Newsletter

June 2026 年 6 月
- CSA
- AML for CSA
- CPAnywhere

P & L Associates

通訊·聯繫

Inside this Issue 本期內容：

CSA: the Company Secretarial Software
公司秘書專業軟件

Support Hotline Q&A Case Sharing:
支援熱線答問個案分享：

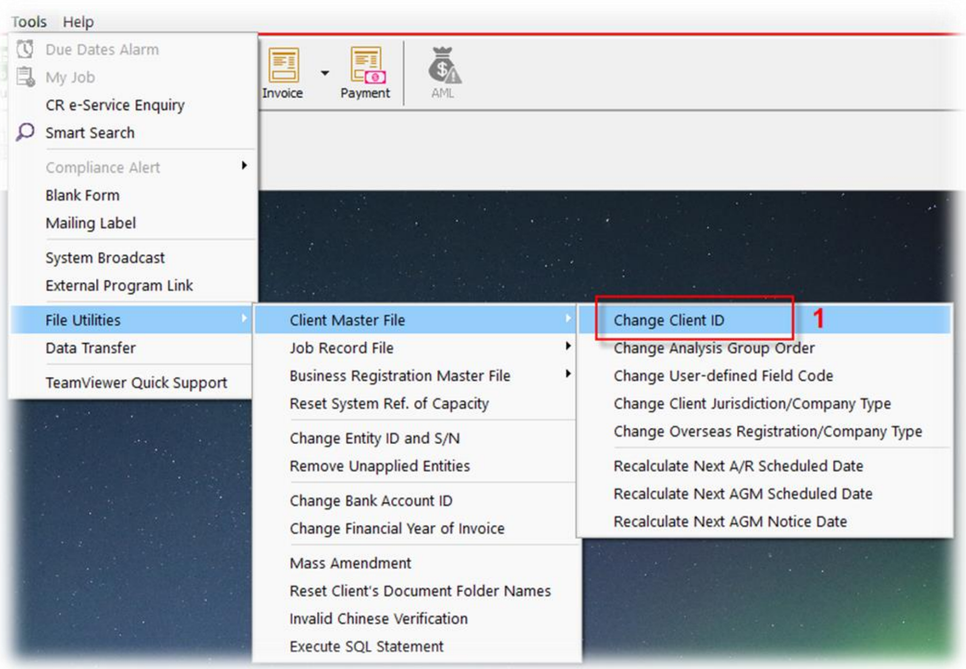
(a) Changing the Client ID
更改客戶代號

Client ID serves as the unique identifier for each Client within CSA. While it is generally uncommon to modify a Client ID, CSA provides a utility function that allows changes when necessary. Before changing a Client ID, ensure that the new identifier is unique and does not duplicate any existing Client IDs.

客戶代號是 CSA 中每位客戶的唯一識別碼。 雖然通常不會修改客戶代號，但 CSA 提供了一項工具功能，允許在必要時進行更改。 在更改客戶代號之前，請確保新的代號不會與任何現有的客戶代號重複。

The steps are as follows:
步驟如下：

(1) Navigate to { Tools > File Utilities > Client Master File > Change Client ID }.
前往 { 工具 > 檔案實用工具 > 客戶主資料檔案 > 更改客戶代號 }。



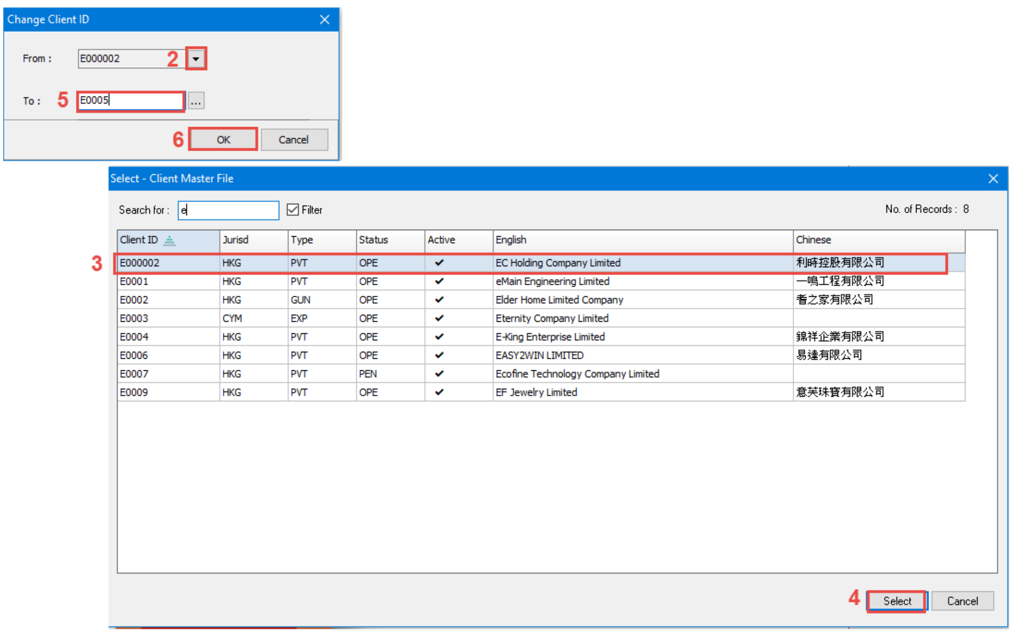
(2) Click the ▾ button beside "From" to pop up the picklist of existing Clients.
點擊「由」旁邊的 ▾ 按鈕以開啟現有客戶的選擇清單。

(3) In the picklist, locate the Client whose ID you want to change.
在選擇清單中找到您想要更改其代號的客戶。

