



**The 18th Meeting of INTOSAI Working Group on
Fight Against Corruption and Money Laundering
hosted by SAI Poland
Warsaw-Poland
(July 1 – 4, 2025)**



Minutes of the 18th WGFAAML Meeting

Under the auspices of H.E. Counsellor/ Mohamed El-Faisal Youssef, President of the Accountability State Authority of Egypt, INTOSAI First Vice President and Chair of INTOSAI Working Group on Fight Against Corruption and Money Laundering, and H.E. Mr. Marian Banaś; President of the Supreme Audit Office of Poland (NIK), the 18th WGFAAML Meeting was held in Warsaw, Poland during the period from the 1st to the 4th of July 2025.

First Day: Wednesday, July 2nd , 2025

Opening Ceremony

First, the Welcoming Remarks:

On behalf of H.E. Mr. Marian Banaś, President of the Supreme Audit Office of Poland (NIK), H.E. Mr. Piotr Miklis, NIK Vice-President, delivered the welcoming remarks at the Meeting. He extended a special welcome to H.E. Counsellor Mohamed El-Faisal Youssef, President of the Accountability State Authority (ASA) of Egypt, Chair of INTOSAI Working Group on Fight Against Corruption and Money Laundering and INTOSAI First Vice-President, as well as to WGFAAML Secretariat.

He warmly greeted all participants, emphasizing that their presence reflects the steadfast commitment of member SAIs to the values of transparency and accountability - essential principles to the integrity and cohesion of the INTOSAI community.

Mr. Miklis underscored that the framework of fighting corruption and money laundering transcends a mere compilation of rules and procedures. He described it as a complex mechanism—its effectiveness relying on the coordinated efforts of multiple institutions. In Poland, the central body is the General Inspectorate of Financial Information (GIFI), operating under the auspices of the Ministry of Finance, supported by its respective



**The 18th Meeting of INTOSAI Working Group on
Fight Against Corruption and Money Laundering
hosted by SAI Poland
Warsaw-Poland
(July 1 – 4, 2025)**



INTOSAI



Minutes of the 18th WGFACML Meeting

financial information departments. Equally critical are the obliged institutions, including banks, consulting firms and notaries, which conduct a frontline role in identifying and reporting suspicious activities.

Mr. Miklis further highlighted the importance of cooperating entities such as the National Bank of Poland, the Financial Supervision Authority, public administration bodies, most notably, the Supreme Audit Office. He noted that NIK safeguards the quality and effectiveness of the entire system through its audit work—delivering diagnoses of systemic issues and providing informed recommendations for both corrective action and future development.

Mr. Miklis reflected on the significance of audits conducted by NIK in enhancing methodological oversight, referring to the audit completed in 2015, which aimed to reinforce oversight over audited institutions. Building upon that foundation, he emphasized the particular importance of the 2024 audit, which assessed the effectiveness of the General Inspectorate of Financial Information and other oversight entities.

He informed participants that the results of this audit are scheduled for presentation during the Meeting and encouraged open dialogue among attendees, underscoring that the session is considered a platform for exchanging experiences and exploring effective solutions together.

Mr. Miklis concluded his remarks by expressing his appreciation for the participants' presence, wishing everyone an inspiring and thought-provoking Meeting—one that fosters mutual understanding and shared innovation.



**The 18th Meeting of INTOSAI Working Group on
Fight Against Corruption and Money Laundering
hosted by SAI Poland
Warsaw-Poland
(July 1 – 4, 2025)**



INTOSAI



Minutes of the 18th WGFACML Meeting

Second, the Opening Speech:

H.E. Counsellor Mohamed El-Faisal Youssef, in his capacity as WGFACML Chair, extended his sincere appreciation to the Supreme Audit Office of Poland for graciously hosting the 18th WGFACML Meeting and for its excellent organization and hospitality. He noted the accession of the Supreme Audit Institution of Italy to the Working Group, acknowledging that their future contributions would enrich WGFACML's work through diverse expertise and perspectives. He expressed his honor in addressing this distinguished gathering of Heads and representatives of Supreme Audit Institutions from across the globe. H.E. emphasized that the Meeting reflects a shared will and collective determination to confront the scourge of corruption, money laundering and terrorism financing—crimes that continue to evolve in complexity and technique, posing serious threats to the stability and socio-economic security of societies.

In his speech, H.E. Mohamed El-Faisal Youssef highlighted the global and regional challenges posed by corruption, money laundering and terrorism financing, which continue to evolve through the use of modern technologies and financial systems. He drew attention to the growing use of Cryptocurrencies and digital assets, noting their role in facilitating anonymous cross-border financial flows. Citing estimates from the United Nations Office on Drugs and Crime (UNODC), he pointed out that from 2% to 5% of global GDP—equivalent to between US\$800 billion to US\$2 trillion—is laundered annually, with an increasing the share passing through less traceable digital channels.

He emphasized Egypt's firm national and international commitment to combating these threats, referencing legislative reforms and the institutional framework supporting AML/CFT efforts. He directed particular attention to the role of the Accountability State Authority in auditing internal control systems, safeguarding public funds and promoting compliance through advanced analytical tools and capacity-building initiatives.

Reflecting on the accomplishments since the last meeting in Abu Dhabi, H.E. Mohamed El-Faisal Youssef commended the contributions of WGFACML members and reaffirmed



**The 18th Meeting of INTOSAI Working Group on
Fight Against Corruption and Money Laundering
hosted by SAI Poland
Warsaw-Poland
(July 1 – 4, 2025)**



Minutes of the 18th WGFAAML Meeting

the importance of continued collaboration. He introduced the current Meeting's theme — “Fighting Money Laundering and Terrorist Financing in the Era of Digital Cryptocurrencies: Reality and Ways of Combating”—as both a timely and urgent issue, calling for a practical and proactive approach in adapting regulations.

He outlined key priorities for the sessions, including:

- *Understanding the misuse of digital assets for illicit purposes*
- *Exploring innovative audit tools for tracking crypto-financial flows*
- *Strengthening oversight mechanisms for digital trading platforms*
- *Enhancing inter-agency cooperation and data exchange*

H.E. Mohamed El-Faisal Youssef stressed that the future of financial auditing depends on evolving strategies and shared solutions. He presented the upcoming Work Plan (2026–2028), structured to foster effective cooperation among member SAIs and the Secretariat through collaborative planning and implementation, with sub-working teams dedicated to each strategic objective.

He pointed out that the Meeting's Agenda includes:

- *Presenting the WGFAAML's achievements*
- *Presenting the progress achieved in implementing WGFAAML Work Plan (2023–2025)*
- *Introducing WGFAAML Work Plan (2026–2028)*
- *Providing presentations on the Meeting's key theme*
- *Honoring the winners of the scientific competition*

In conclusion, H.E. Mohamed El-Faisal Youssef reiterated his thanks to SAI Poland and to all participants for their commitment and contributions. He underscored the importance of unity and shared responsibility in advancing transparency, accountability and resilience against financial crimes.



**The 18th Meeting of INTOSAI Working Group on
Fight Against Corruption and Money Laundering
hosted by SAI Poland
Warsaw-Poland
(July 1 – 4, 2025)**



INTOSAI



Minutes of the 18th WGFAFACML Meeting

Adopting the Meeting's Agenda:

The WG Secretariat reviewed the Meeting's Agenda - which was extended for four days from the 1st to the 4th of July 2025, requesting the participants' to provide relevant comments. Afterwards, WGFAFACML member SAIs adopted the Meeting's Agenda items.

WGFAFACML Secretariat's Progress Report:

A detailed presentation was delivered on the Working Group's activities in implementing the Working Group's Work Plan 2023-2025 since its adoption in 2023, which included:

Pertaining to Goal 1:

An overview of the progress achieved by WGFAFACML in seven Guidelines, as follows:

1- Guideline on "The extent to which INTOSAI's member SAIs comply with the implementation of their international commitments to the United Nations Convention against Corruption "UNCAC", and the resolutions of Conferences of States Parties to the Convention": Following the approval of the Project Proposal, a Concept Note was developed, and the Project Team held a series of virtual meetings to establish the main structure of the Guideline. Based on these discussions, work was initiated. Member SAIs of the Project Team contributed their best practices related to UNCAC articles. These contributions have been aligned with the relevant UNCAC articles and consolidated into an initial Exposure Draft, which will be circulated among the Project Team member SAIs to build consensus on its contents. The goal is to develop a final Exposure Draft in the coming months and finalize the Guideline by the fourth quarter of 2025.

