

**What is Financial Intelligence Unit (FIU)?**

❖ FIU is an organization established under the Anti-Money Laundering Law of 2014, Section 9. FIU analyzes the information it receives and provides information to law enforcement agencies that may identify suspicious AML/CFT and predicate offenses.

**FIU Findings related to fake National Registration Cards**

❖ The following information has been analyzed and obtained during the year 2024.

No	Category	Quantity	Counts
1	Total number of received reports	1133	Letter
2	Total number of reports received related to counterfeit National Registration Cards	102	Letter
3	Detailed analysis of reports related to counterfeit National Registration Cards	96	Letter
4	Verification reports, analyzed in detail and disseminated by business sector	12	Unit

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“The use of fake NRC cards can pose a threat to national security”

**Findings obtained from the verification of the NRC**

- ❖ Bank accounts and E-wallet that are opened using fake National Registration Card (NRC)
- ❖ Paying a fee to another person to borrow an NRC card and open bank accounts
- ❖ NRC card numbers issued to deceased persons
- ❖ Using lost NRC cards for criminal activities

**What is fake National Registration Card (NRC)?**

“It is a forged document created with the intent to commit illegal activity.”

**For what purpose do criminals make fake NRC cards?**

- ❖ To commit crime (especially online fraud)
- ❖ Hiding personal information to avoid legal action
- ❖ Making profits by selling fake NRC cards
- ❖ To fraudulently use in the process of making passport
- ❖ To enable illegal immigrants to conceal themselves and live in the country as citizens

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“Using fake NRC cards are involved in criminal activity.”

**How do criminals use fake NRC cards?**

- ❖ Opening Bank Accounts, E – Wallets (eg. K pay, Wave pay, etc) and transferring funds obtained from committing crimes
- ❖ Hiding personal information when registering a telephone sim card
- ❖ Purchasing Crypto Currency using bank accounts which are opened using fake NRC cards

**Methods by which NRC and Personal Information can be leaked**

- ❖ Sharing NRC card photos on social media
- ❖ Entering NRC and Personal Data on fraudulent apps and websites
- ❖ Providing NRC and Personal Data in response to requests from fraudulent banks and financial service providers
- ❖ Having NRC and Personal Data stolen through Phishing Websites while using Public Wi-Fi
- ❖ Providing NRC copy while applying jobs at fraudulent job agencies
- ❖ Data stolen due to loss of NRC Card

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“Sharing your NRC Card is like putting yourself in danger.”

- ❖ Providing NRC copy while applying jobs at fraudulent job agencies
- ❖ Data stolen due to loss of NRC Card

#### Ways to prevent misuse of NRC Card

- ❖ Do not give your NRC card to anyone else except for official business purposes
- ❖ Do not copy your NRC card unnecessarily and give it to unauthorized persons
- ❖ Do not share your NRC card and Personal Data on social media

#### How should Banks and Financial Institutions conduct CDD in relation to fake NRC cards?

- ❖ Whether there are any corrections or deletions on the NRC card
- ❖ Whether the NRC card appears bright or faded in color depending on the period of issuance
- ❖ Whether the photo on the NRC card matches the customer
- ❖ Whether the Division/State code numbers and the township representative abbreviations are correct (e.g. 1/MaKaNa(N) or 12/MaKaNa(N))

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**“Protecting your personal data is your own responsibility”**

- ❖ Whether the customer actually resides at their current address and whether the address stated on the NRC card is accurate (e.g. Although a town has 12 wards, it is stated as Ward 13)
- ❖ Regarding age, whether the date of birth (DOB) on the NRC card matches the customer’s actual age and if the stated age is plausible
- ❖ Whether the visible birth mark stated on the NRC card actually exist on the person
- ❖ If NRC card is suspected to be a fake, verify whether a recommendation letter has been obtained from the relevant Township Immigration and National Registration Department office or obtain confirmation whether it has been issued

#### What laws can be applied in taking action regarding fake NRC cards?

- ❖ According to Section 21 of the 1982 Myanmar Citizenship Law, any person who forges an NRC card or assists or encourages such forgery may be subject to imprisonment for up to 15 years and a fine
- ❖ According to Sections 420, 468, and 471 of the Penal code, anyone who fraudulently forges or uses forged documents may be subject to imprisonment for up to 7 years

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**“Fake NRC cards can lead you into legal troubles – be cautious”**

(Myanmar Financial Intelligence Unit)



#### Risk of National Identity Fraud and Online Scams

##### Instructions to follow

- If you find another person’s National Registration Card, you are required to submit it immediately to the relevant Township Immigration and National Registration Department Office.
- If your own National Registration Card is lost, report the loss to the nearest police station without delay. You must then personally apply for a replacement at the relevant Township Immigration and National Registration Department Office.

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**“Take pride in your citizenship with an authentic National Registration Card”**