(4) Click the [Select] button.
點擊 [選取] 按鈕。

(5) Enter the new Client ID.
輸入新的客戶代號。

(6) Press [OK].
按 [確定]。



(b) Changing the Entity ID

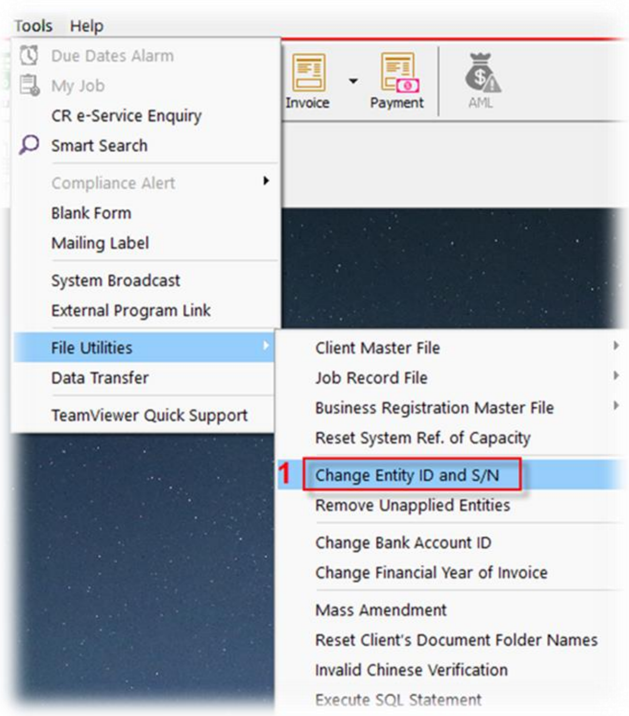
更改實體代號

Entity ID serves as the unique identifier for each Entity within CSA. While it is generally uncommon to modify an Entity ID, CSA provides a utility function that allows changes when necessary. Before changing an Entity ID, ensure that the new identifier is unique and does not duplicate any existing Entity IDs.

實體代號是 CSA 中每位實體的唯一識別碼。 雖然通常不會修改實體代號，但 CSA 提供了一項工具功能，允許在必要時進行更改。 在更改實體代號之前，請確保新的代號不會與任何現有的實體代號重複。

The steps are as follows:
步驟如下：

(1) Navigate to { Tools > File Utilities > Change Entity ID and S/N }.
前往 { 工具 > 檔案實用工具 > 更改實體代號及序號 }。



(2) Select “Change Entity ID (Applies to all related S/N)”.
選擇 “修改實體代號 (應用於全部相關序號)”

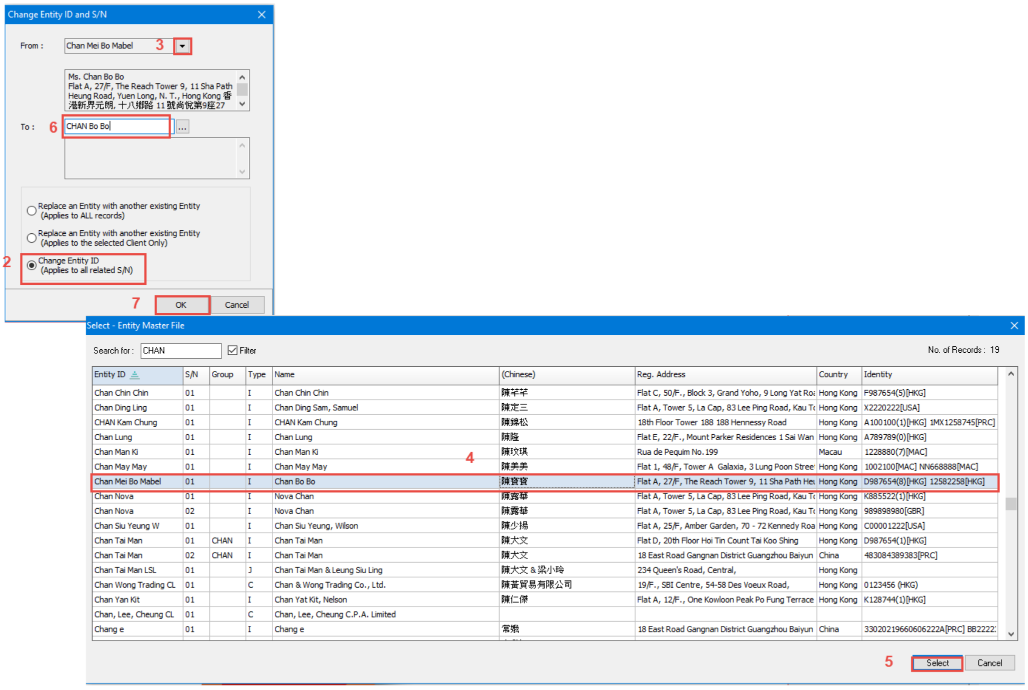
(3) Click the ▾ button beside “From” to pop up the picklist of existing Entities.
點擊「由」旁邊的 ▾ 按鈕以開啟現有實體的選擇清單。

(4) In the picklist, locate the Client whose ID you want to change.
在選擇清單中找到您想要更改其代號的實體。

(5) Click the [Select] button.
點擊 [選取] 按鈕。

(6) Enter the new Entity ID.
輸入新的實體代號。

(7) Press [OK].
按 [確定]。



AML for CSA
(為遵從打擊洗錢及恐怖分子資金籌集的規定)

Luxury Watches as Tools of Money Laundering and Illicit Finance
奢華手錶作為洗錢與非法金融的工具

Luxury timepieces are one of the most effective mediums to move illicit funds around the globe and a tool to integrate those ill-gotten gains into the financial system. Transnational criminal networks, terrorists, narcotraffickers, and corrupt politicians have used watches to launder money as a part of global illicit finance. A million US dollars weighs just over 22 pounds, rendering it cumbersome to transfer and difficult to hide.

