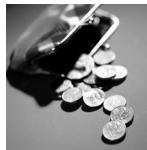


GAMBLING COMMISSION



POCA

Proceeds of Crime Act 2002 Information for small businesses



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If you know or suspect someone of using money they obtained illegally (the proceeds of crime) to gamble in your business, you have a legal duty to report this. If you don't you will be seen as helping money launderers and could be prosecuted.

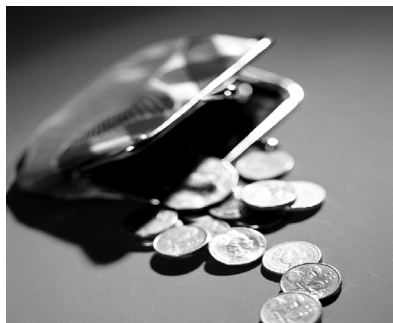


Who does this apply to?

This information is to assist gambling operators with small businesses. More detail about how you can comply with the *Proceeds of Crime Act 2002* (POCA) can be found in **Duties and**

responsibilities under the Proceeds of Crime Act 2002, available on our website, which contains a summary you may find helpful.

 This symbol indicates the relevant section within that document.




Your duties under POCA

POCA imposes the duty and responsibility on all gambling operators to report where they know or suspect that a customer is using the proceeds of crime to gamble. This is one example of money laundering.

 [see section 19](#)

What do you need to do?

You must make sure everyone involved in receiving money from customers understands what to look out for and what to do if they have suspicions. Your business must have clear processes for making reports to the National Crime Agency (the NCA). These processes should aim to minimise the risk of money laundering in your particular business. You must also conduct an assessment of the risks of your business being used for money laundering.  [see section 17](#)

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Why is this important?


If you don't take the necessary steps to minimise the risk of money laundering you, and your employees, risk helping those spending the proceeds of crime and therefore put yourselves at risk of prosecution.



Reports submitted under POCA help to prevent and detect crime. **Failure to make a report may result in prosecution for a criminal offence.**  [see section 16](#)



What is the role of the NCA in money laundering?


The NCA is responsible for dealing with financial information received regarding the suspected proceeds of crime. Where customers' funds are known or suspected to be of criminal origin and the operator handles those funds, a suspicious activity report (SAR) must be made to the NCA.  [see section 19](#)

You can find out more about the NCA on their website www.nationalcrimeagency.gov.uk



Suspicious activity report (SAR)

A SAR is a report to the NCA under POCA about known or suspected money laundering activity by customers. The NCA provides further information on how to submit SARs on its website.

 [see section 19](#)

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Appropriate consent

If you, or your employees, handle the proceeds of crime, you may commit an offence under POCA. However, you have a defence if you make a report to the NCA and request 'appropriate consent'. This can be done at the time suspicious activity is reported by ticking the 'consent required' option on the SAR form. ⓘ *see section 19*

Wherever money laundering activity is detected or suspected, operators are required to submit SARs, regardless of the monetary value involved - no customer bet is too small.

Customer relationships

At all stages in the relationship with a customer, you should consider whether the customer is laundering money, including using criminal money to gamble, report suspicious activity and get appropriate consent where necessary.



Where you detect or suspect that a customer is laundering money or spending criminal money in your establishment and your concerns continue or increase, you should give serious consideration to ending the business relationship with the customer. ⓘ *see section 18*



Training

As employees are at risk of prosecution if they do not comply with their obligations to minimise the risk of money laundering, you need to make sure all those involved know exactly what they need to do. ⓘ *see section 23*

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