2- Guideline on "Corruption detection including investigation/audit techniques, tools, resources and evidence gathering": WGFAFACML Secretariat submitted and reviewed the Project Proposal and sent it to the Project Team for taking into consideration the Secretariat's comments, in preparation for sending the proposal to the KSC for approval.

3- Guideline on "Auditing national system of prevention and fight against corruption": Following the submission and approval of the Project Proposal, the Project Team convened



**The 18th Meeting of INTOSAI Working Group on
Fight Against Corruption and Money Laundering
hosted by SAI Poland
Warsaw-Poland
(July 1 – 4, 2025)**



Minutes of the 18th WGFAAML Meeting

a series of meetings, along with consultations involving key stakeholders. The main outline and structural divisions of the Guideline have been established, and work is currently underway on the Exposure Draft, which is expected to be finalized by September 2025.

4- Guideline on “Auditing Anti-Corruption Risk Management”: Following the approval of the Project Proposal, the Project Team developed a survey circulated to WG member SAIs to collect data in a step to develop the Exposure Draft.

5- Guideline on “The Audit of Whistleblowers Systems”: Project Proposal is approved. The Project Team has drafted an initial Exposure Draft with a plan to be finalized by adding a brief survey and references to good practices in a subsequent phase of the development of the Exposure Draft.

6- Guideline on "Fighting Against Money Laundering": SAI UAE the project lead has drafted an initial version of the Guideline according to quality assurance level 3. This draft has been circulated among Project Team member SAIs for feedback and comments. Consequently, the necessary procedures stipulated in the manual of QA evaluation for non-IFPP products will be followed to finalize and endorse the product.

7- Guideline on “Public Private Partnership Projects”: SAI UAE; the Project Leader, has drafted an initial version of the Guideline according to Quality Assurance Level 3. This draft has been circulated among Project Team member SAIs for feedback and comments. Consequently, the necessary procedures stipulated in the manual of QA evaluation for non-IFPP products will be followed to finalize and endorse the product.

Additionally, an overview of the progress achieved by WGFAAML in 2 Working Papers was presented, as follows:

- 1- Money laundering operations and how to fight them, and*
- 2- The legislative, regulatory and administrative framework for cooperation between SAIs and other stakeholders entitled to fight against corruption and money laundering.*



**The 18th Meeting of INTOSAI Working Group on
Fight Against Corruption and Money Laundering
hosted by SAI Poland
Warsaw-Poland
(July 1 – 4, 2025)**



INTOSAI



Minutes of the 18th WGFACML Meeting

As a member of WGFACML, SAI Egypt undertook the development of both Working Papers, classified as non-IFPP products under Quality Assurance Level 3. The documents have been developed and circulated among WGFACML member SAIs for review and comments. Upon receipt of feedback and comments, it will be incorporated into the final version of the Working Papers, and due diligence will be carried out to ensure their endorsement and official release.

Pertaining to Goal 2:

An overview was presented on the activities undertaken by WGFACML to promote capacity building among professionals of member SAIs during the 2023–2025 Work Plan term. These efforts were informed by feedback collected through a questionnaire circulated in 2023, which aimed to assess training needs, preferred methodologies, evaluation approaches and resource preferences. Based on the results, the WGFACML Secretariat, in collaboration with the World Bank, organized a series of targeted training sessions for professionals from member SAIs.

Looking ahead, the Secretariat will continue prioritizing responsiveness to evolving priorities by issuing a follow-up questionnaire to member SAIs in due course. The responses will serve as a foundation for designing tailored capacity-building initiatives that reflect the dynamic needs and expectations of WGFACML membership.

Pertaining to Goal 3:

WGFACML has undertaken various initiatives to promote the exchange of best practices and experiences among member SAIs in the field of fighting corruption and money laundering. These efforts include the creation of a dedicated online database hosting best practices, training materials, working papers and research contributions. To enrich this repository, the WG Secretariat periodically invites member SAIs to share experiences—initially focusing on auditing practices and anti-corruption efforts, followed by contributions related to self-reporting and citizen reporting mechanisms.



**The 18th Meeting of INTOSAI Working Group on
Fight Against Corruption and Money Laundering
hosted by SAI Poland
Warsaw-Poland
(July 1 – 4, 2025)**



Minutes of the 18th WGFAFCL Meeting

Moving forward, the Secretariat will continue encouraging submissions on topics aligned with WGFAFCL's mandate to expand this shared resource and foster collaboration within the INTOSAI community.

In support of knowledge-sharing, a Scientific Competition was launched as part of the current Work Plan, yielding 16 papers from five member SAIs. Evaluation was conducted by a designated Committee comprising SAIs Ukraine, Tanzania and Chile, along with the WGFAFCL Secretariat, in accordance with WGFAFCL's Rules of Procedure. Following consultation and coordination with KSC, the Competition was concluded and final results were submitted—an update is shared later on during the Meeting.

Additionally, the Secretariat issued the 3rd and 4th editions of INTOSAI WGFAFCL Newsletter, with the 5th edition under review by SAI Poland and SAI USA. Scheduled for publication in July 2025, this edition will highlight member SAIs' publications and activities. The Newsletter remains a key platform for ongoing outreach and collaborative engagement.

Goal 1: Developing and Finalizing Guidelines

First: Ongoing Guidelines:

Presentation 1: Guideline on “Audit of Anti-Corruption Risk Management”:

SAI Austria; the Guideline Development Project Team Leader, delivered a presentation overviewing the progress accomplished in this regard. The foundation of this Guideline is based on ISSAI 140- Quality Management for SAIs, and GUID 5270- The Audit of Corruption Prevention, where the primary aim for further developing it is to provide auditors with a practical tool. The objectives of the Guideline were outlined as follows:

- *To promote a standardized and practice oriented Guideline to serve as a tool assisting auditors in their work relevant to auditing anti-corruption risk management in their audited entities.*
- *To highlight and explain the aspects of (anti-corruption) risk analysis by identifying SAIs' best practices in order to develop comparable standards.*



**The 18th Meeting of INTOSAI Working Group on
Fight Against Corruption and Money Laundering
hosted by SAI Poland
Warsaw-Poland
(July 1 – 4, 2025)**



INTOSAI



Minutes of the 18th WGFAFACML Meeting

The Project Team Lead provided an overview of the steps undertaken by the team—which includes the SAIs of Austria, Brazil, France, and Thailand—towards the development of the WGFAFACML Guideline. In February 2025, the team finalized the project proposal and prepared a questionnaire to serve as the foundational tool for shaping the Guideline’s content.

In March 2025, this questionnaire was circulated among Working Group member SAIs and seven SAIs representing INTOSAI regional organizations, with the aim of gathering insights and practical experiences to ensure a holistic and well-informed perspective. By the end of May 2025, responses had been received from eight Working Group member SAIs and three SAIs affiliated with regional groups. These responses are currently under evaluation.

In parallel, additional materials submitted by participating SAIs are being reviewed and incorporated into the drafting process. The resulting contributions will serve as core references in the development of the draft Guideline, which is expected to be completed by the end of 2025.