奢華時計是全球移轉非法資金最有效的媒介之一，同時也是將不法所得整合進金融體系的工具。跨國犯罪網絡、恐怖分子、毒品販運者以及貪腐政客皆曾利用手錶進行洗錢，作為全球非法金融的一部分。 相較之下，現金一百萬美元重量逾 22 磅，轉移困難且不易隱匿。

Watches as a "Currency"
手錶作為一種 "貨幣"

The use of an expensive Patek Philippe may be worth a million dollars, and it can be worn on the wrist without catching any attention when moving through customs.

一枚昂貴的百達翡麗手錶價值可達百萬美元，佩戴在手腕上即可以低調方式通過海關而不引人注意。

Lebron James wearing a "Tiffany Blue" Patek Philippe Nautilus Ref. 5711, a watch that has sold 100 times its original price at $5,350,000 at auction.
(Image Source: Facebook)

This is true of watches like Rolex, Patek Philippe, Audemars Piguet, and other premium brands. Some with 18 carat good content and precious diamonds or gems may even be worth more. Unlike vehicles, gold, and diamonds, there is no oversight or registration for timepieces, and a million-dollar Patek Philippe can be worn on your wrist, easily breezing through customs.

這對勞力士、百達翡麗、愛彼以及其他高端品牌的手錶同樣適用。 有些含有 18K 黃金與珍稀鑽石或寶石的款式，價值甚至更高。 與汽車、黃金及鑽石不同，時計並無監管或登記制度，一枚價值百萬美元的百達翡麗可以直接佩戴在手腕上，輕鬆通過海關。

The international financial system is heavily regulated and monitored by law enforcement and intelligence services to identify illicit activity. Transactions over $10,000 are automatically flagged, and international border law restricts the amount of cash one can bring in/out of a given country undeclared.

國際金融體系受到嚴格監管，並由執法與情報機構密切監察，以識別非法活動。 任何超過 10,000 美元的交易都會自動被標記，而國際邊境法律則限制未申報現金的進出額度。

By contrast, watches are a perfect medium for exploitation by bad actors. They are innocuous and liquid, and pawn shops, auction houses, and high-end dealers often turn a blind eye to these activities. Every major auction house has been involved in a controversy where profitability triumphed over ethics at some point. This isn’t to say that they’re willing to support money laundering, but rather that it is simply a frequent occurrence.

相較之下，手錶成為不法分子最理想的剝削媒介。 它們既無害又具流動性，而當舖、拍賣行及高端經銷商往往對此類活動視而不見。 幾乎所有大型拍賣行都曾捲入爭議。 雖然這並不意味著業者主動支持非法金融，但某些時候，盈利往往壓倒了倫理考量，而是此類情況確實頻繁發生。

The 3 Stages of Professional Money Laundering
專業洗錢三步曲

Figure 1. Three stages of professional money laundering

(Image Source: FATF's Guidance on Financial Inclusion and Anti-Money Laundering and Terrorist Financing Measures, 2025)

Step 1: Placement
第一步：置入

"Dirty money" enters the financial system.
"黑錢" 進入金融體系。

Step 2: Layering
第二步：分層

Criminals try to distance the money from the crime source.
犯罪分子試圖讓資金與犯罪來源保持距離。

Step 3: Integration
第三步：整合

Money enters the financial system through clean investments.
資金透過合法投資進入金融體系。

Reports on Former Brazilian President Bolsonaro
有關巴西前總統波索納洛的報導

In 2022, Former Brazilian President Bolsonaro found himself in hot water for reportedly selling a gifted Saudi Rolex and a Patek Philippe watch, netting him $68k. Bolsonaro used a third party to transport the watches to the United States and quickly found a buyer in a relatively obscure Pennsylvania mall. If true, Bolsonaro used the same technique as above to transfer the value from Brazil, convert it into dollars, and then (supposedly) repatriate that cash to Brazil. This is an example of Money Laundering by disguising an unreported diplomatic gift and converting that gift into usable currency.

2022 年，巴西前總統波索納洛因出售沙烏地贈送的勞力士與百達翡麗手錶而引發爭議。據悉他是透過第三方將手錶運送至美國，並在賓夕法尼亞州一處偏僻商場迅速完成交易，獲利約 6.8 萬美元。 如果屬實，波索納洛使用了與上述相同的手法，將這筆錢從巴西轉移出去，兌換成美元，然後 (據稱) 將現金匯回巴西。 這是一種洗錢手段，透過偽裝未申報的外交饋贈並將其兌換成可用貨幣來實現。

This is not the first scrutiny of Bolsonaro's gifts from foreign governments. In 2021, a Brazilian government official was reportedly detained at the border with more than $3 million in jewels from Saudi Arabia in a backpack, allegedly gifts for Bolsonaro and his wife.

這並非波索納洛首次接受外國政府饋贈。 據報道，2021 年，一名巴西政府官員在邊境被拘留，其背包中裝有價值超過 300 萬美元的沙烏地阿拉伯珠寶，據稱是送給波索納洛及其妻子的禮物。

We expect to continue to see the use of luxury timepieces in the global illicit finance network, particularly as prices for these luxury goods remain high.

在全球非法金融網路中，預計奢華腕錶的使用將會持續存在，尤其是在這些奢侈品價格居高不下的情況下。

CPAnywhere: Professional Practice Management System
執業管理系統

Competing Successfully with CPAnywhere
讓 CPAnywhere 成為你的競爭優勢

(continued from the last issue)
(接上期)

Preface: Running a professional firm is challenging. However, you can stand out among the crowd and unlock new strategies to streamline your practice and boost profitability. In this issue, we will continue to share with you some powerful features of CPAnywhere that may inspire you to revolutionize your firm and redefine success.

