AMLA
Anti-Money Laundering Authority

FACTSHEET

Frankfurt am Main, 13 July 2026

A common way to assess money laundering risks in the non-financial sector

AMLA is gathering views on draft rules that give supervisors across the EU a common methodology for assessing the exposure of non-financial businesses to money laundering and terrorism financing risks. The aim is simple: similar businesses and professionals should be assessed in a similar way wherever they operate in the EU.

Why it matters

Money laundering does not only happen through the financial sector. Criminal money often enters the legal economy through ordinary-looking transactions: a property purchase, a company structure, a luxury asset, a gambling account, or professional services that help disguise where the money came from. That exposes the non-financial sector to the risk of being used for money laundering and terrorism financing, which is why a common and proportionate approach to identifying and managing this risk matters.

What the methodology does

The methodology AMLA proposes sets out which information supervisors need to assess the risks each business faces, and how they assess this risk. Supervisors remain flexible in how they gather the information – they are, for example, able to draw on data they already hold rather than asking twice. The result helps supervisors direct their attention where it is needed most, and makes risk assessments more predictable for businesses.

Tailored to each sector

A small legal practice, an estate agency, an online gambling operator, and a football club have very different business models and risks. The methodology reflects that: it sets separate data points for each category of business, so supervisors focus only on what is relevant to that activity. The same data points will be required in each Member State, making risk assessments more streamlined for those operating in several countries.

Smaller businesses – lighter reporting

Many businesses in the sector are small, with limited administrative capacity, so the methodology includes simpler rules for them. Small entities, identified by staff numbers and turnover[1]:

- provide a reduced set of information, focused on what supervisors need to spot higher-risk cases;
- are not asked to report on the quality of their AML/CFT controls.

Supervisors can still adjust the assessment where they hold relevant information on the measures a business already has in place.

When it would apply

AMLA proposes to give everyone time to prepare. For most of the sector, the methodology would apply from December 2028, with the first assessments in 2029 using the previous year's data; for football clubs and agents, the timeline would be later. Until then, supervisors continue to use existing national methodologies while preparing for the new EU-wide approach.

How to respond

The consultation is organised by sector, so respondents can focus on what applies to them. Obliged entities are invited to:

1. **Complete the survey for their sector, or for each sector they operate in if their activities span more than one category.**
2. **Complete the general surveys, open to all obliged entities.**

Please access the list of surveys here. For more information, visit the public consultation page.

Have your say

This consultation is an opportunity to shape the methodology before it is finalised. AMLA invites businesses and professionals across the non-financial sector, along with professional associations, civil society, and other interested parties, to comment on the proposed approach, including the data points, proportionality measures, and expected costs. AMLA welcomes additional proposals to minimise the burden on small entities and national supervisory authorities.

A public hearing will be held on **Friday, 10 September 10:00 –12:00 CEST**; places are limited, so early registration is encouraged. Please register here.

[1] Small entities are defined as entities with fewer than five full-time equivalent employees and an annual turnover below EUR 600,000.