Presentation 2: Guideline on “the extent to which INTOSAI’s member SAIs comply with the implementation of their international commitments to the UNCAC and the resolutions of conferences of states parties to the convention”:

SAI Egypt delivered a presentation outlining the progress achieved in the development of the Guideline proposed under Goal 1 of the 2023–2025 Work Plan. The presentation began with an overview of the Guideline’s conceptual foundation, as initiated by the Accountability State Authority of Egypt (ASA). In recognition of the pivotal role of SAIs

in combating corruption—affirmed through relevant provisions of the United Nations Convention Against Corruption (UNCAC) and resolutions of the Conference of the States Parties (CoSP)—ASA-Egypt proposed the development of a Guideline designed to support national anti-corruption strategies, catalogue international obligations, identify resource requirements, and document key practices and challenges in alignment with



**The 18th Meeting of INTOSAI Working Group on
Fight Against Corruption and Money Laundering
hosted by SAI Poland
Warsaw-Poland
(July 1 – 4, 2025)**



Minutes of the 18th WGFACML Meeting

domestic policies. This proposal was formally adopted during the 16th WGFACML Meeting, and received expressions of interest from SAIs of Brazil, Russia, Thailand, Guatemala, Morocco, and Papua New Guinea to join the Project Team and contribute to its development.

SAI Egypt presented an overview of the progress made in developing the Guideline, noting the following key milestones:

- *The Project Proposal was approved by the WGFACML Chair, targeting endorsement of the final Guideline at the XXV INCOSAI in 2025.*
- *A detailed concept note and work plan have been developed.*
- *Project Team SAIs submitted best practices mapped to relevant UNCAC articles, which were consolidated by SAI Egypt into an initial Exposure Draft.*

Next Steps in Guideline Development

To ensure quality and relevance, the ASA proposed that the Guideline's framework align with the core provisions of UNCAC and related CoSP resolutions, encompassing: Concepts, Principles, Characteristics, Risks, Indicators, and Anti-Corruption Programs. The next phase involves:

- *Building consensus within the Project Team on the Exposure Draft and framework.*
- *Designing a comprehensive questionnaire for INTOSAI member SAIs to assess their implementation of UNCAC and CoSP commitments.*
- *Engaging stakeholders and external experts, per Quality Assurance Level 2 procedures, to enhance consultation.*
- *Conducting a series of meetings to finalize, endorse, and publish the Guideline by the XXV INCOSAI.*



**The 18th Meeting of INTOSAI Working Group on
Fight Against Corruption and Money Laundering
hosted by SAI Poland
Warsaw-Poland
(July 1 – 4, 2025)**



Minutes of the 18th WGFAFCL Meeting

Presentation 3: Guideline on “Reviewing National System of prevention and Fight Against Corruption”:

SAI France the Project Team Lead delivered a presentation overviewing the progress accomplished with regard to developing the Guideline where it was presented that Project was proposed during the WGFAFCL 16th Meeting in 2023. Project Team member SAIs of France, Morocco, Moldova, Philippines, Austria, Guatemala, Thailand, Papua New Guinea, Brazil and Bulgaria have convened with other stakeholders as (OECD, ONUDC, GRECO Transparency International, J-PAL (MIT), ZHAW (Zurich), FCAR (Canada) .

The presentation outlined the aim of the Guideline is to help SAIs perform:

- *A transversal evaluation of the country’s anti-corruption system including national strategy, laws, authorities, specialized services, means implemented, .. etc.*
- *An evaluation involving the stakeholders.*

The presentation outlined key challenges encountered by the Project Team during the drafting of the Guideline, notably the principle of separation of powers, the cross-cutting nature of the audit, and the scope and complexity of the system under evaluation. To address these challenges, the team adopted a respectful and consultative approach toward the relevant authorities, avoiding undue interference. It also emphasized reliance on the country’s international commitments—such as ratified conventions and treaties, including the United Nations Convention against Corruption (UNCAC)—as common reference points. These instruments provide a universally acknowledged framework that enables the SAI to anchor its work in obligations formally recognized by national authorities.

The presentation outlined the chapters of the draft Guideline as follows:



**The 18th Meeting of INTOSAI Working Group on
Fight Against Corruption and Money Laundering
hosted by SAI Poland
Warsaw-Poland
(July 1 – 4, 2025)**



Minutes of the 18th WGFAAML Meeting

Chapter One: The opportunity and feasibility of auditing national anti-corruption framework.

- *Existence and maturity level of systems of prevention and fight against corruption;*
- *Capacity of the SAI in auditing the national system of prevention and fight against corruption : mandate and resources ;*
- *Capacity to bring together a panel of stakeholders, including if possible NGO/CSOs.*

Chapter Two: Methodology to audit an anticorruption public policy

- *Exploit the sources;*
- *Select and associate the panel at the key moments ;*
- *Choose for each subject the right level of precision desired and possible ;*
- *Use the UNCAC as a “maturity model” ;*
- *Selecting for each item the right level of precision desired and possible*
- *Communication and follow-up.*

Chapter Three: The audit of the system/framework: the different themes:

- *Overview of the anti-corruption strategy and system including legislation and institutions ;*
- *Evaluation of the different components of the national anti-corruption system;*
- *Areas that could be – or not – addressed only in a partial way, or from a particular angle in a limited way by the SAI.*

Additionally, the draft Guideline should offer SAIs the possibility to make an audit "à la carte" option allowing the degree of detail and deepening to be chosen, based on:

- *National priorities or work already done by the SAI or other independent authorities;*
- *SAIs' mandate and resources.*

The presentation ended with a brief conclusion that the draft Guideline is currently in the phase of redaction with an anticipation of its release in September/October 2025.



**The 18th Meeting of INTOSAI Working Group on
Fight Against Corruption and Money Laundering
hosted by SAI Poland
Warsaw-Poland
(July 1 – 4, 2025)**



Minutes of the 18th WGFAAML Meeting

Presentation 4: Guideline on “the Audit of Whistleblowers Systems”:

Regarding this Guideline, a video was presented by SAI Mexico; the Project Team Lead, about the progress of the Guideline development between 2023 and 2025. The presentation highlighted the cooperation among the Project Team member SAIs to develop the Guideline that should help auditors audit whistleblowers systems in a way that supports good governance, institutional integrity and protection of those whom report wrong doings. In 2025, the initial Exposure Draft was submitted to the WG secretariat where some areas of importance were highlighted to be added to the draft (as outlined in the Guideline’s project proposal) as:

- *practical examples to illustrate how audits of whistle blowers systems can be carried out in different contexts,*
- *a survey intended to capture practices encountered by SAIs globally, and*
- *a reference to relevant good practices.*

The Project Team is currently working on incorporating those items.

The presentation briefed the structure of the Guideline as follows:

- *Introduction.*
- *Chapter 1: General Provisions.*
- *Chapter 2: Legal and Ethical Framework.*
- *Chapter 3: Core Components of Whistleblower Systems.*
- *Chapter 4: Risk Identification and Mitigation.*
- *Chapter 5: Monitoring and Reporting.*
- *Chapter 6: Integration of Technology and Innovations.*
- *Chapter 7: Final Provisions.*

The Guideline draft aims to achieve the following objectives:

- *Support SAIs in auditing whistleblowers systems effectively.*
- *Ensure alignment with international standards.*
- *Assess system accessibility, efficiency and data security.*
- *Identify systemic risks and propose actionable improvements.*
- *Foster transparency and accountability in public governance.*



**The 18th Meeting of INTOSAI Working Group on
Fight Against Corruption and Money Laundering
hosted by SAI Poland
Warsaw-Poland
(July 1 – 4, 2025)**



INTOSAI



Minutes of the 18th WGFAAML Meeting

Presentation 5: Working papers on " Money laundering operations and how to fight them" and "The legislative, regulatory and administrative framework for cooperation between SAIs and other stakeholders entitled to fight against corruption and money laundering"

SAI Egypt presented an overview of the 2 papers as a part of the activities of the WGFAAML Work Plan 2023-2025, as follows:

First: The working paper on “Legislative, Regulatory and Administrative Framework for Cooperation between Supreme Audit Institutions and other Stakeholders on the Fight Against Corruption and Money Laundering”:

The aim of the paper is to establish a robust, multi-tiered cooperation model between SAIs and key stakeholders to strengthen the fight against corruption and money laundering (ML), through a defined legislative and administrative framework.

The presentation highlighted the major aspects of the paper as follows:

- The Role of Supreme Audit Institutions in Fighting Corruption and Money Laundering.
- Transparency, Governance and Information Sharing from the Perspective of Supreme Audit Institutions.
- Legal, Regulatory and Administrative Framework for Cooperation at the National and International Levels.
- Best International Practices.