前言：經營會計師或律師事務所充滿挑戰，但您可以脫穎而出，掌握創新策略，優化業務流程並提升盈利能力。 我們將會在本期繼續與您分享 CPAnywhere 一些強大功能，助您激發靈感，革新業務，重新定義成功。

(11) Get Paid Faster: Exploring the CPAnywhere Invoicing System

更快收款：認識 CPAnywhere 的發票系統

The best time to get paid quickly for your work is right after finishing the job. Consider the benefit of handing your client a final invoice with approval while you both are still talking. He writes the check; he gets the receipt, and you got paid!

最快的收款時機，當然就是在完成工作之後的一刻。 試想像一下：你剛完成任務，與客戶還在交談時，立即遞上最終發票並獲得批准。 客戶當場開出支票，你交付收據，交易即刻完成。

For your client, he doesn’t need to worry about the trouble of handling any future invoices, and you don’t need to worry about the chance of not getting paid.

對客戶而言，他不需要再擔心日後還要處理任何發票的麻煩；而對你來說，也不用擔心有收不到款項的風險。

Even if you may not be able to get paid right on the spot, the fact that you are handing the actual invoice to your client before he leaves the meeting makes it a good reminder to speed up the payment.

即使你無法在現場立即收款，但在客戶離開會議之前，親手交付正式發票，本身就是一個**有效**的**提醒**，能促使客戶加快付款速度。

How is this achieved?   We will show you how CPAnywhere can seamlessly capture all outstanding items and generate a final invoice anytime, anywhere for your work.

如何做到這一點？ 我們將向您展示 CPAnywhere 如何隨時隨地掌握所有未結項目，並您的工作產生最終發票。

Main points:
主要功能重點：

- Real-time billing, anytime, anywhere.
  隨時隨地即時計費。
- Online approvals to ensure security.
  線上審批，確保安全。
- Job billing with payment schedule.
  工作計費，搭配付款進度表。
- Quick billing, fast and easy.
  快速開單，簡便高效。
- Client advance and deposit management, automatic apply to invoices and payments.
  客戶預付與訂金管理，自動套用至發票與付款。
- Disbursement receivable management, never miss it.
  代墊款應收管理，絕無遺漏。
- Trust deposit and payment management, segregation of monies.
  信託金與付款管理，資金分帳。
- Easy settlement function for application of deposit, over or underpayment.
  簡易結算功能，靈活處理訂金、溢付或短付。
- Printing payment receipts for invoice settlement, advances, and trust deposits.
  列印付款收據，適用於發票結算、預付及信託金。
- Printing client statements.
  列印客戶對帳單。
- Real-time account receivable enquiry and alert.
  即時應收帳查詢與提醒。
- Automatic journal entries and instant TB, Balance Sheet, and Income Statements.
  自動分錄，即時產生試算表、資產負債表與損益表。

When setting up a job, you can preset a series of payment schedules ahead of time. Please pay attention to the Invoice Template.   For example, you have a job that includes an audit billing and a company secretarial billing.   Normally, a CPA firm would separate the billings into two separate companies for compliance purposes.

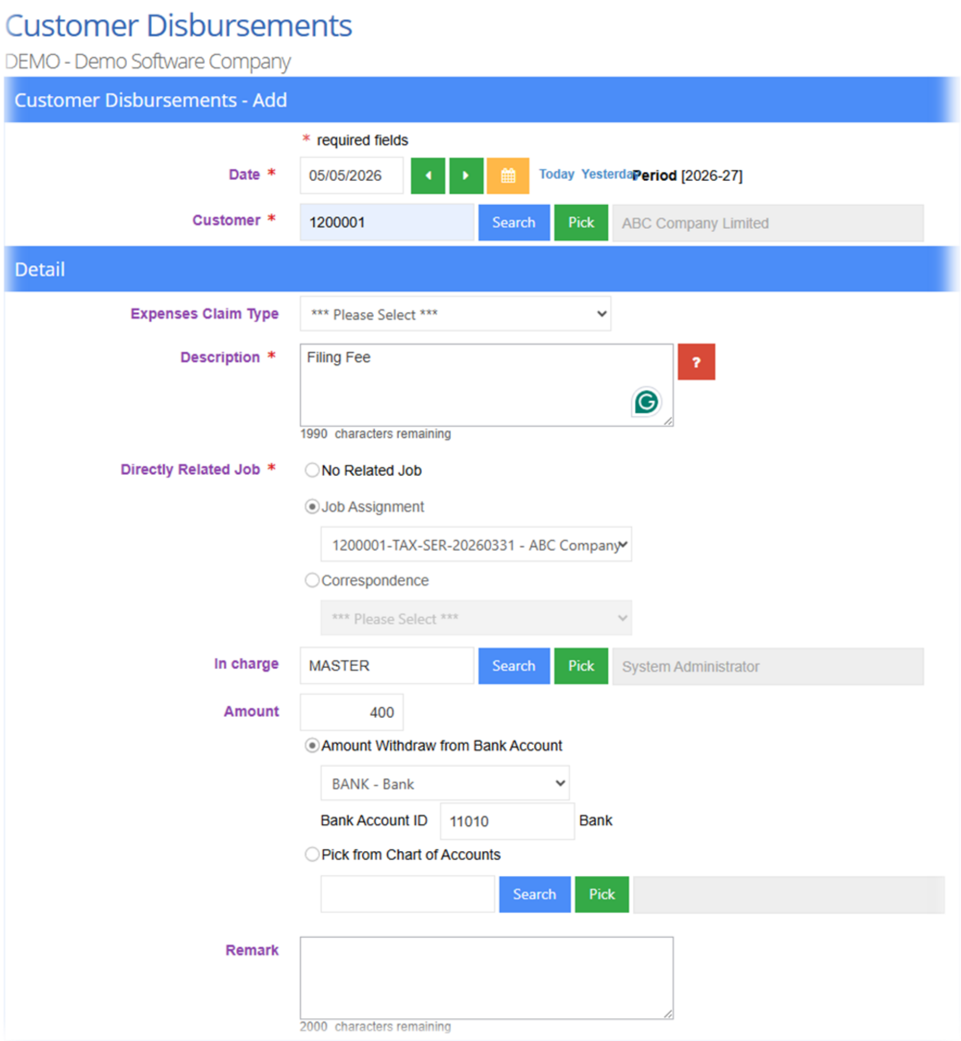
在設定工作時，您可以事先預設一系列的付款進度表。 請特別留意發票範本的選擇。例如，某項工作同時包含審計計費與公司秘書計費。 一般而言，會計師事務所為了合規，通常會將這兩項計費分別開立於不同公司名下。

