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AML expects high standards against financial crime in crypto sector

With the launch of its powers and responsibilities on 1 July 2025, AML expects firms engaging in crypto asset activities to have in place strong protections against money laundering and terrorist financing.

"We welcome the development of new technologies and business models. However, it is essential that in the light of a new regulatory framework and major transformation of the crypto-assets sector, Europe is adequately protected from the risks of money laundering and terrorist financing stemming from this sector." said **Bruna Szego**, Chair of AML. The Authority will work closely with other European authorities and the National Competent Authorities (NCAs) to coordinate actions to ensure effective outcomes. Crypto-asset service providers (CASPs) and their supervision are therefore featuring prominently in AML's recently published Work Programme for 2025.

AML recognizes that CASPs are exposed to significant money laundering and terrorist financing (ML/TF) risks due to their technological features, cross-border operations, and anonymity-enhancing capabilities. The Markets in Crypto-Assets Regulation (MiCA) is now in effect and requires CASPs to get a MiCA licence to provide their services in the EU. Several authorisations have already been issued including for some of the larger crypto companies. AML expects that the number of licenced CASPs will continue to increase considerably.

In its recently published [Work Programme 2025](#), AML has announced the strategic objective to prevent ML/TF threats and to promote a level playing field across the EU, including for crypto-asset service sector. Following the risk-based approach, AML places a strong emphasis on CASPs providing services across the EU to implement anti-money laundering and countering the financing of terrorism (AML/CFT) standards consistently.

According to MiCA and the European AML Framework the initial licensing and supervision of CASPs remain under the remit of national competent authorities (NCAs). There is a risk of diverging application of AML/CFT requirements and inconsistent controls. As part of its role in indirect supervision of the financial sector, AML expects licensing and supervisory authorities to ensure that CASPs have effective AML/CFT systems in place from day one of their authorisation.

By working closely with national supervisors and European authorities, AMLA will develop plans to promote high standards of AML/CFT controls to reach that goal. In parallel, AMLA's financial intelligence pillar will reflect this priority by including crypto-asset related financial intelligence within the initial areas proposed for joint analyses, targeting cross-border typologies and emerging risks in this fast-evolving domain.

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