The main conclusion of the paper is that cooperation between SAIs and stakeholders is not optional, it is imperative, where an integrated framework, spanning legislation, digital infrastructure, protocols, and international platforms build resilient systems.

Second: The working paper on “Money laundering operations and how to fight them”:

This paper aims to explore money laundering as a persistent threat to economic and social stability, emphasizing the strategic role of SAIs in combating it.



**The 18th Meeting of INTOSAI Working Group on
Fight Against Corruption and Money Laundering
hosted by SAI Poland
Warsaw-Poland
(July 1 – 4, 2025)**



Minutes of the 18th WGFAAML Meeting

The presentation highlighted the major aspects of the paper as follows:

- *Definition of Money Laundering.*
- *Sources of illicit funds.*
- *Characteristics of Money Laundering Crimes.*
- *Stages of Money Laundering.*
- *Money Laundering Risks.*
- *Reasons for the spread of money laundering.*
- *Money Laundering Methods.*
- *International efforts to fight money laundering.*
- *The role of Supreme Audit Institutions in fighting money laundering.*
- *Cooperation among Supreme Audit Institutions in the field of Fighting Money Laundering.*

The main conclusion of the paper is affirming that SAIs are instrumental to sustaining integrity, accountability, and transparency in the fight against money laundering . Accordingly, it is recommended to empower them with the jurisdiction, tools, and collaborative frameworks necessary for proactive oversight.

Finally, the presentation pointed out that both papers have been prepared according to Quality Assurance Level 3 of non-IFPP products and circulated to the WGFAAML member SAIs and now we are in the process of receiving their comments in preparation for taking the necessary procedures towards their approval and endorsement.

The WGFAAML Scientific Competition Winners Announcement:

H.E. Counsellor/ Mohamed El-Faisal Youssef, the WG Chair delivered a speech to the attendees where H.E. affirmed the importance of knowledge in addressing global challenges like corruption and money laundering. He highlighted the scientific competition as a platform to showcase innovative contributions from SAIs, with 16 papers submitted by five member SAIs. Evaluation was overseen by representatives from the SAIs of Ukraine, Tanzania, and Chile, in consultation with the WGFAAML Secretariat and under the auspices of KSC.



**The 18th Meeting of INTOSAI Working Group on
Fight Against Corruption and Money Laundering
hosted by SAI Poland
Warsaw-Poland
(July 1 – 4, 2025)**



Minutes of the 18th WGFACML Meeting

He then announced the winners:

- *First Place:* the paper titled “Implementation of Forensic Audits in Supreme Audit Institutions” by Ms. Sutthida Paiboon from **SAI Thailand.**
- *Second Place:* the paper titled “AI Corruption and Cybercrimes” by Dr. Samy Ali from **SAI Egypt.**
- *Third Place:* the paper titled “Fight Against Corruption and Money laundering” by Dr. Khaled bin El-Waleed from **SAI Egypt.**

The Chair congratulated the authors for their outstanding efforts and noted that Egyptian winners would receive their awards upon return to Egypt. Additionally, all winning papers will be published on the WGFACML website to encourage further knowledge sharing.

Second Day: Thursday, July 3rd 2025

Goal 3: Sharing best practices and experiences of SAIs in the field of fighting corruption and money laundering.

A number of presentations were delivered outlining SAIs’ best practices and experiences in the field of fighting corruption and money laundering, as follows:

Presentation 1: Secondary employment and outside activities- SAI Austria:

The presentation shared a short overview on the recently published audit report on “Secondary employment and outside activities”. The presentation started with an overview of the Austrian system that are relevant to topic of the report. There are two main categories; civil servants and contract staff. There is also 2 types of employment:

- *Secondary employment: activities for the public sector in another sphere of activity (additional work for the same employer).*



**The 18th Meeting of INTOSAI Working Group on
Fight Against Corruption and Money Laundering
hosted by SAI Poland
Warsaw-Poland
(July 1 – 4, 2025)**



INTOSAI



Minutes of the 18th WGFAFACML Meeting

➤ *External activities: any employment outside of the employment relationship. The audit scope covered 5 entities; 3 ministries (Ministry of Finance, Ministry of Climate Protection, Ministry of Civil Service) and 2 federal states with different laws for each in addition to different regulations for secondary employment and external activities.*

- *During the audit, the Audit Court of Austria (ACA) compared the number of employees in the audited entities with the Commercial Register, which contains the names of job holders in registered companies, and found that a number of employees had positions listed in the Commercial Register that were not included in the data provided by the audited entities to the ACA. The findings also included issues related to compliance testing, lack of documentation, and the fact that administrative functions in legal entities are not subject to standardized regulation.*

The Key recommendations issued by the ACA included the following:

- *Standardization of the legal basis.*
- *All employment should be recorded centrally and be fully automated.*
- *All external activities and the substantive assessments of admissibility should be documented.*
- *The current status of external activities should be regularly and systematically requested from employees by the service authorities or personnel departments.*
- *Before paying remuneration – whose amount depends on whether the work was performed during off-duty or working hours – it would be necessary to determine whether the work was performed during those hours*
- *Secondary activities should only be assigned if the time compatibility with the main professional activity is guaranteed.*

Finally the presentation briefed the “Incompatibility and Transparency Act” that stipulated members of the state government can be represented on the supervisory boards of state-owned companies with special requirements for stock corporations and companies operating in the banking, trade, industry or transport sectors.



**The 18th Meeting of INTOSAI Working Group on
Fight Against Corruption and Money Laundering
hosted by SAI Poland
Warsaw-Poland
(July 1 – 4, 2025)**



INTOSAI



Minutes of the 18th WGFAFACML Meeting

Presentation 2: Instances of Money Laundering Reported during Audits by SAI India:

The presentation started with a brief of the Administrative Mechanism to Address Money Laundering in India, where the Prevention of Money Laundering Act (PMLA), 2002, forms the core legal framework under which there are 2 entities responsible for handling ML issues;

- *Enforcement Directorate (ED) has the power to conduct searches, seizures, arrests and attachment of property.*
- *The Financial Intelligence Unit(FIU-IND) which is an independent body that receives, analyses, and disseminates information related to suspicious transaction and cash transaction.*

Next, the presentation went through the efforts undertaken by India to address Money Laundering as per the Financial Action Task Force FATF. It was illustrated that according to the mutual evaluation report of 2024 India was found to be compliant on the anti-money laundering and counter-terrorist financing (AML/CFT) framework. The report noted a progress in financial inclusion, greater reliance on digital payment systems supporting financial transparency and effective use of financial intelligence both domestically and internationally. It also noted that compliance requirements have been extended to include sectors like housing finance, stock exchanges, and cooperative banks for credible monitoring. Following the assessment, India is placed in “regular follow-up”.

You can find the full report through this link: <https://www.fatf-gafi.org/content/dam/fatf-gafi/mer/India-MER-2024.pdf.coredownload.inline.pdf>



**The 18th Meeting of INTOSAI Working Group on
Fight Against Corruption and Money Laundering
hosted by SAI Poland
Warsaw-Poland
(July 1 – 4, 2025)**



Minutes of the 18th WGFAAML Meeting

The presentation then went on to discuss the Gem and Jewelry Taxpayer Assessment Performance Oversight Report (2015-2025), which was conducted based on the findings of the 2013 FATF report, which revealed that diamond prices were overvalued, indicating potential cases of money laundering.