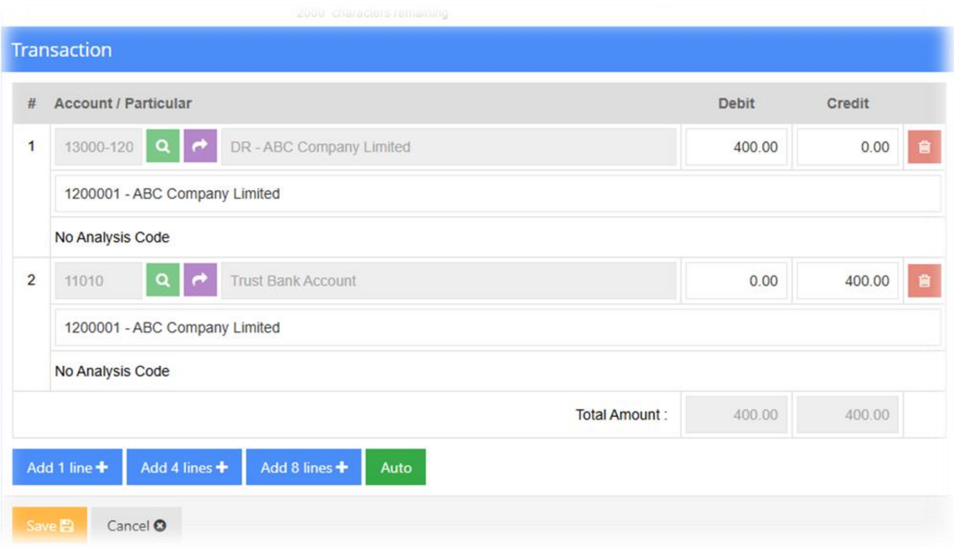
In CPAnywhere, you can do everything under one roof. All you need to do is select the invoice template for the CPA firm and the other for the Company Secretarial company. The system will generate different invoices for separate companies and record the journal entry transactions under a different set of books and ledgers. The following example is for an office rental company renting out rooms and space to renters.

在 CPAnywhere，您可以在同一平台完成所有操作。 您只需選擇一個適用於會計師事務所的發票範本，並為公司秘書業務選擇另一個範本。 系統便會自動為不同公司生成獨立的發票，並將分錄交易記錄在各自獨立的帳簿與分類帳中。 以下範例展示的是一家辦公室租賃公司，將房間與空間出租給承租人時的應用情境。

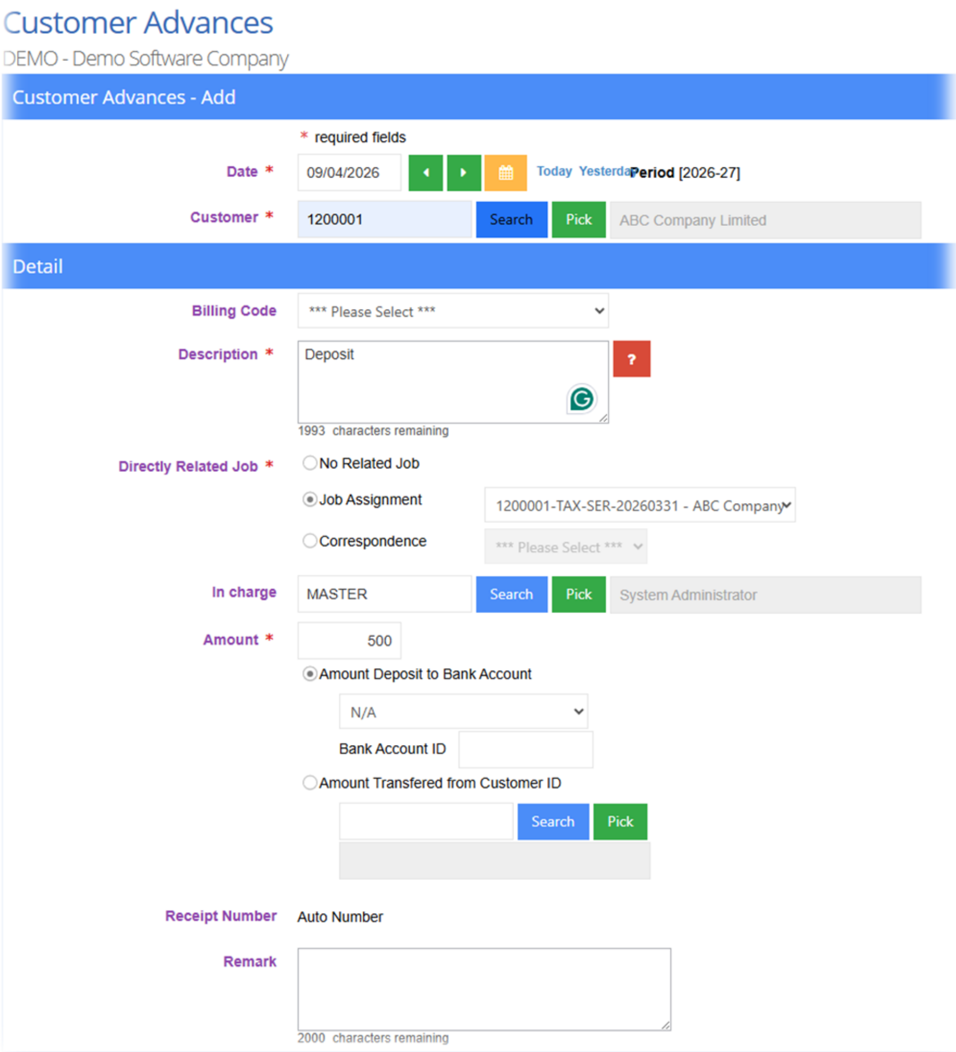
How CPAnywhere Can Help
CPAnywhere 如何助您一臂之力

