两种制度的分歧所在

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下表列出了集团若要对两个实体适用同一规则就必须作出选择的各个要点。在每一行中，集团都必须决定：是在全集团适用较严格的标准，还是在书面划定界限的前提下运行两套标准。

主题	新加坡（PSN02、CDSA）	瑞士（AMLA、AMLO-FINMA、SRO规章）	集团做法
偶发兑换交易的客户尽职调查门槛	无门槛，每笔DPT交易均需进行客户尽职调查	加密资产兑换为1000瑞士法郎（AMLO-FINMA第51a条及SRO相应规定）	如系统允许，在全集团适用新加坡规则（无门槛）
受益所有人门槛	以控制为准，实务中为25%	控制人25%（AMLA第2a条第3款），K表/A表声明	统一采用25%并辅以控制标准，两个实体均使用瑞士表格
PEP定义			

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主题	新加坡（PSN02、CDSA）	瑞士（AMLA、AMLO-FINMA、SRO规章）	集团做法
	外国PEP一律适用强化尽职调查，本国及国际组织PEP按风险处理	结构相同（AMLA第2a条第1–2款），外国PEP一律视为高风险	统一定义，统一强化尽职调查
记录保存	5年	10年（AMLA第7条第3款）	全集团10年
旅行规则信息范围	1500新元以下适用简化信息	始终适用完整信息	始终适用完整信息
非托管钱包	按风险处理，鼓励验证	须证明控制权	全集团须证明控制权
报告标准	知悉或有合理理由怀疑，CDSA第45条	有根据的怀疑（begründeter Verdacht），AMLA第9条，经BGE 147 IV 274降低	统一上报流程，两套提交程序
报告后的冻结	无自动冻结，由机构作出风险决定	仅在MROS于40个工作日内发出通知后冻结（AMLA第10条、AMLA第23条第5款）	按司法管辖区分别处理
泄密（tipping-off）	CDSA第57条，无法定集团例外	AMLA第10a条，设有集团内部例外（第3款）	见下文第6节的协议
制裁	联合国制裁加对俄措施，商业上遵守OFAC	联合国制裁加全面对接欧盟	按司法管辖区分别设置筛查名单，统一流程
反洗钱审计	独立审计职能，外加审计师每年向MAS提交报告	由SRO或持牌审计公司每年进行反洗钱审计	协调审计日程，共享审计发现登记册

总体规律是：新加坡在客户准入环节更为严格（无门槛，每笔交易均需客户尽职调查），而瑞士在转账和记录保存方面更为严格（完整的旅行规则信息、控制权证明、十年保存期）。[1]集团若在每一行都采用较严格的规则，

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最终得到的计划将超出两种制度的要求，并能够据此在任一监管机构面前为自己辩护。代价则由客户以更多摩擦的形式承担，由机构以系统投入的形式承担。根据我的经验，大多数集团接受这一代价，因为另一种做法，即划定界限运行两套标准，恰恰会产生检查人员最先发现的那些不一致之处。

注释

1. AMLA，第7条第3款（十年保存期），第2a条第1–3款（政治公众人物及控制人的定义）；AMLO-FINMA，第51a条（加密资产兑换交易门槛1000瑞士法郎，自2021年1月1日起由5000瑞士法郎下调）；VQF，用于确定受益所有人和控制人的规章及A、K、S、T表。 ↩

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