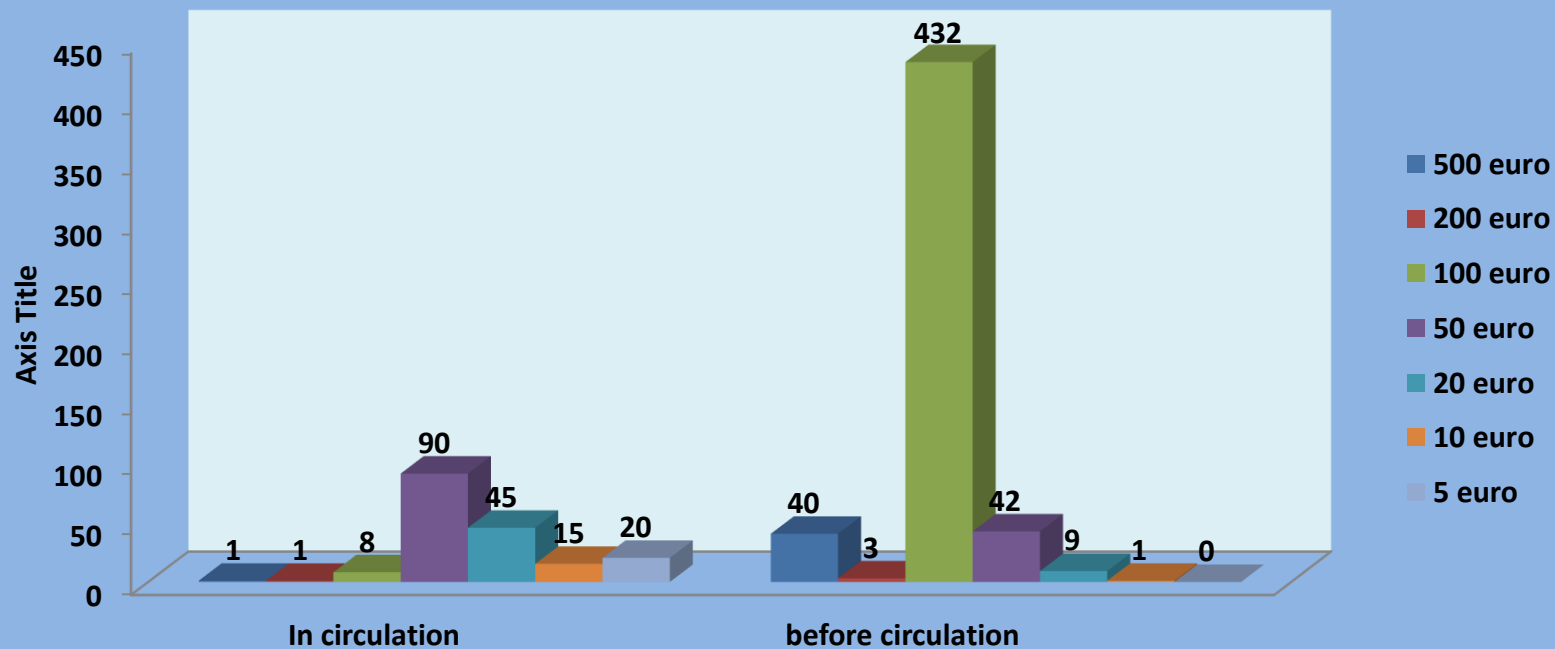


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Euro banknote seized 2015

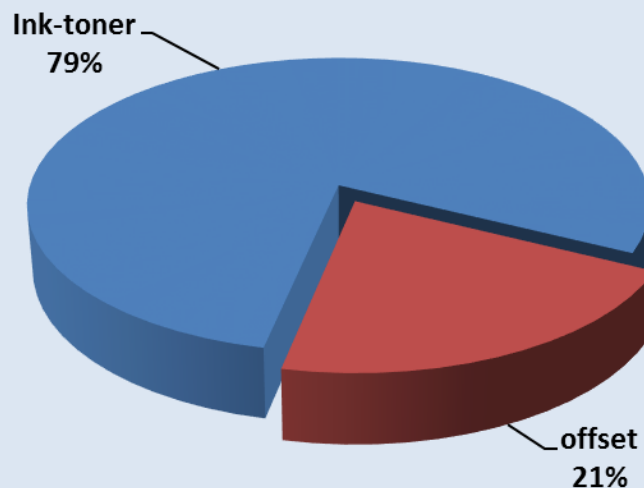




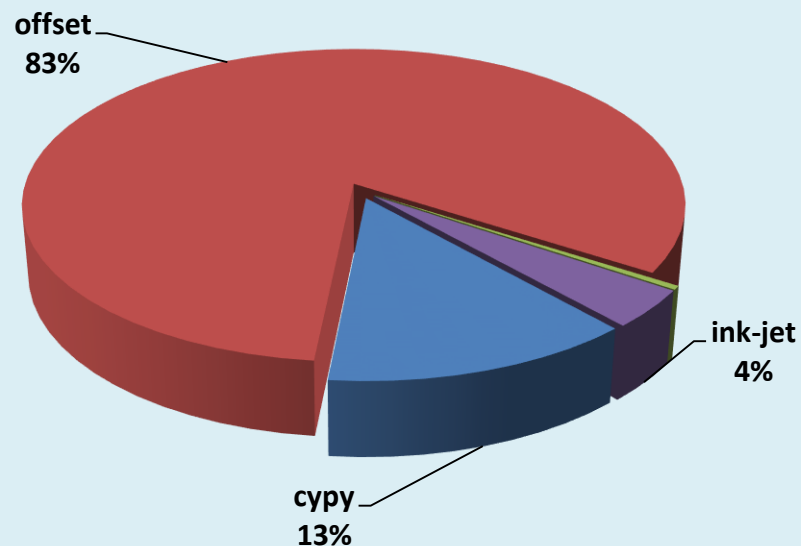
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Split by technique reproduced

Domestic banknotes per 2014



Euro banknotes per 2014



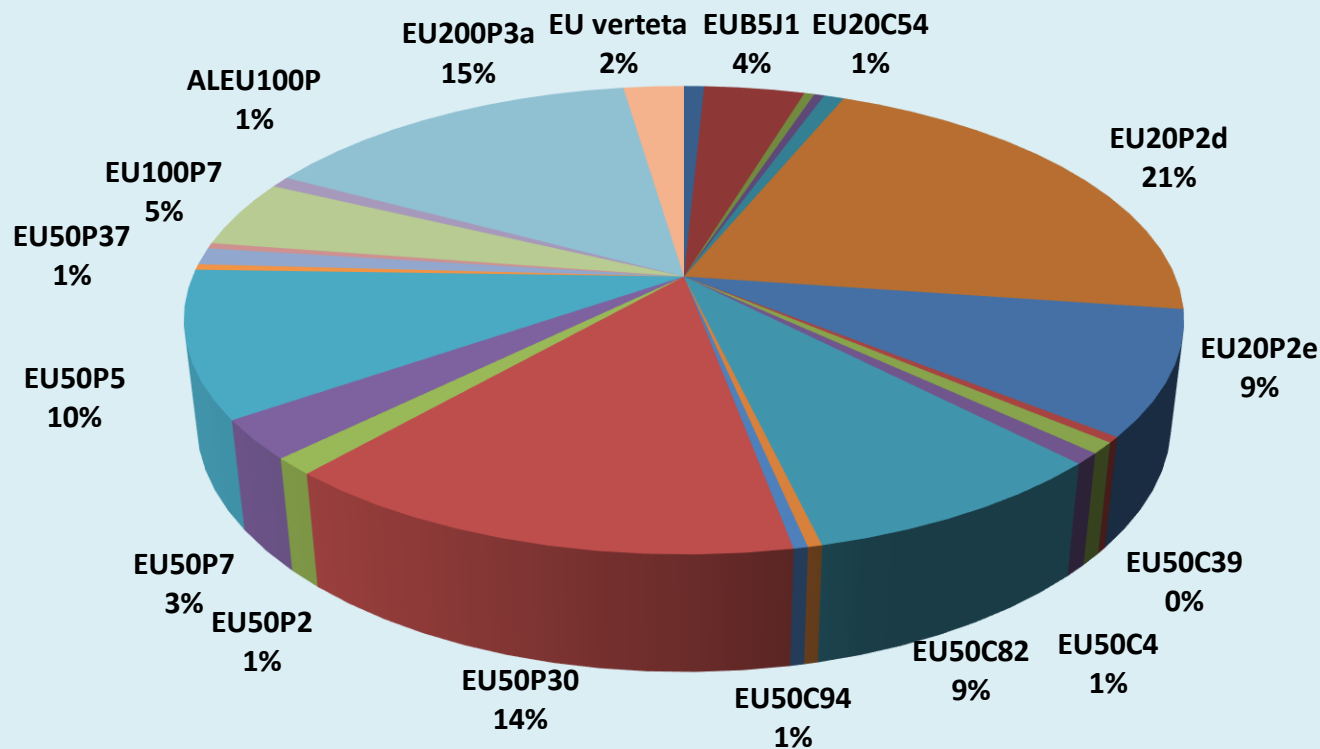


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Split by euro class counterfeit per 2014 Dominated Napoli Group



The way forward

- Enhance cooperation with national enforcement law and European level competent authorities
- Improving Cash Operations in Albania
- Increasing fight against counterfeiting, and maintaining and enhancing public confidence in banknote security
- Enhance of training for banking system and other cash-employees and promotion of public awareness on banknote security and counterfeiting issues.





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Thank you for your kind attention !



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