

PRESS RELEASE

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AMLA introduces a common EU approach to enforcing anti-money laundering rules

For the first time, supervisors across the EU will apply a harmonised, consistent approach to enforcing breaches of anti-money laundering and counter-terrorist-financing rules. AMLA's standards will advance supervisory convergence, so that the same breach in the same circumstances leads to the same enforcement outcome, wherever it happens.

The same breach, the same response

The new standards advance one of AMLA's core goals: harmonised, risk-based supervision across the EU. Until now, the same breach in the same situation could draw very different enforcement outcomes from one supervisor or country to the next. The new set of rules provides every supervisor with a common approach to assessing the gravity of breaches, leading to consistent enforcement outcomes across the EU while preserving proportionality, effectiveness and dissuasiveness.

How supervisors approach enforcement

Supervisors in the EU will follow a common, step-by-step method. They first weigh the level of gravity of a breach against a shared set of indicators, including how long it lasted, whether it was repeated, and what impact it had. The breach is then classified into one of four levels of gravity, and common criteria guide supervisors to determine the appropriate enforcement outcome.

The same rules across sectors

The standards apply to all sectors covered by AML rules, financial and non-financial alike. Once adopted by the European Commission, they will apply directly and become legally binding in all EU Member States.

For media queries, please contact media@amla.europa.eu