

# Policy Brief



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## *Strengthening International Co-operation in Money Laundering Detection, Investigation, and Prosecution*

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# *Strengthening International Co-operation in Money Laundering Detection, Investigation, and Prosecution*

## **Executive Summary:**

*The 2025 FATF–Egmont–INTERPOL–UNODC Handbook on International Co-operation in Money Laundering Detection, Investigation, and Prosecution provides an updated framework for strengthening cross-border collaboration against financial crime. Recognising that money laundering schemes increasingly exploit complex international structures and digital channels, the Handbook consolidates good practices, legal tools, and operational mechanisms that enable authorities to share intelligence, coordinate investigations, and pursue joint prosecutions. It reinforces that effective co-operation is fundamental to the success of anti-money laundering and counter-terrorist financing (AML/CFT) regimes.*

*The document builds on the FATF Recommendations, especially Recommendations 36–40, and provides practical guidance for law enforcement agencies, financial intelligence units (FIUs), prosecutors, and policy-makers. It outlines both formal and informal mechanisms of co-operation, underscores the importance of mutual legal assistance (MLA), and promotes the strategic use of international networks such as the Egmont Group, INTERPOL, and the UNODC’s Asset Recovery and Mutual Legal Assistance initiatives.*

*The Handbook encourages Member States to adopt flexible, trust-based channels for information exchange and to integrate technology-enabled communication tools that facilitate timely and secure cross-border collaboration.*

## **Keywords**

*FATF, Egmont Group, INTERPOL, UNODC, Money Laundering, Financial Intelligence Unit, Mutual Legal Assistance, Law Enforcement, Prosecution, International Co-operation, Asset Recovery.*

## Background

The detection, investigation, and prosecution of money laundering rely fundamentally on timely, secure, and reliable international co-operation. Given that illicit financial flows routinely cross multiple jurisdictions, and that criminal networks exploit digital technologies, virtual assets, and complex corporate structures, domestic authorities acting in isolation are often unable to assemble the evidentiary picture required for successful AML/CFT/CPF outcomes. Traditional mechanisms of mutual legal assistance (MLA)—formal, treaty-based requests between states—remain essential, but they can be slow, procedurally rigid, and insufficiently responsive to the operational tempo of contemporary financial crime.

In this context, the FATF, the Egmont Group of Financial Intelligence Units, INTERPOL, and UNODC have jointly developed a comprehensive Handbook on International Co-operation for Combatting Money Laundering and Terrorist Financing. This inter-institutional effort acknowledges that effective action requires more than legal frameworks: it requires operational connectivity, shared situational awareness, and coordinated responses among authorities across borders.

The Handbook provides an integrated reference tool for FIUs, law-enforcement agencies, and prosecutorial authorities:

Financial Intelligence Units (FIUs) are specialised bodies responsible for receiving, analysing, and disseminating suspicious transaction reports (STRs) and other financial intelligence. Their cooperation—particularly through the Egmont Secure Web—allows rapid, intelligence-level exchanges outside the more formal MLA channels.

Law-enforcement agencies require access to foreign intelligence, data, and investigative assistance to trace assets, uncover cross-border typologies, identify beneficial owners, and dismantle criminal networks.

Prosecutorial authorities rely on both intelligence and evidence obtained through international channels to build cases that satisfy evidentiary thresholds in their jurisdictions, whether for money-laundering offences, asset-recovery actions, or related predicate crimes.

By outlining the legal bases, procedural steps, and operational models for cooperation, the Handbook seeks to improve both the quality and the speed of cross-border exchanges.

It emphasises in particular:

Complementarity between informal and formal channels, recognising that early intelligence exchanges can guide the direction of subsequent MLA requests.

Alignment with FATF Recommendations, especially Recommendation 40 on international co-operation.

Effective use of multilateral platforms, such as INTERPOL's I-24/7 system and UNODC's case management tools.

Best practices for joint investigations, spontaneous information sharing, secure communication channels, and parallel financial investigations.

Importantly, the Handbook aims to bridge the persistent gap between international standards and domestic implementation. It promotes stronger coordination mechanisms within national systems—ensuring that FIUs, supervisory authorities, law-enforcement units, and prosecutors work in an integrated manner—and encourages alignment with key international instruments, including the UN Convention against Transnational Organized Crime (UNTOC) and the UN Convention against Corruption (UNCAC). Both Conventions provide frameworks for mutual legal assistance, extradition, joint investigations, and asset-recovery cooperation, but their effectiveness depends on how well national agencies operationalise them.

## **Policy Directions and Key Measures**

**Informal and Formal Co-operation:** The Handbook distinguishes between formal mechanisms—such as MLA requests—and informal exchanges that occur between FIUs, law enforcement agencies, or prosecutors through established networks. Informal co-operation is often faster and helps to build trust that underpins formal collaboration.

