



Legislative framework for freezing assets and for
the confiscation in e-currency



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Police

Tax

Social
Protect

CRIMINAL ASSETS BUREAU

The background image shows several stacks of banknotes on a dark wooden surface. There are stacks of 500 Euro (purple), 100 Euro (green), 50 Euro (orange), 20 Euro (blue), 10 Euro (red), and 5 Euro (yellow). There are also stacks of Scottish Pound banknotes, including 20 and 50 notes. A large, semi-transparent blue circle is overlaid on the right side of the image, containing the text 'What is currency?'.

What is
currency?



Two types of e-currency



The diagram consists of two large, concentric circles. The left circle is light blue with a darker blue border, and the right circle is dark blue with a light blue border. They are set against a background of vertical stripes in shades of blue and green. The text 'Electronic money' is centered within the left circle, and 'Virtual currencies' is centered within the right circle.

Electronic
money

Virtual
currencies



EUROPEAN
CENTRAL
BANK

Definition?

Electronic money (e-money) is broadly defined as an electronic store of monetary value on a technical device that may be widely used for making payments to entities other than the e-money issuer. The device acts as a prepaid bearer instrument which does not necessarily involve bank accounts in transactions.

E-money products can be hardware-based or software-based, depending on the technology used to store the monetary value.



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BANK

Hardware-based products

In the case of hardware-based products, the purchasing power resides in a personal physical device, such as a chip card, with hardware-based security features. Monetary values are typically transferred by means of device readers that do not need real-time network connectivity to a remote server.

Software-based products

Software-based products employ specialised software that functions on common personal devices such as personal computers or tablets. To enable the transfer of monetary values, the personal device typically needs to establish an online connection with a remote server that controls the use of the purchasing power. Schemes mixing both hardware and software-based features also exist.





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Virtual Currency

A virtual currency has been defined in 2012 by the European Central Bank as “a type of unregulated, digital money, which is issued and usually controlled by its developers, and used and accepted among the members of a specific virtual community”







Examples

- Bitcoin
 - Ether
 - Litecoin
- +1,000s more

Digital
currencies

Virtual
currencies

A clear distinction?

Accounts				+ New Account	Transfer Bitcoin
Label	Balance	Last Activity	Actions		
 BTC Wallet	0.09825665 BTC \approx 235.29 EUR	7 days ago	PRIMARY	Rename	Get bitcoin address
 Coffeeshop	0.0013426 BTC \approx 3.22 EUR	over 1 year ago		Rename	Delete Set as primary Get bitcoin address
 ETH Wallet	7.09223865 ETH \approx 2,310.15 EUR	about 1 month ago	PRIMARY	Rename	Get ethereum address
 LTC Wallet	9.81057412 LTC \approx 403.94 EUR	about 1 month ago	PRIMARY	Rename	Get litecoin address
 Receivership	0.0000 BTC \approx 0.00 EUR	about 1 year ago		Rename	Delete Set as primary Get bitcoin address
 EUR Wallet	0.55 EUR	about 1 month ago		Rename	Get euro address

USA



Estonia





Accounts

Total balance: €15.00



Bitcoin account

3NJC89U2yZXgwdp2jnffVceQVv3cJFLF6v

0.0056 BTC



Euro account

3GhWjAro2ovPiFRiwpivAVw27RadwoDYsi

€0.00



British Pound account

39gWRU4y4U1QrLjvPGhbzuzJfaZ6p7HiQ1

£0.00



US Dollar account

38WwnepsTM3F28bWJaaSZj1efAVtYbJh7u

\$0.00

Cards

[Load a card](#)

Plastic EUR Card

Used €0.00 of €2525.00

€1.87

0.00093500000000000001 BTC

[Order a card](#)



Order a Cryptopay card

Card type

Personal info

Shipping address

Checkout

Plastic card



Card price	£15.00
Standard worldwide delivery	Free
Express worldwide delivery	£50.00
Monthly service fee	£1.00

Virtual card



Card price	£2.50
Monthly service fee	£1.00
Loading fee	1%

[Show full info and limits](#)



Transfer money

Account transfer

Card load

Card transfer

Card unload

Transfer from:



Bitcoin account

0.0056 BTC ▼

Transfer to:



Plastic EUR Card * 2122

€1.87 ▼

Daily load limit:

[Why is there a limit?](#)

Used €0.00 of €2525.00

Lifetime load limit:

Used €8.17 of €2525.00

Loads per day:

Loaded 0 of 2 items

Amount :

Total:



UK Company Report

← Back

PDF

E-Mail Report

Print

Save to Cloud



Company Search

Irish & UK Search

Irish Company Search

UK & NI Search

Business Name Search



Person Search

Director Search

Credit Check Individuals

PEP Search Plus **NEW**

Additional Services

Industry Search

Mortgage Search

Liquidator / Receiver



CRYPTOPAY LTD

Vitals

Judgments

Directors

Persons of Significant Control

Mortgages & Charges

Documents

+ Vitals

Overview



Credit Report

✓ Company Active

✓ Accounts not Overdue

✓ Return not Overdue



Company Vitals

Company Name:	CRYPTOPAY LTD
Company Number:	08730592
Company Category:	Private Limited Company
Status:	Active
Date of Incorporation:	14/10/2013

Financial Vitals

Account Ref. date:	31/10
Next Due Date:	31/07/2017
Overdue:	NO
Last Made Up	31/10/2015



Global, Digital Payments Solutions

WaveCrest's nimble payments platform allows businesses of all sizes to modernize, streamline and accelerate payments around town or around the world.



