AMLA
Anti-Money Laundering Authority

PRESS RELEASE

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AMLA consults on draft Guidelines for reliance, outsourcing, and third-party arrangements

AMLA has launched a public consultation on draft Guidelines for businesses and professionals covered by anti-money laundering rules that use third parties to support their compliance obligations. The Guidelines set out how these arrangements should be managed, while making clear that responsibility for AML/CFT compliance always remains with the business or professional concerned.

Managing outsourcing and reliance risks

Businesses increasingly use external service providers and other third parties to meet their AML/CFT obligations. While these arrangements can make compliance more efficient or reduce costs, they can also create risks, including insufficient oversight, weak documentation or reduced access to information for supervisors.

A common framework for working with third parties

The draft Guidelines propose a common framework for setting up, overseeing and managing these arrangements, from the initial risk assessment and written agreement to the allocation of responsibilities. They clarify how businesses and professionals can identify critical functions and rely on customer due diligence carried out by third parties while adhering to AML/CFT rules. The Guidelines aim to promote a consistent approach across the EU's financial and non-financial sectors, while remaining proportionate to the size, nature and complexity of each business.

Have your say

AMLA particularly welcomes input from businesses in the financial and non-financial sectors, especially smaller businesses, as well as from service providers involved in these arrangements. Practical evidence on proportionality and suggestions for simplifying requirements for lower-risk cases will help assess how the proposed approach works in practice. A public hearing will take place on 10 February 2027.

To contribute to the consultation and register for the public hearing, please follow this link.

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

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