

PRESS RELEASE

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AMLA finalises key standards for the private sector

AMLA has finalised three sets of regulatory technical standards (RTS) defining key measures companies and professionals must apply to reduce money laundering and terrorist financing risks. Shaped by broad stakeholder input, the standards give the private sector a common framework for meeting these requirements, and mark a milestone towards a clear and consistent AML/CFT rulebook for the EU.

Greater clarity and consistency for the private sector

The three standards each cover a distinct area of AML/CFT requirements for the private sector:

- **Business relationships and occasional transactions:** how companies and professionals should distinguish between the two, and how to identify linked transactions, so that customer due diligence thresholds are applied consistently.
- **Customer due diligence:** the information companies and professionals must collect and verify, including proportionate measures for lower-risk situations, non-face-to-face verification, electronic identification, and screening of politically exposed persons (PEPs), their family members and close associates.
- **Group-wide arrangements:** minimum requirements for effective group-wide AML/CFT arrangements, including governance, risk management, internal controls and secure information sharing.

Together, these measures give obliged entities and supervisors clearer expectations on how the new rules should be applied. They aim to strengthen AML/CFT controls and improve financial crime prevention and detection, while remaining proportionate and risk-based.

Developed through close cooperation

The standards were developed in close cooperation with national supervisors and informed by feedback from a broad range of stakeholders through written consultations and hearings. The final draft standards have now been submitted to the European Commission. Once adopted and published in the Official Journal of the EU, they are proposed to apply six months after their entry into force. For football agents and professional football clubs, they will apply from 10 July 2029.

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