SOLUTIONS



CLIENTS



PLATFORM

Gibraltar



My accounts

Updated at 14:29

Exchange currencies

Total balance EUR ~35.56



[Bitcoin account](#)

Wirex ***McmqiT

฿ 0.014990



[EUR virtual card](#)

Visa ***5868

€ 0.00

Order cards



[USD plastic card](#)

To use for offline payments and ATMs



[EUR plastic card](#)

To use for offline payments and ATMs



[GBP plastic card](#)

To use for offline payments and ATMs

Recent events

There are no notifications in your account yet

In the future, your notification history will be displayed here.



New | ▾



Reply | ▾



Delete



Archive



Junk | ▾

Sweep



Move to ▾



Undo

Search results

In folders

✓ All folders

Inbox

From



Wirex Team
noreply@wirexapp.com



E-Coin Team
noreply@e-coin.io



Wirex
support@wirexapp.com

Date

☒ All

☐ This week

☐ Last week

☐ This month

☐ Select range

From

Wed 21/06/2017



To

Wed 21/06/2017



Important Note About Card Limits

Hi Dublin,

Due to a change in European Union Regulation [648/2012](#), known as the 4th Money Laundering Directive, **your unverified Wirex account will have the following limits as of 26th June:**

- Total card balance for all of your cards combined can not exceed 250 (GBP, EUR, or USD) at any time
- Cards can not be used to withdraw or pay more than 100 at any one time

To avoid these limits, please **verify your account before the cut-off date of June 26th**. Verification can take 7-10 days. Please see the [verification guidelines here](#).

Unverified accounts with total card balance over 250 £ / € / \$ will have

How and why to verify Wirex account?

This article will explain (1) how to verify your Wirex account, (2) how to have higher limits for funds load and withdrawal, (3) why you are recommended to verify your Wirex account and (4) the documents you need to complete the verification process with Wirex.

Verification is a confirmation of your Personal Information and Residence Address. You need to verify your account if you wish to have [higher limits](#) for funds load and spent and add funds to your cards via Bank Transfer and Online Payments.

NOTE: In some cases, you are obliged to verify your Wirex account as per our card issuing bank demand.

Documents

You need to upload **two different documents** as Proof of Identity (POI) and Proof of Residence/Address (POA). Both identity and address proofs should correspond with Personal Information and Residence Address assigned to your card at the time of its issue.

The bank accepts the following documents in .JPG, .JPEG, .PNG, .PDF formats:

Proof of Identity (POI) should be a valid government-issued document. It **should** contain your full name, date of birth (DOB), your photo and expiration or validity date.

High-quality images of the following unexpired documents are acceptable (choose one from the list below):

- international passport (double page);
- national ID card (both sides);
- driver's license (both sides);
- any other government issued photo identity cards.


Proof of residency (POA) issued no more than 3 months prior. It **should** contain your full name, residence address, and issuance date.

Scanned images or PDF e-Statements of the following paper documents are acceptable (choose one from the list below):

Related articles

- [Wirex card limits](#)
- [How long does Wirex card delivery take?](#)
- [Wirex verified card limits](#)
- [Bank Transfer fees](#)
- [What is MasterCard Secure Code?](#)

Bank Card catalog : Bank Card : Debit Card > mBank

Country:  Poland
 Provider: BRE Bank SA/MultiBank/mBank
 Catalog codes: **Colnect codes** PL-VI-0215
 Variants: [Click to see variants](#)
 Issuer: VISA
 Type: Debit Card
 Description: euro currency card
 Buy Now: [Find similar items on eBay](#)

☐ Collection

☐ Swap

☐ Wish

[Improve our catalog](#)



Enterprise File Sharing

Collaborate in Real Time Inside & Outside of Your Company
egnyte.com/Business-File-Sharing



Bitcoin Forum

June 21, 2017, 02:44:47 PM

Welcome, **Guest**. Please [login](#) or [register](#). Forever

Login with username, password and session length

News: Latest stable version of Bitcoin Core: [0.14.2](#) [Torrent].

Search

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« previous topic next topic »

Pages: [1]

[print](#)

Author Topic: SELLING ANONYMOUS PREPAID VISA CARDS (Read 4730 times)

Reventon

Newbie



Activity: 4

**SELLING ANONYMOUS PREPAID VISA CARDS**

February 11, 2014, 10:10:31 PM

#1

<http://i61.tinypic.com/axky68.jpg>

Hello everyone, I am selling Anonymous Prepaid Visa Cards issued by BANK ZACHODNI WBK S.A. or mBANK S.A.

