

CMF issues regulation updating reporting requirements derived from the Fraud Act

- Pursuant to Law No. 20,009 and covering cases of users affected by loss, theft, robbery, and fraud.

July 1, 2025 – The Financial Market Commission (CMF) issued today the regulation that updates reporting requirements for obligations set forth in Law No. 20,009, also known as the Fraud Act. It amends General Rule No. 487 to bring Regulatory File E24 in line with new elements introduced by Law No. 21,673 regarding the processing of fraud claims. It also updates information submission timeframes for entities to report data on cases covered by Law No. 20,009 that involve users affected by loss, theft, robbery, and fraud.

This new regulation introduces several updates for processing fraud claims and notifications, as well as judicial actions that issuers may take before Local Police Courts. It also changes the submission timeframe of File E24 from six to three months. While the regulatory proposal stated monthly submissions of File E24, an analysis of both feedback received during the public consultation process regarding administrative costs for entities and the Commission's need to have updated information amended its final version to set forth a quarterly timeframe. Data for 2025 must still be submitted biannually.

The regulation also lays out guidelines for entities to publish aggregated data on objected wire transfers and card payments on their websites. As a result, it repeals Letters to Management No. 92027189 of December 7, 2020, and No. 92400106 of January 5, 2024.

By updating information requirements – mainly through File E24 – the CMF aims to cover a wide variety of potential cases derived from legal amendments, thus enabling a better understanding of the casuistry of processes stated in Law No. 20,009.

Interested parties can check the [Rules and Regulations section](#) of the CMF website for more details.

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