

## REFERENCE LIBRARY · IMPLEMENTATION HANDBOOK

# Travel Rule Implementation Handbook

*Operational guide to FATF Recommendation 16 for virtual-asset transfers*

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## 1. Executive Summary

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A practical handbook for VASPs, banks, and supervisors implementing the Travel Rule across protocols, jurisdictions, and counterparty types. Covers data fields, thresholds, sunrise-period strategy, and supervisory reporting.

## 2. Scope & Applicability

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- Centralised and decentralised VASPs
- Custodial wallet providers and exchanges
- Financial institutions with VA exposure

## 3. Regulatory Framework

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- FATF R.16 and INR.16
- EU Regulation 2023/1113 (Transfer of Funds Regulation, TFR)
- FinCEN 31 CFR §1010.410(f) Funds Travel Rule
- MAS PSN02, FCA MLR 2017, VARA Rulebook

## 4. Controls & Implementation

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- Required originator and beneficiary data fields
- Counterparty due diligence and risk scoring
- Protocol selection: IVMS-101, TRP, OpenVASP, Sygna, Notabene, Veriscope
- Sunrise-period handling and non-compliant counterparties
- Self-hosted wallet treatment by jurisdiction

## 5. Supervision & Enforcement

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- Supervisory reporting templates
- Sample examination questions
- Common enforcement themes (data quality, screening, lookback)

## 6. References & Primary Sources

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- FATF, R.16 and INR.16
- EU TFR (Regulation 2023/1113)
- FinCEN Funds Travel Rule (31 CFR §1010.410(f))

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research@dai.example · dai.example/contact