Anonymity Card is completely anonymous. No personal verification is required. The prepaid card has its own IBAN bank account so you can simply load it by PayPal or money bank transfer.**Wide use** You can use it for Internet transactions, payments in real shops or withdraw cash from any ATM worldwide. Just like any other VISA credit or debit card.**Bitcoin** Exchanging bitcoins to your national currency and withdrawing it anonymously from ATM will be easy with Visa Card. Manual will explain it in details.**Easy access** You can check your card account balance and history online, by SMS or calling telephone Helpline.**No fees for currency exchange** Card is in your local currency (EURO, USD, GBP) so you are not charged for currency exchange.**LIMITS**

Card in EURO

Limit of single no-cash transaction 1000 EUR

Limit of single cash transaction and daily ATM withdrawal 150 EUR

Limit of funds stored on card account annually 2500 EUR

Maximum amount stored on card account in one moment 2500 EUR

Card in USD

Limit of single no-cash transaction 1300 USD

Limit of single cash transaction and daily ATM withdrawal 200 USD

DKO - PRC mBank
mBank S.A.
Skar. poczt. 729
00-950 Warszawa



REVENTON

11.02.2014

OPLATA POBRANA - F
TAXE PERÇUE - POŁOŹNE
umowa Nr. ID 248448 / W
z Poczta Polska S.A. z dnia 18.11.2013r.



18-12-2013

KARTA PREPAID
UL SENATORSKA 18

00950 WARSZAWA

00006165

Aby aktywować kartę, należy zasilić

Author Topic: Debit Cards and IBAN (Read 8201 times)

This is a self-moderated topic. If you do not want to be moderated by the person who started this topic, create a new topic.

TrueCryptoinere

Full Member



Activity: 165



Debit Cards and IBAN
October 16, 2016, 07:13:35 AM

#1

I am selling all these Debit cards with an IBAN, Each card comes with 1 of the following currencies:

Currencies:

USD

EURO

GBP

Price: \$50

Shipping: \$10

Shipping period 2 weeks maximum

Daily Withdrawal Limit: \$2500

Daily Loading Limit: \$2500

Withdrawal Fee: \$3

Single Atm Withdrawal Limit: \$500

Maximum Daily withdrawals: 10

Escrow is accepted.

Code:

Available Ibans and Countries:	
Country	IBAN formatting example
Germany	DE44 5001 0517 5407 3249 31
Greece	GR16 0110 1250 0000 0001 2300 695
United Kingdom	GB29 NWBK 6016 1331 9268 19
Saudi Arabia	SA03 8000 0000 6080 1016 7519
Switzerland	CH93 0076 2011 6238 5295 7
Turkey	TR33 0006 1005 1978 6457 8413 26

wmarbitr

Помогаю в разблокировке и выводе средств с кошельков: WebMoney, Яндекс.Денег, PerfectMoney, OkPay, Skrill, Neteller, Moneta.ru и любых других!

I use: LINE, nimbuzz, Telegram, jabber, Skype, ICQ

Information on wmarbitr

Trade volume 100-250 BTC

Number of confirmed trades **3000+**
...with **2356** different partners

Feedback score **100 %**

First purchase 3 months, 2 weeks ago

Account created 3 months, 2 weeks ago

Last seen 26 minutes ago

Language English

Email **Verified** 3 months, 2 weeks ago

Phone number **Verified** 3 months, 2 weeks ago

Trust Trusted by **100+** people

Blocks Blocked by **1** person

★ Trust wmarbitr

Please [log in](#) or [sign up](#) to give your trust to wmarbitr.

Signing up is free and takes only 30 seconds.

Seller escrow release times











Median: 1 min

Average: 9 min

[Report this user](#)

Buy bitcoins online from wmarbitr

Seller	Payment method	Price / BTC	Limits
wmarbitr (3000+; 100%)	Transfers with specific bank: 3000+ RUB/MON. CREDIT AT THE END OF THE MONTH BUY 553 PROBEDOKA	191677.11	5000 - 10702 RUB


Buyer	Payment method	Price / BTC	Limits	
wmarbitr (3000+; 100%) 	Payeer 	2377.47 EUR	1 - 1000000 EUR	Sell
wmarbitr (3000+; 100%) 	Payeer 	2644.00 USD	1 - 1000000 USD	Sell
wmarbitr (3000+; 100%) 	Other online payment: ♦ PayPal [USD] • PayPal [dollars] ♦ 	2640.20 USD	1 - 1000000 USD	Sell
wmarbitr (3000+; 100%) 	National bank transfer: Russian Federation 	2617.56 USD	1 - 1000000 USD	Sell
wmarbitr (3000+; 100%) 	WebMoney 	2617.56 USD	1 - 63 USD	Sell

» [Show all user's ads to sell bitcoins online](#)


Feedback

Feedback left by users with noticeable trade volume.

April 7, 2017, 2:48 a.m.

 ++++++

May 6, 2017, 6:21 p.m.

 Быстро и без проблем! <https://localbitcoins.com/accounts/profile/fontrope/>

March 10, 2017, 11:09 a.m.



April 7, 2017, 12:29 p.m.



June 17, 2017, 10:49 a.m.





5 AML Directive

Digital
currencies

Virtual
currencies

A clear distinction?



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