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An overview of the new regulatory changes under the European Anti-Money Laundering (EU AML) package

What are the changes introduced?

The European Anti-Money Laundering package (EU AML Package) marks a new era in the prevention of money laundering. For the first time, the European Union (EU) is establishing a uniform and harmonized regulatory framework to combat money laundering, terrorist financing, and the evasion of targeted financial sanctions.

The package is centered around the following legislative acts.
This overview provides concise background information on the key regulatory changes.

Timeline

EU AML has already been approved and published. The focus is now on its implementation: institutions must align their organization, processes (KYC, data), and systems with the new EU standards. The new rules will apply from 10 July 2027. Those that start earlier will gain time, quality, and operational security.

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Changes introduced by the AML Regulation and the Single Rulebook

The AML Regulation (AMLR) is the central element of the package: a directly applicable set of rules across the EU. The Single Rulebook comprises a consolidated set of harmonized rules, with the AMLR, Regulatory Technical Standards (RTS), Implementing Technical Standards (ITS), and guidelines that clarify and provide further detail on the interpretation and application of the AMLR. The key changes are as follows:

- **Uniform rules for combating money laundering**
  The same rules will apply across all Member States, without the need for national transposition. Obliged entities —banks, insurers, crypto-asset service providers, among others — will, for the first time, be subject to directly applicable AML requirements regarding customer due diligence obligations.

- **Sanctions integrated into the Rulebook**
  In addition to money laundering and terrorist financing risks, clear strategies, processes, and controls must also be implemented to combat and prevent the evasion of targeted financial sanctions, ensuring effective management of these risks.

- **New obliged entities**
  Professional soccer clubs and agents, crowdfunding platforms, credit intermediaries, and crypto service providers, among others, will be fully integrated into the new regulatory framework.

- **Enhanced governance requirements**
  The AMLR create rules addressing conflicts of interest, as well as regular Fit & Proper assessments for all employees directly participating in the obliged entities' compliance with the AMLR. This also includes agents and partners of the obliged entity.

- **Definition of beneficial owner**
  The concept of control and the calculation methodology are adjusted; identification will start at a 25% threshold.

- **Cash transactions**
  The AMLR sets a maximum limit of EUR 10,000 at EU level (Member States may set a lower limit).

Timeline

10 July 2027: Date of application

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Changes introduced by the sixth AML/CFT Directive

The new directive primarily strengthens the framework of competent authorities and improves access to information. The key updates are:

- **Enhanced powers for Member States' Financial Intelligence Units (FIUs):** Greater resources and powers to analyze cases and prevent suspicious transactions.
- **Beneficial ownership registers:** Harmonization of content and operating procedures; beneficial ownership data will be recorded digitally in national registers and interconnected through EU-level structures.
- **Access to beneficial ownership registers:** Consultation is limited to obliged entities, authorities, and persons able to demonstrate a legitimate interest (e.g., journalists and non-governmental organizations).

Timeline

By 10 July 2027: Transposition into national law (with some different deadlines)

Changes introduced by the new version of the regulation on transfers of funds

The focus is on transparency, particularly regarding crypto-assets. The key changes include:

- **Expanded scope of application:** The rules expressly apply to crypto-asset service providers as well.
- **Greater transparency (Travel Rule):** Obligation to identify and verify customers in crypto-asset transfers, ensuring greater transaction traceability.

Timeline

30 December 2024: Entry into force

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Regulation establishing the European Anti-Money Laundering Authority (AMLA)

This authority establishes a new European body dedicated to combating money laundering and terrorist financing. AMLA will play a central role in supervising and enforcing European anti-money laundering rules. Its key responsibilities include:

- **Supervision and coordination:** AMLA will act as a "supervisor of supervisors" overseeing and coordinating national supervisory authorities.
- **Guidelines and standards:** Publication of guidelines, recommendations, and technical standards, particularly to supplement the AML Regulation.
- **Direct supervision:** Direct supervision of up to 40 financial institutions considered to pose the highest risk starting in 2028; authority to assume supervision of other institutions in specific circumstances.
- **Investigation and enforcement:** Authority to investigate and take measures in cases of violations.
- **Enhanced cooperation:** Strengthening cooperation among supervisory authorities, FIUs, and criminal investigation authorities.
- **New support channels:** EU-level reporting channels for violations, including whistleblower protection.

Timeline

1 July 2025: AMLA begins operations

More information:

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Do you have questions about the EU AML Package?

Our specialists address all matters related to these new requirements, supporting you in their technical understanding, practical implementation, and ongoing operation.

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