**Mutual Legal Assistance (MLA) and Extradition:** Countries are encouraged to streamline MLA processes, reduce bureaucracy, and use digital templates and secure portals for communication. The Handbook highlights that clear channels, designated contact points, and predictable timelines are essential to ensure effective cross-border assistance.

**FIU-to-FIU Exchanges:** The Egmont Secure Web remains a cornerstone of financial intelligence sharing among FIUs. The Handbook promotes spontaneous and on-request exchanges of information that comply with domestic confidentiality laws while supporting parallel investigations.

**Law Enforcement and Judicial Co-operation:** Operational collaboration among police, customs, and prosecution authorities is strengthened through INTERPOL's I-24/7 network, Europol's SIENA platform, and UNODC's MLA portal. Countries are encouraged to participate in joint investigation teams (JITs) and to designate liaison officers for continuous communication.

**Asset Recovery and Confiscation:** International co-operation is crucial for tracing, freezing, and confiscating assets located abroad. The Handbook reinforces the need for reciprocal recognition of confiscation orders, efficient asset return procedures, and inter-agency coordination between AROs and central authorities.

**Capacity Building and Technical Assistance:** The FATF and partner organisations provide ongoing training and regional workshops to enhance practitioners' understanding of co-operation tools. Building capacity in digital forensics, open-source intelligence, and evidence management remains a central priority.

## **Implications and Challenges**

The Handbook underscores that international co-operation is both a technical and a trust-based endeavour. Although mechanisms and frameworks are well-established, their success depends on the willingness of national authorities to share information promptly and to align procedures with international standards

Key challenges identified include:

- Varied legal systems and evidentiary standards that hinder reciprocity;
- Delays in mutual legal assistance and lack of centralised contact points;
- Insufficient digitalisation of communication channels;
- Unequal capacity among jurisdictions, particularly in low-resource settings;
- Confidentiality concerns limiting information exchange between FIUs and prosecutors.

Addressing these obstacles requires strong political commitment, harmonised legislation, and continuous training for practitioners involved in cross-border financial investigations.

## **Practitioner's Corner:**

### **Operational Insights & Strategic Considerations**

*Establish Clear National Contact Points:* Designate and publicise competent authorities responsible for Mutual Legal Assistance (MLA), Financial Intelligence Unit (FIU) exchanges, and police-to-police cooperation. Ensure these contact points are accessible, responsive, and equipped with the necessary authority and technical capacity to expedite cross-border information sharing.

*Use Secure Communication Channels:* Adopt the Egmont Secure Web for FIU-to-FIU exchanges and the INTERPOL I-24/7 network for law enforcement cooperation as the default channels for transmitting sensitive or confidential information. Promote their consistent use across agencies to enhance trust, data protection, and the traceability of communications.

*Develop Standardised MLA Templates:* Create harmonised MLA request templates that align with international best practices and FATF guidance. Standardisation reduces delays, improves the quality of requests, and facilitates more efficient case processing by recipient authorities.

*Promote Joint Investigations:* Encourage the establishment of joint investigation teams through bilateral or multilateral agreements, enabling direct coordination between law enforcement, FIUs, and prosecutors. Shared analytical platforms and joint task forces can enhance intelligence integration and evidence collection in complex transnational cases.

*Strengthen ARO–FIU–Judiciary Coordination:* Ensure that Asset Recovery Offices (AROs) maintain close and structured cooperation with judicial authorities, prosecutors, and FIUs. Such coordination improves the tracing, freezing, and confiscation of criminal assets, particularly in cross-border investigations.

*Leverage Digital Tools for Case Management:* Deploy secure digital tools to track the progress of MLA requests and asset recovery cases. Establish measurable indicators for cooperation efficiency, enabling continuous performance monitoring and early identification of bottlenecks.

*Invest in Continuous Training and Exchange:* Actively participate in regional and international training initiatives organised by FATF, FSRBs, and partner organisations. Regular engagement in such programmes enhances operational competencies, fosters peer learning, and strengthens the overall resilience of the AML/CFT enforcement ecosystem.

## **Concluding Remarks**

The 2025 FATF–Egmont–INTERPOL–UNODC Handbook represents a major step forward in operationalising international co-operation in AML/CFT efforts. It provides jurisdictions with practical pathways to enhance mutual legal assistance, foster real-time intelligence sharing, and ensure that financial crime investigations transcend jurisdictional boundaries.

The Handbook promotes a culture of collaboration where national and international actors operate as an integrated network rather than isolated entities. By embracing technological solutions, ensuring reciprocity, and maintaining transparency, countries can more effectively detect, investigate, and prosecute money laundering and related offences.

## **Further Reading**

- FATF–Egmont–INTERPOL–UNODC (2025), Handbook on International Co-operation in Money Laundering Detection, Investigation, and Prosecution ([link](#))