During the years of the audit, a significant increase in gold imports was detected, much of which was exported to a specific country with little economic benefit from the trade, inflating trade rates and raising suspicions of money laundering. Some of the most prominent cases discovered were:

- *For the period between 2009-10 to 2019-20, 76% of total imports and 80% of total exports of rough diamonds were to three countries whose contribution in global diamond mining were negligible.*
- *Exports of rough diamonds compared to imports were quite high in respect of these two countries was at 14.29 % and 15.20 % respectively. This required examination.*
- *The exports of rough diamonds to third country stood at 6.54% only even though 47% were imported from there.*

The presentation ended with outlining the legislative changes made based on the audit results:

- *The PLMA Act has been amended to fix the time limit of six months for bringing the exports proceeds in the country for claiming deduction.*
- *To curb the practice of bringing unaccounted money of promoters / Directors by issuing shares at very high premium, the Finance Act, 2023 was amended thereby extending the provision to the consideration received from any person, including non-residents.*
- *Also, the Act has been amended, allowing the Assessing Officer to direct the assessee to get their inventory valued by a cost accountant and furnish the inventory valuation report.*



**The 18th Meeting of INTOSAI Working Group on
Fight Against Corruption and Money Laundering
hosted by SAI Poland
Warsaw-Poland
(July 1 – 4, 2025)**



INTOSAI



Minutes of the 18th WGFAAML Meeting

Presentation 3: Knowledge Sharing of Fighting Corruption and Money Laundering from Previous Investigation Cases- SAI Indonesia:

SAI Indonesia “BPK” presented on BPK’s role in combating corruption as illustrated in three main roles:

- *Preventive role*
- *Detective role*
- *Repressive role*

The presentation also outlined future directions for the development of BPK's investigative audit, which include calculating losses to the state, providing technical testimony before judicial authorities, digital forensic audit, asset tracking, fraud risk assessment and forensic knowledge management

Then The presentation then addressed the Memorandum of Understanding (MoU) signed between the BPK and the Indonesian Financial Transaction Reporting and Analysis Center (INTRAC), a government agency responsible for anti-money laundering and terrorist financing monitoring. The presentation also pointed out that the BPK has other investigative audit methods to track illicit transactions:

Direct Methods of Tracing Financial Transactions

Records obtained from financial institutions are perhaps the single most important financial source available to fraud examiners for asset-tracing purposes.

➤ Indirect Methods of Tracing Financial Transactions

Often, in cases where a person's business books and records are not available, the fraud examiner must use an indirect approach, such as net worth analysis - the asset method and the expense method - or the bank deposit analysis method, to prove income.

*The presentation then had an example to a money laundering case, as follows:
Officials within a State-Owned Enterprise (SOE), including the Head of Division and Head of Project, allegedly raised funds through fictitious subcontractor roles in an*



**The 18th Meeting of INTOSAI Working Group on
Fight Against Corruption and Money Laundering
hosted by SAI Poland
Warsaw-Poland
(July 1 – 4, 2025)**



Minutes of the 18th WGFAFACML Meeting

infrastructure project. A private company affiliated with SOE personnel was appointed as the subcontractor, despite performing no actual work. Funds were disbursed via Proforma Invoices (SPJ Proforma) and transferred to the subcontractor's account, then returned in cash or by check to an SOE-appointed fund manager.

These funds were reportedly used for unauthorized purposes, including transfers to SOE officials, gratifications to project owners or third parties, and purchases of equipment and other expenses. The subcontractor received commission from the net value of the contract for facilitating this violation.

The presentation concluded with a briefing on SAI Indonesia's activities related to strengthening the integrity of auditors. Accordingly, the SAI has developed an Integrity Management Framework, a comprehensive map based on five main pillars; Governance, Prevention, Detection, Response and Monitoring and Evaluation (M&E) for integrity within the SAI.

Presentation 4: Results of the Audit of Anti Money Laundering and Counter – Terrorist Financing System in Poland:

The presentation began with an overview of the Anti-money laundering and counter-terrorist financing system in Poland where it was illustrated that Poland's anti-money laundering and counter-terrorism financing (AML/CFT) framework is led by the Minister of Finance as the chief financial authority. The system centers around the General Inspector of Financial Information (GIFI) and the Department of Financial Information within the Ministry of Finance, which functions as the Polish Financial Intelligence Unit (PFIU). It involves cooperating units such as central and local government bodies, the Central Bank (NBP), and the Financial Supervision Authority (FSA). Obligated entities include both financial and non-financial institutions. Additionally, the Financial Security Committee serves as a consultative and advisory body supporting the GIFI in AML/CFT matters.



The 18th Meeting of INTOSAI Working Group on
Fight Against Corruption and Money Laundering
hosted by SAI Poland
Warsaw-Poland
(July 1 – 4, 2025)



Minutes of the 18th WGFAAML Meeting

The audit revealed that the effectiveness of the control system for obligated entities has declined, highlighting the need to strengthen auditing and review again. The entities audited included: Ministry of Finance, Polish Financial Supervisory Authority, Polish National Bank, customs and tax offices, courts of appeal, and local administration offices.

Key findings encompassed the following:

- **Customs and tax offices** conducted limited AML/CFT controls, covering only select groups of obliged entities.
- **Local authorities** undertook minimal AML/CFT oversight of foundations and associations.
- **Courts of appeal** performed few AML/CFT inspections of notaries, with limited effectiveness.
- **Polish Financial Supervision Authority** significantly reduced inspections of supervised entities compared to previous years.
- **Irregularities** were found in the development of the National Risk Assessment and AML/CFT strategy.
- **Irregularities** concerning the controls carried out by the General Inspector of Financial Information GIFI and its coordination of controls carried out by other entities
- Inefficiencies in handling suspicious activity reports,
- Delayed administrative proceedings by GIFI and the FSA in imposing financial penalties.
- Irregularities in legislative processes related to AML/CFT policy development.

The audit resulted in 9 legislative recommendations conclusions and 49 other post-audit recommendations, including 21 addressed to the Minister of Finance.

- Advance implementation of IT systems, including SIGIIF 2.0 and goAML, to enhance data processing and oversight.
- Provide specialized training and recruit qualified personnel for audit, control, and compliance functions within the Control Division.



**The 18th Meeting of INTOSAI Working Group on
Fight Against Corruption and Money Laundering
hosted by SAI Poland
Warsaw-Poland
(July 1 – 4, 2025)**



INTOSAI



Minutes of the 18th WGFACML Meeting

Presentation 5: The Contribution and Impact of The Accounting Chamber of Ukraine in the System for Fighting Money Laundering and Terrorism Financing:

The report highlights the crucial role of the Accounting Chamber of Ukraine in combating money laundering and terrorism financing amid the growing challenges of digitalization, cryptocurrencies, and evolving financial crimes. It stresses that current supervisory mechanisms can be bypassed through sophisticated evasion techniques, underscoring the urgent need for advanced monitoring tools, modern auditing methods, and stronger institutional capacity. Positioned as the nation's highest financial control body, the Chamber oversees state budgets, corporate rights, and international resources to ensure transparency and accountability, but it faces significant constraints, including limited access to banking records and the inability to impose sanctions directly.

To overcome these barriers, the presentation recommends strengthening the Chamber's institutional capacity, adopting modern "focus-audits" that deliver timely and relevant insights, and enhancing inter-agency cooperation with entities like the National Anti-Corruption Bureau and law enforcement. It also advocates for legislative reforms, proactive fraud detection, and joint audits with domestic and international partners to improve oversight efficiency. Ultimately, these reforms aim to reinforce Ukraine's financial monitoring system, build public trust, and safeguard the integrity of public resources, while contributing to broader national security and anti-corruption efforts.

Presentation 6: SAI Malaysia's Digital Transformation Journey - Charting the way forward in fraud detection and anti corruption efforts

This presentation highlights SAI Malaysia's comprehensive digital transformation to strengthen fraud detection and anti-corruption measures. Key reforms include amendments to the Audit Act and the launch of initiatives like eSelf Audit, which supports audits for over 1,800 state-owned companies annually. Central to the transformation is e Audit 2.0, a new auditing platform integrating nine modules that



**The 18th Meeting of INTOSAI Working Group on
Fight Against Corruption and Money Laundering
hosted by SAI Poland
Warsaw-Poland
(July 1 – 4, 2025)**



Minutes of the 18th WGFAAML Meeting

streamline financial and performance audits, enhance data management, and facilitate real-time collaboration. The Auditor General's Dashboard further promotes transparency by providing up-to-date monitoring of audit follow-ups, reinforcing accountability.

