

Banking and Finance News

SEPRELAD reminds Obligated Entities of deadlines and reporting obligations

Through Circular UIF-SEPRELAD/SE No. 02/2025 dated November 14, 2025 (the "Circular"), the Secretariat for the Prevention of Money or Property Laundering ("SEPRELAD") reminds the obligated entities of the continued validity of reporting obligations and the applicable deadlines for their compliance through the Integrated Operations Reporting System ("SIRO").

The Circular does not introduce new obligations; rather, it consolidates the required reports, their respective deadlines, and the administrative procedures associated with SIRO. It is addressed to obligated entities in general and, in particular, to sectors such as: remittance companies, real estate companies, non-profit organizations (NPOs), importers and dealers of motor vehicles, dealers in jewelry and precious metals, virtual asset service providers (VASPs), pawnshops, lawyers, accountants, cash-in-transit companies, custodial services and safe-deposit box rental services, among others.

The Circular details the reports that must be submitted through the SIRO:

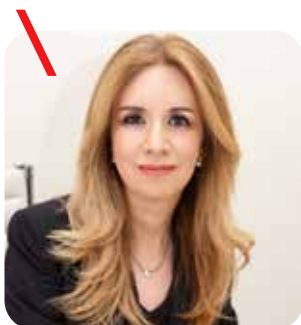
| Obligation | Expiration |
|-------------------------------|--|
| Annual Form | May 31 |
| Objective Operations Report | Remittance companies: Monthly, from 20 to 30 Other obligated entities: Quarterly, from 11 to 20 |
| Negative Report | Quarterly |
| Internal Audit Report | March 30 |
| External Audit Report | June 30 |
| Compliance Officer's Report | As triggered in accordance with each applicable sectoral regulation |
| Suspicious Transaction Report | In accordance with the applicable sectoral regulation |

Likewise, the Circular recalls the administrative procedures that must be carried out before SEPRELAD through the SIRO, and that are subject to the payment of tariffs. Among them:

| Procedure in SIRO environment | Resolution |
|--|--|
| Registration of an obligated entity in the registry of non-naturally supervised obligated entities before SEPRELAD | Resolution No. 07/2018 – Collection of Fees Resolution No. 235/2020 – Extension of Resolution No. 07/2018 |
| User of SIRO | Resolution No. 48/2025 – Annual fee for obligated entities, by the ROS_WEB application, for the fiscal year 2025 |
| Registration in the Registry of Specialized AML/CFT/CPF Auditors | Resolution No. 29/2023 – Five minimum wages established for various activities not specified in the Republic of Paraguay |

Finally, the Circular clarifies that external management or advisory services are authorized for the purpose of processing compliance with the obligations applicable to obligated entities, specifically in matters related to AML/CFT/CPF prevention and control measures. Such assistance may include the preparation and updating of prevention manuals, codes of ethics, self-assessments and risk matrices, internal and external audit reports, verification mechanisms and watchlist screening and monitoring, as well as the preparation and submission of the reports required by SEPRELAD.

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