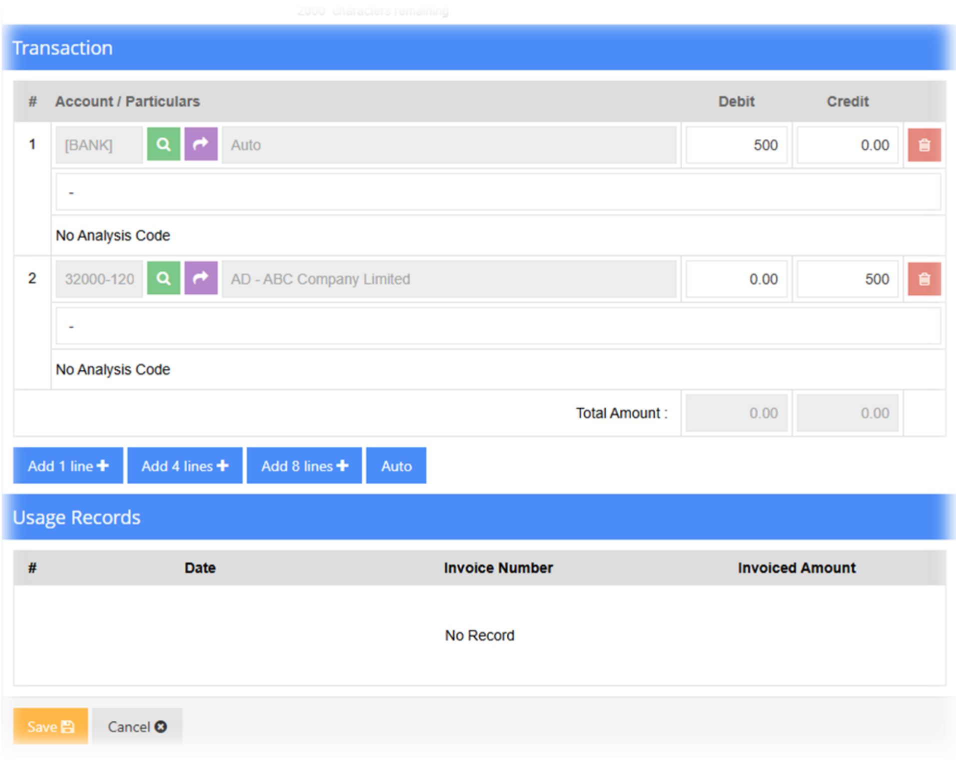
(1) Recording the chargeable expenses to the client's account under Customer Disbursements with automatic journal entries to the book.
將可計費支出記錄至客戶帳戶下的代墊款項，並自動生成分錄至帳簿。





(2) Recording the advances and deposits to a particular job assignment or as the general credit account to the client, and automatically generating journal entries to the book. This will reduce any embarrassment about missing credit to clients and improve goodwill.
將預付與按金記錄至特定委派工作，或作為客戶的一般貸方帳戶，並自動生成分錄至帳簿。 此功能可避免遺漏客戶貸方紀錄所造成的尷尬，並有效提升客戶信任與良好關係。





(3) Issuing a Credit Note to the client immediately.
立即向客戶開立貸項通知單。


CPAnywhere

ABC Company Limited
21A Two Chinachem plaza
135 Des Voeux Road
Central
Hong Kong
Hong Kong S. A. R

