Legislative framework for freezing assets and for the confiscation in e-currency
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What is currency?
Two types of e-currency

Electronic money

Virtual currencies
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.
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.
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?
<table>
<thead>
<tr>
<th>Label</th>
<th>Balance</th>
<th>Last Activity</th>
<th>Actions</th>
</tr>
</thead>
<tbody>
<tr>
<td>BTC Wallet</td>
<td>0.09825665 BTC = 233.29 EUR</td>
<td>7 days ago</td>
<td>Get bitcoin address</td>
</tr>
<tr>
<td>Coffeeshop</td>
<td>0.0013426 BTC = 3.22 EUR</td>
<td>over 1 year ago</td>
<td>Set as primary, Get bitcoin address</td>
</tr>
<tr>
<td>ETH Wallet</td>
<td>7.09223665 ETH = 2,310.15 EUR</td>
<td>about 1 month ago</td>
<td>Get ethereum address</td>
</tr>
<tr>
<td>LTC Wallet</td>
<td>9.81057412 LTC = 403.94 EUR</td>
<td>about 1 month ago</td>
<td>Get litecoin address</td>
</tr>
<tr>
<td>Receivership</td>
<td>0.0000 BTC = 0.00 EUR</td>
<td>about 1 year ago</td>
<td>Set as primary, Get bitcoin address</td>
</tr>
<tr>
<td>EUR Wallet</td>
<td>0.55 EUR</td>
<td>about 1 month ago</td>
<td>Get euro address</td>
</tr>
</tbody>
</table>
USA
Estonia
### Accounts

<table>
<thead>
<tr>
<th>Account Type</th>
<th>Address</th>
<th>Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bitcoin account</td>
<td>3NJCB9U2zyXgwdp2jnfVceQVv3cJFLF6v</td>
<td>0.0056 BTC</td>
</tr>
<tr>
<td>Euro account</td>
<td>3GhWjAc2ovPiFwiVAVw27RadwoDYsI</td>
<td>€0.00</td>
</tr>
<tr>
<td>British Pound account</td>
<td>39gWRU4y4U1QrLyPHbuzuJfz6p7HiQ1</td>
<td>£0.00</td>
</tr>
<tr>
<td>US Dollar account</td>
<td>38Wwme8pTM3F28bWJeaSZjtFAV1YbJh7u</td>
<td>$0.00</td>
</tr>
</tbody>
</table>

### Cards

<table>
<thead>
<tr>
<th>Card Type</th>
<th>Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plastic EUR Card</td>
<td>€1.87</td>
</tr>
</tbody>
</table>

Used €0.00 of €2525.00

Order a card
Order a Cryptopay card

Plastic card

- Card type: Prepaid
- Card price: £15.00
- Standard worldwide delivery: Free
- Express worldwide delivery: £50.00

Virtual card

- Card type: Virtual
- Card price: £2.50
- Monthly service fee: £1.00
- Loading fee: 1%

Shipping address

Checkout
Transfer money

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:
- Total:
- Loaded 0 or 2 items
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.
Gibraltar
There are no notifications in your account yet.

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

Verification guidelines here: [Wirex Verification Guidelines](https://www.wirex.com/verify-account)
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):

- bank statements;
- utility bills;
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
Type: VISA
Description: Debit Card
Buy Now:
- Collection
- Swap
- Wish

Find similar items on eBay

Enterprise File Sharing
Collaborate in Real Time Inside & Outside of Your Company
egnyte.com/Business-File-Sharing
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 expalining 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
REVENTON
11.02.2014

mBank

16-12-2013
KARTA PREPAID
UL SENATORSKA 18
00950 WARSZAWA

Aby aktywować kartę, należy zasiścić
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.

### Available Banks and Countries:

<table>
<thead>
<tr>
<th>Country</th>
<th>IBAN formatting example</th>
</tr>
</thead>
<tbody>
<tr>
<td>Germany</td>
<td>DE44 6001 0017 5497 3249 31</td>
</tr>
<tr>
<td>Greece</td>
<td>GR16 0110 1200 0000 0001 2300 695</td>
</tr>
<tr>
<td>United Kingdom</td>
<td>GB29 NHBK 4016 1331 9268 19</td>
</tr>
<tr>
<td>Saudi Arabia</td>
<td>SA03 8000 0000 6080 1016 7519</td>
</tr>
<tr>
<td>Switzerland</td>
<td>CH36 0076 2011 6238 5285 7</td>
</tr>
<tr>
<td>Turkey</td>
<td>TR33 0006 1006 1978 6487 8413 26</td>
</tr>
</tbody>
</table>
wmarbitr

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

Information on wmarbitr

Trade volume 100-250 BTC
Number of confirmed trades 3000+
Feedback score 100%
First purchase 3 months, 2 weeks ago
Account created 3 months, 2 weeks ago
Last seen 25 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

Buy bitcoins online from wmarbitr

<table>
<thead>
<tr>
<th>Seller</th>
<th>Payment method</th>
<th>Price / BTC</th>
<th>Limits</th>
</tr>
</thead>
<tbody>
<tr>
<td>wmarbitr (3000+ 100%)</td>
<td>Transfer with specific bank</td>
<td>191677.11</td>
<td>5000 46700 RUB</td>
</tr>
<tr>
<td>Buyer</td>
<td>Payment method</td>
<td>Price / BTC</td>
<td>Limits</td>
</tr>
<tr>
<td>---------------</td>
<td>---------------------------------------------</td>
<td>-------------</td>
<td>----------------------</td>
</tr>
<tr>
<td>wmarbltr (3000+; 100%)</td>
<td>Payeer</td>
<td>2377.47 EUR</td>
<td>1 - 1000000 EUR</td>
</tr>
<tr>
<td>wmarbltr (3000+; 100%)</td>
<td>Payeer</td>
<td>2644.00 USD</td>
<td>1 - 1000000 USD</td>
</tr>
<tr>
<td>wmarbltr (3000+; 100%)</td>
<td>Other online payment: PayPal [USD] • PayPal [dollars] •</td>
<td>2640.20 USD</td>
<td>1 - 1000000 USD</td>
</tr>
<tr>
<td>wmarbltr (3000+; 100%)</td>
<td>National bank transfer: Russian Federation</td>
<td>2617.56 USD</td>
<td>1 - 1000000 USD</td>
</tr>
<tr>
<td>wmarbltr (3000+; 100%)</td>
<td>WebMoney</td>
<td>2617.56 USD</td>
<td>1 - 63 USD</td>
</tr>
</tbody>
</table>

Feedback
Feedback left by users with noticeable trade volume.

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

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

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

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

June 17, 2017, 10:49 a.m.
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AML Directive
Digital currencies

Virtual currencies

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