

Organized Crime, Money Laundering and the Ticino Front Line — overview and summary

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On 31 August 2026 the Federal Criminal Court in Bellinzona opened the trial of a 59-year-old man. The Office of the Attorney General of Switzerland (OAG) accused him of having acted, from 2001 until July 2020, as the logistical and financial point of reference in Switzerland of the Anello-Fruci clan of the Calabrian *'Ndrangheta*. According to the indictment he transported money to Italy, assisted in drug trafficking, dealt in arms and ammunition and laundered criminal proceeds.¹ The case grew out of an Italian investigation launched in July 2020 by the anti-Mafia prosecutors of Catanzaro, which had already led to arrests in Grancia near Lugano and in the canton of Aargau.² At the time of writing the court had not delivered its judgment. The trial nevertheless shows the subject of this chapter in a single file. It involves an Italian criminal organization with members settled in Switzerland, cooperation between Italian and Swiss prosecutors, a federal court sitting in Ticino and a body of Swiss law that has grown since 1990 into a dense system of prevention and repression.

The chapter asks how this system works in 2026 and why Ticino stands at its front line. The argument is that the canton's exposure follows from the same facts that made Lugano a financial centre. They include a long border with Lombardy, an Italianspeaking population, a dense network of banks, fiduciaries and asset managers serving Italian clients, and a regional economy in which construction, real estate, restaurants and trade offer opportunities for the investment of criminal money. The legal response operates on several levels at once. The Anti-Money Laundering Act (AMLA) of 1997 imposes preventive duties on financial intermediaries and obliges them to report suspicions to the Money Laundering Reporting Office Switzerland (MROS). The Swiss Criminal Code punishes money laundering, participation in and support of a criminal organization and the organizational failure of companies. Prosecutors in Lugano and Bern, the Federal Criminal Court in Bellinzona and the Italian anti-Mafia

directorates cooperate across the border. Since 1 October 2026 a new Federal Act on the Transparency of Legal Entities and a revised AMLA extend the regime to advisers and introduce a register of beneficial owners.

Chapter D.IV traced the history of money laundering and organized crime in Ticino up to the criminal provisions of 1990 and the second package of 1994, and closed with a first sketch of the modern framework. The present chapter does not repeat that history. It begins with the architecture of the AMLA as it stands today and with the statistics of the MROS, including the Ticino share. It then treats the criminal law in its current application. Further sections describe the presence of the Italian Mafia organizations in Switzerland and in Ticino, the cases that have reached Swiss and Italian courts, the institutions that prosecute them, and the channels of cooperation with Italy. Two later sections analyse the sectors at risk and the international evaluation of Switzerland by the Financial Action Task Force (FATF) together with the reform of 2025 and 2026. The chapter closes with anonymized case typologies and a checklist for practitioners. Trade finance and trade-based money laundering are the subject of Chapter G.I, sanctions of Chapter G.II and the transparency register in its tax and corporate dimension of Chapter G.IV.

1 Conclusion

Ticino stands at the front line of the Swiss defence against organized crime and money laundering for reasons of geography, language and economic structure. The canton borders the Italian region in which the *'Ndrangheta* has built its strongest presence outside Calabria. It shares the language of the Italian prosecutors, investigators and criminal groups. Its banks, fiduciaries and asset managers have served Italian clients for generations, and its real estate, construction and catering sectors offer the investments that the MROS and fedpol identify as typical of Mafia infiltration. Official sources confirm the exposure. Fedpol counted at least twenty cells in Switzerland in 2020, the MROS named Ticino as a regional hotspot in 2025, and cases from the Lugano lawyer of 2003 to the *Imponimento* trial of 2026 show Ticino residents in the service of Calabrian clans.

The legal response has grown into a coherent system. The AMLA imposes risk-based due diligence and a duty to report that produced more than 21,000 reports in 2025. Ticino intermediaries filed a fifth of all reports in 2010 and 13 per cent in 2018, the last year for which the MROS published the figure. The criminal law offers the offences of money laundering, insufficient diligence, participation in or support of a criminal organization in its revised form of 2021, and corporate liability, which the OAG has

applied against a Lugano bank in the PKB case. Federal jurisdiction gathers the large cases in the hands of the OAG, whose Lugano office works in Italian, and of the Federal Criminal Court in Bellinzona. Cooperation with the anti-Mafia directorates of Milan, Reggio Calabria and Catanzaro, the police and customs centre in Chiasso and the exchange between the MROS and the Italian UIF connect the Swiss and Italian systems.

The system also has limits. Swiss penalties remain far below Italian ones. The proof of membership in a Mafia organization depends largely on Italian evidence. Swiss nationals cannot be extradited without their consent, so that cases such as that of the Frauenfeld member who renounced his Italian citizenship had to be tried in Switzerland under the stricter standard of proof of the law then in force. Until October 2026 the advisers who formed companies and structured property purchases stood outside the AMLA. The reform now in force closes this gap and adds a register of beneficial owners. Its effect will be tested by the FATF in 2027–2028 and, more concretely, by the next Ticino cases. Chapter G.IV continues the analysis of transparency and beneficial ownership in their tax and corporate dimension, and Chapter H.IV describes the instruments of judicial assistance that connect Lugano with the Italian courts.

2 In five sentences

Ticino's long border with Lombardy, its Italian language and its dense network of banks, fiduciaries and real estate businesses make it one of the Swiss regions most exposed to the Italian Mafia organizations, which fedpol and the MROS describe as present throughout the country with the 'Ndrangheta most deeply rooted. The Anti-Money Laundering Act requires risk-based due diligence and reports to the MROS, which received 21,087 reports in 2025, while the Ticino share of reporting fell from 21 per cent in 2010 to 13 per cent in 2018. Articles 305bis, 305ter, 260ter as revised in 2021 and 102 SCC give prosecutors the instruments to punish launderers, helpers, members and negligent institutions, as cases from the Lugano lawyer of 2003 to the PKB penalty order of 2024 and the *Imponimento* trial of 2026 show. Federal jurisdiction, the OAG's Lugano office, the Federal Criminal Court in Bellinzona and cooperation with the anti-Mafia directorates of Milan, Reggio Calabria and Catanzaro form the institutional front line. Since 1 October 2026 a non-public transparency register and new due diligence duties for advisers extend the system to the formation of companies and the purchase of real estate, in time for the FATF evaluation of 2027–2028.

3 Notes

1. "Processo 'ndrangheta al TPF", Ticinonline (TiPress/ATS), 31 August 2026, <https://www.tio.ch/ticino/cronaca/1946987/processo-svizzera-ndrangheta-tpf-ticino>. The accused is presumed innocent. As at the end of September 2026 no judgment had been reported. ↩
2. "'Ndrangheta, un arresto a Grancia", RSI, 18 June 2021, <https://www.rsi.ch/info/ticino-grigioni-e-insubria/Ndrangheta-un-arresto-a-Grancia--1261202.html>. Whether the accused in Bellinzona is identical with the person arrested in Aargau in 2021 is not stated in the sources and is not assumed here. ↩

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