Receipt No.: RN/1400107
Date : 09 Apr 2026
Customer ID : 1200001

Attn : Chan Tai Man

OFFICIAL RECEIPT

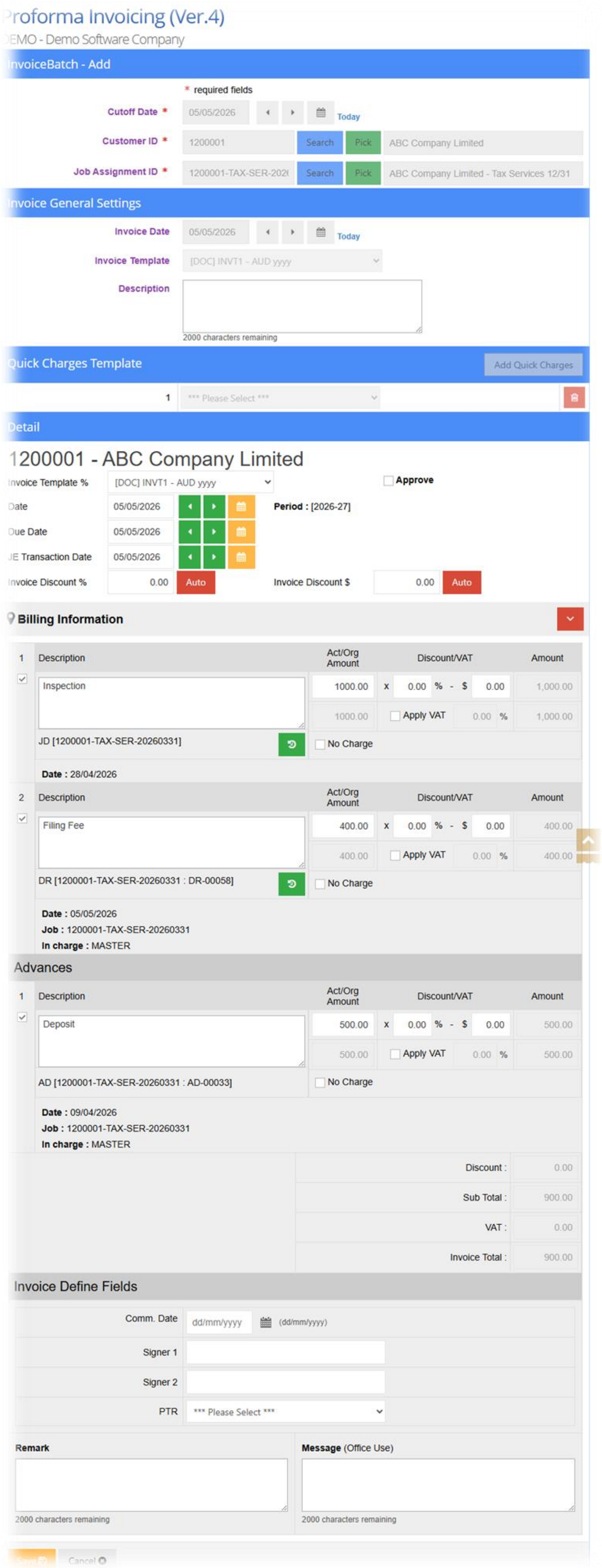
Description
Deposit 500.00

Total Invoiced Amount : 500.00

TOTAL AMOUNT RECEIVED IN :
FIVE HUNDRED ONLY

This is a computer generated printout and no signature is required.

(4) Generate proforma invoices for checking accuracy and getting approval. This can be done when the supervisor approves the invoice online.
生成形式發票以檢查準確性並取得審批。 當主管在線上核准發票時，即可完成此流程。


Proforma Invoicing (Ver.4)
DEMO - Demo Software Company
InvoiceBatch - Add
* required fields
Cutoff Date * 05/05/2026 Today
Customer ID * 1200001 Search Pick ABC Company Limited
Job Assignment ID * 1200001-TAX-SER-202 Search Pick ABC Company Limited - Tax Services 12/31
Invoice General Settings
Invoice Date 05/05/2026 Today
Invoice Template [DOC] INVT1 - AUD yyyy
Description
2000 characters remaining
Quick Charges Template
Add Quick Charges
1 *** Please Select ***
Detail
1200001 - ABC Company Limited
Invoice Template % [DOC] INVT1 - AUD yyyy
Approve
Date 05/05/2026
Period : [2026-27]
Due Date 05/05/2026
JE Transaction Date 05/05/2026
Invoice Discount % 0.00 Auto
Invoice Discount $ 0.00 Auto
Billing Information
1 Description Act/Org Amount Discount/VAT Amount
Inspection 1000.00 x 0.00 % - $ 0.00 1,000.00
1000.00 Apply VAT 0.00 % 1,000.00
JD [1200001-TAX-SER-20260331]
No Charge
Date : 28/04/2026
2 Description Act/Org Amount Discount/VAT Amount
Filing Fee 400.00 x 0.00 % - $ 0.00 400.00
400.00 Apply VAT 0.00 % 400.00
DR [1200001-TAX-SER-20260331 : DR-00058]
No Charge
Date : 05/05/2026
Job : 1200001-TAX-SER-20260331
In charge : MASTER
Advances
1 Description Act/Org Amount Discount/VAT Amount
Deposit 500.00 x 0.00 % - $ 0.00 500.00
500.00 Apply VAT 0.00 % 500.00
AD [1200001-TAX-SER-20260331 : AD-00033]
No Charge
Date : 09/04/2026
Job : 1200001-TAX-SER-20260331
In charge : MASTER
Discount : 0.00
Sub Total : 900.00
VAT : 0.00
Invoice Total : 900.00
Invoice Define Fields
Comm. Date dd/mm/yyyy (dd/mm/yyyy)
Signer 1
Signer 2
PTR *** Please Select ***
Remark
Message (Office Use)
2000 characters remaining
2000 characters remaining
Cancel

(5) Print the final invoice directly at the client's office and secure prompt payment.
在客戶辦公室即時列印最終發票，快速完成收款。

CPAnywhere

Debit Note No. : T202605001

ABC Company Limited
21A Two Chinachem plaza
135 Des Vouex Road
Central
Hong Kong
Hong Kong S. A. R.

Attn : Chan Tai Man

Tel : 2531-1411
Fax : 2531-1000

May 5, 2026

Debit To:

CPANYWHERE COMPANY LIMITED

To: Computer Software Rental

Inspection	$1,000.00
Filing Fee	$400.00
Less: Deposit	($500.00)
	HK$ 900.00

This Debit Note is due upon presentation.
Please make cheque payable to "CPAnywhere Company Limtied".
Thank you for your business!

Authorized Signatory

In CPAnywhere, all these processes can be done anywhere with an Internet connection. That can cut down a lot of time for the firm as well as for clients.

