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n el *[Communiqué, G20 Finance Ministers and Central bank Governors Meeting, Fukuoka.(Jun.8-9,2019)](https://www.mof.go.jp/english/international_policy/convention/g20/communique.htm)*, se lee: “*Technological innovations, including those underlying crypto-assets, can deliver significant benefits to the financial system and the broader economy. While crypto-assets do not pose a threat to global financial stability at this point, we remain vigilant to risks, including those related to consumer and investor protection, anti-money laundering (AML) and countering the financing of terrorism (CFT). We reaffirm our commitment to applying the recently amended FATF Standards to virtual assets and related providers for AML and CFT. We look forward to the adoption of the FATF Interpretive Note and Guidance by the FATF at its plenary later this month. We welcome IOSCO’s work on crypto-asset trading platforms related to consumer and investor protection and market integrity. We welcome the FSB’s directory of crypto-asset regulators, and its report on work underway, regulatory approaches and potential gaps relating to crypto-assets. We ask the FSB and standard setting bodies to monitor risks and consider work on additional multilateral responses as needed. We also welcome the FSB report on decentralized financial technologies, and the possible implications for financial stability, regulation and governance, and how regulators can enhance the dialogue with a wider group of stakeholders. We also continue to step up efforts to enhance cyber resilience, and welcome progress on the FSB’s initiative to identify effective practices for response to and recovery from cyber incidents*.” Puede leerse sobre el *[FATF’s work programme on Virtual Currencies/Crypto-assets](https://www.fatf-gafi.org/media/fatf/documents/reports/FATF-Report-G20-FM-CBG-July-2018.pdf),* así como *[Crypto-assets Work underway, regulatory approaches and potential gaps](https://www.fsb.org/wp-content/uploads/P310519.pdf)*.

No parece que pueda evitarse la generación de activos virtuales. Es más: cabe la posibilidad de que se puedan derivar beneficios de ellos. Pero, es evidente, al circular por fuera del sector financiero son un medio fácil para lavar activos y financiar el terrorismo. Por ello las entidades internacionales han fortalecido su supervisión, logrando el apoyo del G20. Sobre el impacto en los servicios de aseguramiento se puede consultar [*Audit considerations related to cryptocurrency assets and transactions*](https://www.cpacanada.ca/en/business-and-accounting-resources/audit-and-assurance/canadian-auditing-standards-cas/publications/cryptocurrency-audit-considerations?utm_medium=social&utm_source=stakeholder_outreach&utm_campaign=cryptocurrencies).

Como lo advirtieron ya hace muchos años los tratadistas sobre el derecho empresarial o de negocios, el mundo jurídico terminará siendo electrónico, de manera que la principal forma de actuar será la del abono o cargo en cuenta. Esto significa que la importancia de la contabilidad irá en aumento, porque la prueba de las transacciones corresponderá a la exhibición de registros contables.

Aumentará la expedición de certificaciones basadas en el sistema documental de la contabilidad. Esta deberá conservar el detalle de toda cuenta.

Algunos miran con desdén al sistema documental mencionado, incurriendo en un error inmenso e imperdonable porque la base documental de la información financiera es esencial.

*Hernando Bermúdez Gómez*