

## FACTSHEET

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# A common EU format for reporting suspicions: what it means for reporting entities and FIUs

AMLA is developing a common format for reporting suspicions and providing transaction records to Financial Intelligence Units (FIUs) across the EU. For the companies and professionals covered by anti-money laundering rules, this means clearer expectations and more accessible reporting across borders. As harmonisation on this scale is a significant undertaking, AMLA follows a phased approach to allow involved parties time to adapt.

## One format, tailored to each report

Under the approach developed by AMLA, companies and professionals covered by anti-money laundering rules will base their reporting on a single set of data points across the EU. Reporting entities fill in only the relevant data points based on

- a) their profession or activity
- b) the nature of the reported suspicion

This ensures that reporting entities only provide the data points that are really needed.

## Clarity and efficiency

A shared format benefits everyone. Reporting businesses and professionals will gain clarity and consistency - particularly those operating in more than one country, who today face a different approach in each. FIUs will receive more structured and comparable information they can process and act on more quickly. And because the format is built on structured data, it helps produce higher-quality financial intelligence across the EU, strengthening the fight against money laundering and terrorist financing.

## A shared effort

The draft, now open for consultation, is already the result of a year of intensive work between AMLA, FIUs, and supervisory authorities. Harmonising reporting across the EU remains genuinely complex. This stems from several reasons:

- Reports are used by many bodies, from FIUs to law enforcement and other authorities, so the format has to serve a wide range of users in each national system.
- The sectors that report are highly diverse, spanning many activities with different risk profiles and reporting capabilities.
- National reporting systems vary considerably in their technology and maturity, with established infrastructures that cannot change overnight.

Adopting the format also asks real effort of everyone involved: FIUs, national authorities, and reporting sectors alike will need to adapt their systems and processes. AMLA recognises this is a significant undertaking, and the way the format is being introduced is designed to keep it manageable.

## A phased approach

### AMLA is introducing the format in two phases.

1. First, FIUs assess the common set of data points, comparing it against what they use today. AMLA then coordinates a collective process to refine and, where needed, adapt the format, so it can be applied as consistently as possible across all FIUs.
2. The format is then built into the reporting systems of FIUs and reporting sectors alike, on a timeline shaped by the responses to this consultation and further technical work, including the support AMLA can offer.

This step-by-step approach gives everyone involved the time to adapt properly and ensures the result is both meaningful and workable.

## Have your say

These new standards will bring more clarity, consistency and efficiency to the reporting of suspicions – but this can only be achieved with your input. AMLA invites all companies and professionals covered by anti-money laundering rules, along with FIUs and other interested parties, to respond to the public consultation. The provided feedback will help ensure the common format is practical, proportionate, and works in real reporting conditions.

You are invited to share your views via the public consultation available on [AMLA's website](#).