

Anti Money Laundering

Prevention of Money Laundering and Terrorism Financing



Online Seminar

- The rules and regulations of the German Regulator and BaFin as AML/CTF supervisor including the best industry practice
- AML Risk Management, Monitoring and Reporting
- Know Your Customer and Customer Due Diligence standards
- Specifics of German AML regulations: Interpretation and application
- Incl. new EU AML/CTF Regulations published in May/June 2024

20 Jahre
AKADEMIE
HEIDELBERG

Speakers



Tassilo W. Amtage
Director | Lawyer
Ernst & Young Law GmbH
Frankfurt/Main



Jan-Eric Dippel
Diplom-Jurist/Master of Laws (LL.M.)
Anti-Money Laundering Officer at Tradias GmbH
Independent Consultant & External AML Officer

Program

The Regulatory Universe

- German Criminal Code (StGB), extended predicate offences (all crimes approach)
- German AML Act
- BaFin Interpretation and Application Guidance (AuA) and additional modules, General Part and Special Part
- Impact of the German Sanctions Enforcement Acts (Dec. 2022) on AML/CTF

AML Risk Management

- Risk Management basics
 - Strategy and risk appetite
 - Risk management process
 - Three Lines of Defense Model
- AML Risk Assessment
 - Supranational Risk Assessment
 - National and Sub-National Risk Assessment (NRA and SNRA)
 - Enterprise-Wide Risk Assessment: process, methodologies, structure, format and report, typical pitfalls

The Role of the AML Officer or MLRO

- Appointment
- Scope of tasks and possible conflicts of interest (segregation of duties)
- Job description
- Suspicious activity report
- Liability risks

Risk Responses and Mitigation

- Internal policies, procedures and controls
- Monitoring plan
- Monitoring activities

Data Protection

- Disclosure of information, retention and deletion obligations
- Re-use of identification data

Ultimate Beneficial Owner (UBO)

- Clarification of UBO
- Thresholds, registers
- Fictitious UBO
- Transparency Register (access, reporting inconsistencies etc.)
- European Transparency Register and German interim solution

Other

- Outlook on possible consequences and expected changes due to the new EU AML/CTF regulations published in May/June 2024
- Typical questions asked by regulators, checklists, templates
- Shortfalls and deficits re AML/CTF discovered particularly frequently by BaFin
- Differentiation between the prevention of terrorist financing and the prevention of breaches of financial sanctions

Visiting this seminar will enable you to fulfill your annual training obligations. You will be provided with a certificate that you can share with your year-end auditor. Both speakers are experienced and have worked in this field for many years.

Aims and Objectives

One key focus lies on implementation problems of the GWG as well as the amendments to the BaFin's special implementation guidance for the banking industry. The deletion of the catalogue of precautions in § 261 StGB also has a significant impact on the risk analysis as new risk constellations may arise. The interplay of European and national supervision of the financial market will also be worth an in-depth look as uniform requirements on an EU-level open up opportunities for cross-border standards.

Attending this seminar will allow you to gain a deeper understanding of:

- the AML / CTF requirements you have to comply with.
- your responsibilities when preparing a risk analysis.
- how to interact with the FIU when filing SARs/STRs and BaFin.
- how to avoid the pitfalls of the Transparency Register, UBOs and PEPs as well as your training, supervisory and controlling duties.

We are not only focusing on the existing requirements, but will also share with you our thoughts and ideas regarding the upcoming and expected new rules and obligations. Those changes may even have an impact on your organizational set-up and your processes. Please be assured that new regulatory changes will be taken into consideration as well.

Who Should Attend?

MLROs/Money Laundering Officers, their deputies and members of their staff in both banks and financial institutions as well as other so-called »obliged parties« such as insurance companies, traders of goods and law firms. Moreover, employees of legal, compliance, auditing, payments and finance departments as well as lawyers, notaries, WPs, tax advisors will be able to benefit from this seminar. It is, however, not suitable for complete newcomers.

Some previous practical experience would be highly beneficial as the seminar will focus on the current new regulations and their implementation.

Our Speakers



Tassilo W. Amtage

Director | Lawyer, Ernst & Young Law GmbH
Frankfurt/Main

Tassilo Amtage is a German-qualified lawyer with EY Law in Frankfurt. He has over 20 years experience working in large European banks implementing measures to comply with rules and group policies on financial crime compliance (anti-money laundering, counter terrorism finance, economic sanctions, fraud prevention, anti-corruption). He is also a frequent lecturer for multiple institutions and internationally recognized compliance certification programs and regularly contributes to leading legal publications, such as the Zentes/Glaab Frankfurter Kommentar zum GwG.



Jan-Eric Dippel

Diplom-Jurist/Master of Laws (LL.M.)
Anti-Money Laundering Officer at Tradias GmbH
Independent Consultant & External AML Officer

Jan-Eric Dippel is a law graduate with extensive experience in banking, regulation, and anti-money laundering (AML). As a manager at BDO, he was responsible for special and focus audits in the areas of money laundering, fraud, and compliance – particularly in relation to digital technologies such as blockchain, artificial intelligence, and crypto custody. He currently serves as the Anti-Money Laundering Officer at Tradias GmbH and works as an independent consultant and external AML officer. In addition, he advises on transactions, payment processing, and risk analyses in accordance with Section 5 of the German Anti-Money Laundering Act (GwG).

Anti Money Laundering: Upcoming Changes

Scope

This seminar covers the duties of the MLRO, including the organizational set-up, their controlling and reporting requirements, the preparation of the risk analysis and SAR /STR filing, transaction monitoring etc. as 2nd LoD as well as the duties to be performed by the 1st LoD, which include KYC and Customer Due Diligence Standards (CDD). We will also address questions concerning the AML regulatory standards relevant to financial institutions under BaFin supervision, including the AML Act (GwG), the Banking Act (KWG) and the BaFin Interpretive Notes General Part and Special Part. Another focus will be on the Transparency Register, Bundesbank's expectation re Sanctions vs. BaFin's expectations re terrorism financing, the consequences of the all crime approach in Section 261 German Penal Code and the impact of the EBA AML/CTF related Guidelines and Bafin's expectations and the deficits detected by BaFin.

Your Benefits at a Glance

- Up-to-date information: hands-on approach
- Current new regulations and focal points from practice
- Including »all-crime approach« of § 261 StGB
- Highly experienced speakers
- Qualifying certificate

Further Information

I am happy to answer your questions about this seminar, in-house trainings and our entire program.



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Registration Form

Anti Money Laundering – Prevention of Money Laundering and Terrorism Financing

Surname

First name

Position/Department

Company

Street

Postal code / Town

Phone / Fax

Email

Name of assistant

Date / signature

Please send your registration to: anmeldung@akademie-heidelberg.de

Date and Time

Tuesday, 30 September 2025
9:30 am to 5:00 pm
Online access from 9:15 am
Seminar code: 25 09 BG680 W

Fee

€ 890,- (plus VAT)
The fee includes access to the seminar as well as the presentation as a PDF file.
After the seminar, you will receive a certificate confirming your attendance.

General Terms and Conditions

Our general terms and conditions apply (as of 01.01.2010). If you wish, we can send these to you. An English version is available upon request.
You can also view our general terms and conditions at any time on our website: www.akademie-heidelberg.de/agb

Procedure

- One day prior to the seminar you will receive an email with a link giving you direct access to the online seminar.
- In order to participate, you do not need to download and install any program. You can dial in directly via Zoom using your internet browser.
- You can ask questions at any time and discuss them with the speakers and other participants via your microphone and camera. Alternatively, you can use the chat to communicate.

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