在 CPAnywhere，所有這些流程只要具備網路連線即可完成。 這不僅能大幅節省事務所的處理時間，也能為客戶帶來更高的便利與效率。

This article is part of a serial publication and will continue in the next issue. Published articles can be found in past issues of the Newsletter.
本文屬系列連載，將在下期繼續。 已刊登文章可在往期通訊中找到。

(1) Maximize Visibility: Use Mass e-Mailing to Promote Your Expertise
放大您的聲音：善用群發電子郵件展現您的專業價值

(2) Strategically Price Your Professional Services
策略性地為您的專業服務定價

(3) "Marketing" your Professional Service through Community Service
透過社區服務提升專業形象

(4) Being a Guest Speaker at Trade Organizations
擔任行業組織的演講嘉賓

(5) Prospective Client Management
潛在客戶管理

(6) Automating Your Audit Workflow
審計流程自動化

(7) Document Management for Auditors
審計人員的文件管理

(8) Managing Your Tax Letters Well
妥善管理您的稅務信函

(9) Keeping Track of All the Files Moving around the Office
管理並追蹤辦公室內文件的流動

(10) Efficient Audit Job Scheduling
高效的審計工作排程

General Interest
產品以外

Tax Amnesty for Failure to Report Past Tax Returns and Bank Reports

For accidental green card holders and long-term US expatriates who have forgotten to report their tax returns and bank reports, they should seriously consider using the current Streamlined Filing Compliance Procedures to make good with the Internal Revenue Service and the Financial Crime Enforcement Network. All they need to do is find a qualified CPA or Enrolled Agent who is familiar with the streamlined filing procedure and report the past returns. They still need to pay the late filing penalties, but not the criminal ones.

The reason that I am making this suggestion is in the face of the coming A.I. auditing tools that the tax authorities are going to employ in 2026. When we look at the power of Palantir, the most profitable system integrator employing A.I. in its Foundry System, it is frightening. Their ability to look at multiple datasets, which they called siloes, and then tie them together to verify the accuracy of the reported or not-reported items makes tax auditing an easy task.

I used to be a senior tax auditor who audited many large corporations and city and county governments. Out of those many corporations, one was even owned and operated directly by Steve Jobs. If I had these vast abilities to cross-examine many different datasets like bank deposits and withdrawals, all credit card transactions with the different merchants and locations, Fed wire or international transactions, immigration records of ins and outs, corporate records of shareholders and directors, social security earnings records, and brokerage accounts. This is a wet dream for tax auditors but a nightmare for taxpayers, especially for US taxpayers abroad.

If you are in doubt, talk to your accountant and to make good with the tax authorities. A peace of mind is worth every penny.

What is the Purpose of Streamlined Procedures?

The streamlined filing compliance procedures (“streamlined procedures”) described below are available to taxpayers certifying that their failure to report foreign financial assets and pay all tax due in respect of those assets did not result from willful conduct on their part. The streamlined procedures are designed to provide taxpayers in such situations with

- ❍ a streamlined procedure for filing amended or delinquent returns, and
- ❍ terms for resolving their tax and penalty procedure for filing amended or delinquent returns, and
- ❍ terms for resolving their tax and penalty obligations.

As reflected below, the streamlined procedures that were first offered on September 1, 2012, have been expanded and modified to accommodate a broader group of U.S. taxpayers. Major changes to the streamlined procedures include:

- ❍ extension of eligibility to U.S. taxpayers residing in the United States
- ❍ elimination of the $1,500 tax threshold, and
- ❍ elimination of the risk assessment process associated with the streamlined filing compliance procedure announced in 2012.

Who is Eligible for Streamlined Procedures?

The modified streamlined procedures are designed only for individual taxpayers, including the estates of individual taxpayers. The streamlined procedures are available to both U.S. individual taxpayers residing outside the United States and U.S. individual taxpayers residing in the United States. Descriptions of the specific eligibility requirements for the streamlined procedures for both non-U.S. residents (the "streamlined foreign offshore procedures") and U.S. residents ("streamlined domestic offshore procedures") are set forth below:

- ❍ Taxpayers must certify that the conduct was not willful.

  Taxpayers using either the Streamlined Foreign Offshore Procedures or the Streamlined Domestic Offshore Procedures will be required to certify, in accordance with the specific instructions set forth below, that the failure to report all income, pay all tax, and submit all required information returns, including FBARs (FinCEN Form 114, previously Form TD F 90-22,1), was due to non-willful conduct. Non-willful conduct is conduct that is due to negligence, inadvertence, or mistake, or conduct that is the result of a good faith misunderstanding of the requirements of the law.

- ❍ IRS has not initiated a civil examination of the taxpayer's returns for any taxable year.

  If the IRS has initiated a civil examination of the taxpayer's returns for any taxable year, regardless of whether the examination relates to undisclosed foreign financial assets, the taxpayer will not be eligible to use the streamlined procedures. Taxpayers under examination may consult with their agent. Similarly, a taxpayer under criminal investigation by the IRS Criminal Investigation is also ineligible to use the streamlined procedures.

- ❍ Consult your tax attorney or CPA specializing in international taxation

  If you reside in an overseas country, you should consult a qualified US tax attorney or a CPA specializing in international taxation for advice. The Streamlined Procedures will end in 2028. If you or your clients would like to make good with the US tax authorities, this is the chance to do it.

Harry Tsui | Co-founder | P & L Associates
(This article does not have a Chinese version.
本文並無中文版。)

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  擁有 PC、區域網路和網際網路故障排除的實務經驗
- Solid knowledge of MS-SQL, Windows, Linus, AWS, firewalls, and routers
  通曉 MS-SQL、Windows、Linux、AWS、防火牆和路由器
- Able to perform in-house hardware and software installation, configuration, and ongoing maintenance
  能夠進行公司內部硬體和軟體的安裝、設定和日常維護

CSA Support Specialist　(CSA 支援專員)

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