



## **EBA GUIDELINES ON INFORMATION REQUIREMENTS IN RELATION TO CERTAIN CRYPTO-ASSETS TRANSFERS**

**Reference texts: Regulation (EU) 2023/1113, Article L. 561-10-4 of the Monetary and Financial Code**

This Position incorporates the guidelines of the European Banking Authority (“EBA”) on information requirements in relation to transfers of funds and certain crypto-assets transfers under Regulation (EU) 2023/1113 of the European Parliament and of the Council of 31 May 2023 on information accompanying transfers of funds and certain crypto-assets (“Travel Rule Guidelines”, and hereinafter the “Guidelines”).

These Guidelines will apply from 30 December 2024. They are aimed at:

- payment service providers and intermediary payment service providers<sup>1</sup>;
- crypto-asset service providers and intermediary crypto-asset service providers<sup>2</sup>; and
- the competent authorities responsible for supervising the above-mentioned market participants with regard to compliance with their obligations under Regulation (EU) 2023/1113.

The AMF applies these Guidelines in its supervision of the crypto-asset service providers under its jurisdiction, pursuant to Article L. 561-36, I, 2° of the Monetary and Financial Code<sup>3</sup>, namely:

- the financial investment advisors, central depositories and collective investment management companies referred to in Article L. 543-1 of the Monetary and Financial Code authorised by the AMF to provide crypto-asset services in accordance with Article 59 of Regulation (EU) 2023/1114 of the European Parliament and of the Council of 31 May 2023, including the branches of European UCITS and AIF management companies<sup>4</sup> that provide these services in France under the freedom of establishment; and
- crypto-asset service providers authorised solely to provide the services of portfolio management on crypto-assets or advice on crypto-assets<sup>5</sup>, including crypto-asset service providers authorised solely to provide the services of portfolio management on crypto-assets or advice on crypto-assets and having their registered office in another Member State of the European Union or member of the European Economic Area, insofar as they carry on their business in France using the services of one or more persons or entities for the purpose of providing said services.

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<sup>1</sup> As defined in Article 3, points 5 and 6 of Regulation (EU) 2023/1113. These market participants do not fall under the AMF’s jurisdiction.

<sup>2</sup> As defined in Article 3, points 15 and 16 of Regulation (EU) 2023/1113. Based on the position expressed by ESMA in its [Q&A](#) (ESMA\_QA\_2295), the notion of crypto-asset service providers within the meaning of Regulation (EU) 2023/1114 of the European Parliament and of the Council of 31 May 2023 does not include providers authorised to provide crypto-asset services in accordance with their national law and covered by the transitional period established by the said Regulation. However, in the absence of a provision providing for such a transitional period in Regulation (EU) 2023/1113 of the European Parliament and of the Council of 31 May 2023 on information accompanying transfers of funds and certain crypto-assets, such providers cannot be exempted from their obligations under that Regulation or, consequently, under the Guidelines.

<sup>3</sup> In the version in force from 30 December 2024.

<sup>4</sup> Mentioned in Articles L. 532-20-1 and L. 532-21-3 of the Monetary and Financial Code, having their registered office in another Member State of the European Union or a member of the European Economic Area.

<sup>5</sup> Mentioned in Article 3.1, point 16, i) and h) of Regulation (EU) 2023/1114 of the European Parliament and of the Council of 31 May 2023 on markets in crypto-assets.

With regard to crypto-asset service providers, the purpose of the Guidelines is to specify certain measures required by Regulation (EU) 2023/1113 and in particular to:

- Define the factors that crypto-asset service providers (including intermediary crypto-asset service providers) should take into account when establishing procedures to detect and manage transfers of crypto-assets that do not contain the required information about the originator and/or beneficiary of the crypto-assets, and to ensure the effectiveness of such procedures;
- Clarify what crypto-asset service providers (including intermediary crypto-asset service providers) should do to manage the risk of money laundering or terrorist financing when the required information on the originator or beneficiary of crypto-assets is missing or incomplete;
- Specify the measures relating to the identification and assessment of money laundering or terrorist financing risks associated with transfers of crypto-assets made to or from a self-hosted address.

The Guidelines are available on the EBA website at the following URLs:

- In French:

<https://www.eba.europa.eu/sites/default/files/2024-09/6de6e9b9-0ed9-49cd-985d-c0834b5b4356/Travel%20Rule%20Guidelines%20Final%20Report%20%28EBA.GL%202024.11%29%20FR%20COR.pdf>

- In English:

<https://www.eba.europa.eu/sites/default/files/2024-07/6de6e9b9-0ed9-49cd-985d-c0834b5b4356/Travel%20Rule%20Guidelines.pdf>