By leveraging advanced analytics, continuous audit monitoring, and machine learning technologies, SAI Malaysia aims to improve governance, risk management, and predictive fraud detection. These digital initiatives foster cross-agency collaboration and data-driven decision-making, ultimately boosting audit efficiency and public trust. The reforms are also expected to enhance revenue collection through more effective enforcement and oversight, positioning SAI Malaysia as a leader in innovative public sector auditing.

Presentation 7 : Anti corruption and anti money laundering auditing in the Era of digitalization and cryptocurrency in China by SAI China

The presentation from the National Audit Office of China examines how cryptocurrency's core traits—anonymity, decentralization, and irreversible transactions—create significant challenges for anti-corruption and anti-money laundering (AML) efforts. It explains the typical laundering process involving crypto, which includes placement (introducing illicit funds into crypto markets), layering (concealing their origin through complex transactions), and integration (converting them back into legal assets). These risks are heightened by the cross-border nature of crypto transactions, prompting China to ban certain cryptocurrency activities and prohibit domestic financial institutions from facilitating them.

To address these threats, the SAI China applies advanced audit strategies that combine big data analytics, blockchain transaction tracing, graph database mapping, and machine learning to detect irregular patterns. It also highlights the importance of monitoring off-chain fund flows, as evolving decentralized finance tools are making laundering methods more sophisticated. The document concludes that adaptive auditing



**The 18th Meeting of INTOSAI Working Group on
Fight Against Corruption and Money Laundering
hosted by SAI Poland
Warsaw-Poland
(July 1 – 4, 2025)**



Minutes of the 18th WGFAAML Meeting

methods, strict regulatory compliance, and continued innovation in analytical techniques are essential for preserving financial integrity in an increasingly digital financial landscape.

Presentation 8 : “Fighting Money Laundering and Terrorist Financing in the Era of Digital and Cryptocurrencies: Reality and Ways of Combating” by SAI Egypt .

The presentation explores how cryptocurrencies, while enabling financial inclusion and lowering transaction costs, also create significant vulnerabilities for money laundering and terrorist financing. Their anonymity, decentralization, and ability to bypass traditional regulatory systems make them attractive for illicit use, posing major challenges for oversight entities. The presentation stresses the importance of regulatory frameworks, the role of bodies like the Financial Action Task Force (FATF) in setting global standards, and the critical need for international cooperation to close compliance gaps. It also warns that evolving technologies such as decentralized finance (DeFi) and privacy-focused coins require constant monitoring and adaptation.

To address these risks, the presentation highlights the role of Supreme Audit Institutions (SAIs) in evaluating government readiness, identifying weaknesses in legal and regulatory systems, and recommending reforms. Effective strategies include tightening regulations on virtual asset service providers, enhancing supervisory capacity, and leveraging advanced analytics and technology tools to detect suspicious activity. Ultimately, the presentation calls for a coordinated global effort—blending legal reform, technical capacity building, and cross-border information sharing—to ensure the benefits of digital assets are realized without compromising financial integrity.



**The 18th Meeting of INTOSAI Working Group on
Fight Against Corruption and Money Laundering
hosted by SAI Poland
Warsaw-Poland
(July 1 – 4, 2025)**



INTOSAI



Minutes of the 18th WGFAAML Meeting

Presentation 9 : WORK ON CRYPTO ASSETS AND MONEY LAUNDERING by SAI France

The presentation of the SAI France examines how the country's anti-money laundering (AML) framework is adapting to the rise of crypto assets. Drawing on four reports, it outlines a significant increase in suspicious transaction reports—six fold over the past nine years—while stressing that crypto asset, though not introducing new types of fraud, make existing schemes more efficient due to transaction anonymity and the absence of intermediaries. The reports call for better measurement of AML effectiveness, stronger reporting requirements, and greater institutional cooperation, both domestically and internationally, to address these challenges.

At the regulatory level, France's national measures are complemented by European Union initiatives such as the 2024 Markets in Crypto-Assets (MiCA) regulation, aimed at harmonizing AML and counter-terrorism financing frameworks across member states. The Prudential Supervision and Resolution Authority plays a central role in monitoring and controlling crypto-market actors, ensuring compliance and reducing illicit risks. The presentation emphasizes that data synthesis, innovative monitoring tools, and coordinated global collaboration are critical to safeguarding financial integrity in an environment where digital assets are rapidly evolving.

Presentation 10 :“Strengthening SAI Thailand Readiness to Address Present and Future Money Laundering Risks” by SAI Thailand

The presentation focuses on the increasingly complex nature of money laundering and the pivotal role of Supreme Audit Institutions (SAIs) in combating it, using Thailand as a case study. It outlines how the Financial Action Task Force's (FATF) 40 Recommendations serve as the global benchmark for anti-money laundering (AML) frameworks and describes Thailand's specific risks, including nominee accounts, call-center scams, and gaps in relevant laws. SAI Thailand suggests that these challenges could be mitigated through measures such as auditing AML systems and leveraging



**The 18th Meeting of INTOSAI Working Group on
Fight Against Corruption and Money Laundering
hosted by SAI Poland
Warsaw-Poland
(July 1 – 4, 2025)**



Minutes of the 18th WGFAAML Meeting

SAIs' audits by sharing information with AML agencies. Key approaches include early detection through audit mechanisms, systematic risk assessment, referrals and escalation, policy review and recommendation, promoting accountability and transparency, and capacity building and cooperation. Moreover, SAI Thailand has initiated the Forensic Audit Development Project to enhance public sector auditing standards and strengthen the country's resilience against illicit financial activities

The presentation also stresses the importance of capacity building, knowledge sharing, and international cooperation among SAIs to counter transnational money laundering effectively. Given the rapid evolution of laundering patterns —driven by cryptocurrencies, complex cross-border transactions, and organized crime networks— SAIs must remain adaptive and proactive. By sharing methodologies, aligning strategies, and strengthening interagency and cross-border partnerships, SAIs can collectively improve detection, prevention, and response to financial misconduct in an increasingly digital and globalized environment.

Speech of H.E. Counsellor/ Mohamed El-Faisal Youssef; President of the ASA of Egypt and WGFAAML Chair.

Thank you very much for these interesting and valuable presentations, which were addressed through a review of the challenges and risks associated with the expansion of the use of cryptocurrencies. The working group and the secretariat choose this topic due to the rapid development in the use of digital currencies in global transactions. However, the need arose to develop financial control methods to suit this new reality. His Excellency focused on several pivotal points that the presentations touched upon:

First: Building strategies to enhance the technical capacity of SAIs. The presentation of SAI China explained that the basic characteristics of cryptocurrencies are that they are virtual, scientifically traded, and based on blockchains. All of this poses a challenge related to the process of technical analysis of transactions related to the use of cryptocurrencies. This analysis requires a high technical skill of the auditor through which he can detect the risks of corruption.



**The 18th Meeting of INTOSAI Working Group on
Fight Against Corruption and Money Laundering
hosted by SAI Poland
Warsaw-Poland
(July 1 – 4, 2025)**



Minutes of the 18th WGFAFCL Meeting

Second: Through the presentation of SAI France, the use of cryptocurrencies was viewed as an opportunity for international cooperation, and this is largely true. It was also noted that it was addressed in the presentation SAI Thailand that there is a cross-border nature in the use of digital currencies. This nature requires more effective international cooperation between all parties concerned with financial oversight, as this cooperation is not only a fundamental pillar for ensuring the effectiveness of oversight in the financial sector, but also an opportunity to exchange information and expertise on this matter. Cooperation here could be bilateral between SAIs or under the umbrella of the working group and INTOSAI.

Third: The balance between two seemingly contradictory considerations: one related to the need to support the digital financial sector and another related to the need to combat corruption and money laundering arising from the use of cryptocurrencies.

A balance must be achieved between supporting financial innovation and imposing sufficient regulatory restrictions to ensure that cryptocurrencies are not exploited in illegal activities.

