



# AML INSIGHTS

October 2025

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## Embracing Digital Gold and Cashless Transactions

The jewellery industry is rapidly evolving, and digital gold along with cashless transactions is changing the way customers buy and invest in precious metals. With these modern methods, customers can purchase gold anytime, in small or large quantities, directly through apps or jewellers' platforms, making transactions faster, more convenient, and transparent.

For jewellers, embracing digital gold and cashless payments not only enhances customer experience but also simplifies accounting, reduces handling risks, and ensures compliance with banking and regulatory requirements. Every transaction is traceable, helping maintain accurate records and enabling smooth operations across domestic and export markets.

Moreover, adopting these modern methods builds trust and confidence among customers. Cashless and digital transactions provide transparency and security, showing that the Jeweller operates professionally and responsibly. By integrating digital gold and cashless payments, jewellers can strengthen customer loyalty while staying ahead in a competitive market.

## Highlights for the month of September 2025 gone by:

- SEC calls for lifting bank secrecy law to attract investors (<https://mb.com.ph/2025/09/24/sec-calls-for-lifting-bank-secrecy-law-to-attract-investors>)
- FATF issues new guidance on AML national risk assessments
- FATF global-financial-watchdog-targets-shell-firms-as-money-laund ering-getaway-cars

**Note - For any queries related to PMLA, please contact the Compliance team-will be happy to help**