Fourth: The necessity of using artificial intelligence to analyze the risks arising from the use of cryptocurrencies, considering the varying capabilities of SAIs in this regard. According to a recent report issued in June 2025 by the Financial Stability Institute, the use of artificial intelligence is witnessing a significant increase in the financial sector, especially in the field of monitoring financial transactions related to cryptocurrencies. This report explained that the use of artificial intelligence can enhance the ability to monitor and track money laundering and terrorist financing operations due to the advanced and accelerating nature of these operations, and here lies the question of how to use artificial intelligence in this oversight process.



**The 18th Meeting of INTOSAI Working Group on
Fight Against Corruption and Money Laundering
hosted by SAI Poland
Warsaw-Poland
(July 1 – 4, 2025)**



Minutes of the 18th WGFAAML Meeting

The need to develop effective strategies for international cooperation to exchange expertise among all SAIs was addressed, considering the disparity in the ability to use artificial intelligence between one SAI and another.

These are the central points around which the presentations revolved, and from here it is possible to chart a path for work within the working group frameworks through what can be presented in terms of working papers, research, or any other form.

His Excellency concluded the speech by thanking the participating SAIs.

Presentation 11 : Presentation of WGFAAML Work Plan by the WG Secretariat

The INTOSAI Working Group on Fight Against Corruption and Money Laundering (WGFAAML) Draft Work Plan for 2026–2028 sets a strategic roadmap to strengthen the role of Supreme Audit Institutions (SAIs) in combating corruption and money laundering worldwide. It centers on three pillars: fostering cooperation among SAIs, enhancing auditing capacities through targeted training, and promoting knowledge sharing via innovative channels like newsletters, podcasts, and best-practice competitions. The plan aligns with the broader INTOSAI Strategic Plan 2023–2028 and emphasizes research and Guideline development, including on emerging issues such as cryptocurrency's role in money laundering.

By promoting a participatory methodology, the work plan ensures that member SAIs actively contribute to and benefit from shared expertise and coordinated efforts. This approach aims to empower SAIs to effectively address evolving corruption schemes and financial crimes by continuously improving their professional skills and institutional frameworks. Overall, the plan highlights the importance of sustained collaboration, capacity building, and innovation to uphold global financial integrity and strengthen anti-corruption measures across jurisdictions.



**The 18th Meeting of INTOSAI Working Group on
Fight Against Corruption and Money Laundering
hosted by SAI Poland
Warsaw-Poland
(July 1 – 4, 2025)**



INTOSAI



Minutes of the 18th WGFAAML Meeting

Speech of his excellency H.E. Counsellor/ Mohamed El-Faisal Youssef

In discussing the methodology by which the WG work plan 2026-2028 was developed, I would like to focus on the following:

1- I extend my sincere thanks to SAIs Brazil, Ukraine and Thailand for the constructive proposals that influenced the work plan.

2- The WG was established in 2007, and its membership now includes 38 SAIs. Since its launch, it has played an important role within INTOSAI by developing specialized review methodologies in detecting corruption and combating money laundering. Within the framework of defining these methodologies, we had a vision related to a participatory approach in which the efforts of the working group's member SAIs are combined so that the plan derives its importance from its ability to enhance effective cooperation among member SAIs.

We have received a proposal from SAI Brazil to develop the expertise of SAIs in auditing fraud in public policies and programs by conducting training programs and workshops on the methodologies and techniques necessary to conduct this type of audit, and implementing knowledge exchange activities, such as seminars and webinars, where SAIs can share their best practices in conducting this form of audit, assessing the need to develop new, separate and in-depth Guideline on auditing fraud in public policies and programs.

SAI Ukraine proposed the implementation of training program on focus audits of issues related to the fight against corruption and money laundering in collaboration with the INTOSAI Development Initiative (IDI) and in cooperation with various SAIs. and SAI Thailand, to which I renew my thanks for its distinguished proposal to evaluate the practical implementation of current Guidelines in the context of global anti-corruption challenges.



**The 18th Meeting of INTOSAI Working Group on
Fight Against Corruption and Money Laundering
hosted by SAI Poland
Warsaw-Poland
(July 1 – 4, 2025)**



INTOSAI



Minutes of the 18th WGFAAML Meeting

These are the direct implications of the participatory approach, which led to the development of a working group plan that meets the aspirations of all member SAIs, achieves integration and participation, and at the same time ensures the effective achievement of the WG.

Regarding the proposal of SAI Egypt, I would like to shed light on some conceptual issues related to the guide on "The role of SAIs, civil society, private sector, and social networks in supporting anti-corruption efforts and promoting sustainable public awareness".

I speak in my capacity as the president of SAI Egypt regarding this proposal, as it was a reflection of a decision taken at the 17th meeting of the Working Group in accordance with the discussions and presentations made at this meeting on this topic. The idea of this Guideline is based on developing a comprehensive vision for combating corruption based on the integrated efforts of all parties concerned. This guide aims to develop a comprehensive roadmap to enhance partnerships among SAIs, the private sector and civil society to enhance transparency and accountability, support sustainable development and raise public awareness through awareness programs and enhance partnerships with the private sector to support good governance practices. The Guideline also supports the achievement of Sustainable Development Goals Nos. 16, 17, 10, 4 and 9.

This Guideline reflects the strategic direction of SAIs commitment to the latest standards of integrity and transparency and the achievement of an integrated tool that includes all parties to combat corruption.

Proposal of SAI Brazil in the WG Work Plan 2026-2028 :

SAI Brazil presented a power point presentation regarding its proposals in the WG Work Plan 2026 – 2028 regarding developing SAIs' expertise in auditing fraud within public policies and programs, specifically social initiatives, aligning with the INTOSAI



**The 18th Meeting of INTOSAI Working Group on
Fight Against Corruption and Money Laundering
hosted by SAI Poland
Warsaw-Poland
(July 1 – 4, 2025)**



Minutes of the 18th WGFAAML Meeting

Strategic Plan 2023–2028 and its Goal 3 on collaboration through knowledge sharing. Global trends, including increased inequality, demand a focus on the efficiency and effectiveness of social programs, requiring SAIs to broaden their audit scope and prepare to identify fraud risks per ISSAI 100. Proposed actions include trainings, workshops on methodologies, knowledge-sharing activities (seminars, webinars), and considering new Guidelines SAI Brazil presented implementation procedures with timeline.

Proposal of SAI Thailand in the WG Work Plan 2026-2028 :

The Power Point from the State Audit Office of Thailand presents a proposal to evaluate the implementation of INTOSAI anti-corruption Guidelines, particularly in areas like public debt, governance, procurement, and corruption prevention. While Guidelines exist, their practical use differs widely among Supreme Audit Institutions (SAIs), shaped by local circumstances, institutional capacities, and global shifts such as digitalization, inequality, and economic pressures. The project seeks to compare how these Guidelines are applied worldwide, identify common obstacles and enablers, and develop a repository of best practices that can guide SAIs in adapting anti-corruption measures more effectively.

The project will be implemented over two years through surveys, case studies, and interviews, coordinated by a dedicated sub-group. Its outputs include interim and final reports with recommendations to improve Guideline applicability. Expected outcomes span three levels: knowledge-based (comparative analyses and best practice databases), practice-oriented (adaptation methods and real-world examples), and transformational (strengthening SAIs' global role in anti-corruption and informing systemic reforms). Overall, the initiative is designed to enhance cooperation among SAIs, foster knowledge sharing, and provide actionable recommendations that reflect contemporary global challenges.



**The 18th Meeting of INTOSAI Working Group on
Fight Against Corruption and Money Laundering
hosted by SAI Poland
Warsaw-Poland
(July 1 – 4, 2025)**



Minutes of the 18th WGFAFCL Meeting

Then the WGFAFCL Work Plan 2026-2028 was adopted .

Closing remarks and recommendation

His Excellency Counsellor/ Mohamed El-Faisal Youssef; President of the Accountability State Authority of Egypt, the INTOSAI First Vice President and Chair of the INTOSAI Working Group on Fight Against Corruption and Money Laundering expressed his sincere gratitude and appreciation to all participants for their valuable contributions during the past days and he said “Your presentations and contributions were highly professional and enriching, and each contribution added a new dimension to the shared understanding of the challenges of combating corruption, money laundering, and terrorist financing. The geographical and expert diversity we witnessed in the working papers and discussions enriched this meeting in an unprecedented way none of us held back his experience or vision, which made our meeting full of ideas and applicable proposals ,and this meeting confirmed what we've always believed regarding the role of our WG is not only theoretical or formal, but also practical, field-based role that must have a real impact in strengthening the capabilities and practices of our SAIs. Expectations from our WG are high and legitimate. Everyone expects us to do better , not only remaining within the limits of general recommendations, but rather we turn what we have agreed upon here into concrete implementation steps. During our discussions, I sensed a conscious awareness among everyone of this practical responsibility, and we have seen enthusiasm among members for embracing new ideas and committing to following through on their implementation after returning to their countries. This is a source of great optimism that our working group is moving steadily in the right direction”.

H.E. also added that : The success of our meeting will be measured not only by what we discussed here, but by what we will implement after our return to our homelands, and from this standpoint, I emphasize the desired practical role of the working group and all its members. Our shared responsibility requires us to leave this meeting with a firm



**The 18th Meeting of INTOSAI Working Group on
Fight Against Corruption and Money Laundering
hosted by SAI Poland
Warsaw-Poland
(July 1 – 4, 2025)**



Minutes of the 18th WGFAFCL Meeting

resolve to transform recommendations into action and to transfer the knowledge we have acquired to our teams and colleagues in SAIs.

I am confident that each of us will bring new ideas and constructive proposals to our homeland, which we will work to implement or request adoption by the relevant authorities. We will remain in constant contact – through various means of communication – to follow up on the progress being made and to extend a helping hand to any agency in need of specific expertise or specialized technical advice, our WG is not just an annual gathering, but a year-round professional support network.

Enhancing cooperation and exchanging expertise is no longer a theoretical slogan, it is the only way to keep pace with the rapid developments in the world of financial crime. The discussions at this meeting have proven that every country has something to learn from another, regardless of our varying levels of progress.

The challenges are complex and constantly changing, and no one entity can claim to possess the solutions alone. Hence, I call on myself and all of you to establish a culture of constant communication and open cooperation. Hence, I call on myself and all of you to establish a culture of constant communication to make our working group an example to follow, whose members exchange information without barriers and support each other in building their capabilities and improving their performance. We could consider organizing joint Project Teams or mutual visits among SAIs to transfer knowledge in the field. Exchanging experiences is not just an additional option, but an essential element of our collective success.

His Excellency summarized the meeting's most important findings, consensuses, and recommendations, which will be adopted as a roadmap for the coming months:

1. Developing and continuously updating audit methodologies related to digital financial transactions, particularly those involving cryptocurrencies and virtual assets, to keep pace with technological advancements in anti-money laundering and counter-terrorism financing.



**The 18th Meeting of INTOSAI Working Group on
Fight Against Corruption and Money Laundering
hosted by SAI Poland
Warsaw-Poland
(July 1 – 4, 2025)**



Minutes of the 18th WGFAAML Meeting

- 2. Designing a specialized training program for Working Group members on auditing techniques for digital and crypto-related financial transactions, including Blockchain technologies, with the aim of enhancing the technical and oversight capacities of financial auditors.*
- 3. Accelerating the issuance of a specialized guidance manual and working paper under the INTOSAI framework, clarifying the role of SAIs in evaluating anti-money laundering and counter-terrorism financing systems related to virtual assets, with contributions from experts across multiple audit bodies.*
- 4. Strengthening ongoing cooperation and coordination between SAIs and relevant national entities, such as law enforcement and judicial authorities, to improve the detection, tracing, freezing, and recovery of illicit funds.*
- 5. Establishing a rapid and effective communication mechanism among member SAIs to exchange real-time updates on emerging money laundering and terrorism financing methods, ensuring proactive information sharing to mitigate associated risks.*
- 6. Supporting national and international efforts to update legislation related to digital assets and cryptocurrencies, with SAIs conducting regular assessments and reviews of such laws and submitting recommendations to parliaments and governments to address legal gaps.*
- 7. Promoting the use of digital analytics and modern technological tools in audit work, to enhance the ability of SAIs to trace suspicious financial transactions and uncover money laundering and terrorism financing networks, leveraging advanced technologies such as artificial intelligence and big data analytics.*
- 8. Preparing periodic assessment reports by SAIs on the readiness of governmental and financial institutions in member states to address money laundering and terrorism financing risks, especially considering the growing use of digital currencies.*



**The 18th Meeting of INTOSAI Working Group on
Fight Against Corruption and Money Laundering
hosted by SAI Poland
Warsaw-Poland
(July 1 – 4, 2025)**



Minutes of the 18th WGFAAML Meeting

9. *Facilitating the continuous and systematic exchange of lessons learned and success stories among group members, to foster mutual learning and enable institutions to build on the experiences of their peers in combating cross-border financial crimes.*

10. *Calling for the integration of cryptocurrency and virtual asset risks into SAIs' annual audit plans, with clear indicators for monitoring such transactions and preparing detailed reports on audit findings in this area.*

11. *Enhancing international and regional cooperation with specialized organizations, foremost among them the United Nations Office on Drugs and Crime (UNODC) and the Financial Action Task Force (FATF), to benefit from global expertise and coordinate efforts to combat financial crimes.*

12. *Establishing a specialized expert group within the Working Group to monitor and study ongoing developments in digital currencies and virtual assets, and to provide technical support and advice to member SAIs as needed.*

13. *Ensuring regular follow-up on the implementation of adopted recommendations, through a clear and structured mechanism, with periodic reporting to upcoming group meetings to ensure institutional commitment, track progress, and identify any obstacles or challenges to implementation.*

His Excellency concluded his speech by saying: I would like to remind myself and you of our shared responsibility before our peoples and societies. What we do is not confined within the walls of reports and regulations, but rather its impact extends to the daily lives of citizens and the future of future generations.

We are entrusted with a major trust, which is the trust of protecting public money and preserving the gains of our countries from being tampered with by the hands of corruption and crime. Every effort we make to uncover money laundering or thwart illegal financing of terrorism contributes directly to preserving the state's resources and directing them to what is in the interest of society. Any failure in return may mean the loss of development opportunities that citizens could have benefited from.



**The 18th Meeting of INTOSAI Working Group on
Fight Against Corruption and Money Laundering
hosted by SAI Poland
Warsaw-Poland
(July 1 – 4, 2025)**



Minutes of the 18th WGFAFML Meeting

Let us always remember that behind every illicit financial figure there is a story of human suffering; perhaps a hospital that was not built, a school that was not equipped, or a road that was not paved due to money smuggling and theft. Our professional duty is essentially a national and moral duty as well. Our people place high hopes on us to curb corruption and depravity, and to secure a more just and prosperous future. Let us not disappoint her and let us work with the utmost sincerity and dedication we can, armed with knowledge, experience and integrity.

H.E. welcomed once again SAI Italy which has recently joined the WG. And he emphasized that the combined efforts and diverse expertise of the WG member SAIs will lead to a future free of corruption and contribute to make a difference and build a more honest and just world.

His Excellency concluded his speech as follows : I would like to thank all the speakers for their presentations that addressed various aspects of the topic of our meeting this year, and I thank the colleagues who enriched the discussion with their comments and questions. I also cannot fail to commend SAI Poland once again at the conclusion of our work. Without its well-organized organization and logistical support, we would not have been able to achieve these positive results. Thanks also go to WG Secretariat, the organizing team, and all the work behind the scenes to ensure the smoothness of the meetings and the comfort of the participants, including the interpretation teams that facilitated communication between us in various languages.

I wish you all a safe return home. I am confident that we will remain in constant communication and interaction over the coming months to follow up on the implementation of what we agreed upon. From now on, I look forward to our next meeting, where we will review what we have achieved and continue our journey in serving the integrity of public funds. Until then, I wish us all success in our tasks, and to protect our countries and peoples from all harm.