

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
- Including a preview of the new provisions of the EU AML Package

Speakers



David Dieter
Senior Financial Crime Prevention Officer, Central FCP EMEA
and Regional Coordination, Deputy Money Laundering
Reporting Officer, UBS Europe SE, Frankfurt/Main



Jan-Eric Dippel
Managing Director
Digital Ethics Compliance und Consulting GmbH
Eschborn

Program

The Evolving Regulatory Universe

- The EU AML Package: AMLR (directly applicable harmonised AML/CTF rules), AMLD6 (strengthened supervisory framework and FIU architecture) and AMLA as regulator and supervisor
- BaFin Interpretation and Application Guidance (AuA)
- RTS under the AMLR incl. CDD standards, governance and risk-based specifications
- The evolving sanctions enforcement framework and its interface with AML/CTF

AML Risk Management

- Risk-based approach under the AMLR
- Risk management architecture: strategy, risk appetite, governance and Three Lines of Defence
- Risk assessments (supranational, national, enterprise-wide) incl. methodology and documentation standards
- Integration of sanctions and terrorist financing risks into the overall risk analysis

Customer Due Diligence under the AMLR

- Identification and verification standards incl. Updated and expanded EU-wide and non-face-to-face requirements
- Beneficial ownership and Transparency Register obligations
- Ongoing monitoring, Enhanced Due Diligence and high-risk scenarios
- Practical implementation challenges

The »new« Role of the Compliance Officer/MLRO

- Appointment, governance positioning and responsibilities under the AMLR
- Interaction between 1st and 2nd Line of Defence
- Reporting (SAR/STR) and communication with FIU and supervisors
- Liability and accountability in a harmonised supervisory framework

Sanctions Compliance and Counter-Terrorist Financing

- Differentiation between AML, sanctions compliance and terrorist financing
- Supervisory expectations on screening and controls
- Sanctions circumvention risks and interaction with Bundesbank, BaFin and EU authorities

Monitoring, Controls and Reporting

- Transaction monitoring: risk-based calibration, documentation and audit trail
- Internal policies, controls, monitoring plans and effectiveness reviews

Outlook

- AMLR implementation timeline and forthcoming RTS
- Strengthened supervisory powers and AMLA's future role
- Organisational and strategic implications for financial institutions

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 will also impact the organizational set up and many of your existing 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 new regulations and their implementation.

Our Speakers



David Dieter

Senior Financial Crime Prevention Officer, Central FCP EMEA and Regional Coordination, Deputy Money Laundering Reporting Officer, UBS Europe SE, Frankfurt/Main

David Dieter is an experienced financial crime specialist with more than eight years of expertise in the field. Based in Frankfurt, he currently serves as Deputy Money Laundering Reporting Officer (MLRO) and Senior Financial Crime Officer at UBS Europe SE.

In this role, he is responsible for compliance with all relevant anti-money laundering and counter-terrorism financing requirements. His responsibilities span advisory work, regulatory reporting and key second-line-of-defence activities. He is also actively involved in several industry associations, and currently serves as Co-Chair of the Financial Crime Working Group at AFME, providing him with a uniquely broad perspective on market practice, emerging risks and evolving regulatory trends.

Previously, he worked in a global standards-setting capacity at another major German bank. He holds a Master of Philosophy from the University of Oxford.



Jan-Eric Dippel

Managing Director
Digital Ethics Compliance und Consulting GmbH
Eschborn

Jan-Eric Dippel is a graduate lawyer (Diplom-Jurist) with many years of experience in the fields of banking, regulation, and anti-money laundering. He is the Managing Director and founder of Digital Ethics Compliance and Consulting GmbH.

In this role, he is responsible for advising on digitalization, regulatory matters, anti-money laundering, fraud prevention, and compliance. Digital Ethics is a boutique consultancy with a focus in particular on digital technologies such as blockchain, artificial intelligence, and crypto custody.

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).

Financial Sanctions Officer
Start possible anytime, online

Geldwäsche, Terrorismusfinanzierung und Hawala
17 March 2026, online

Umsetzung von Sanktionsregelwerken
19 March 2026, online

**5-tägiger Praxislehrgang Zertifizierter
Anti-Financial Crime Officer**
14 to 24 April 2026, online

Fraud-Prevention in Banken
12 May 2026, online

Transaktionsmonitoring im Fokus der Prüfer
17 June 2026, online

**Sommerlehrgang: Aktuelle Entwicklungen in der
Geldwäscheprävention**
8/9 July 2026, Heidelberg

► For these and other seminars, please visit:
www.akademie-heidelberg.de/online-seminar

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

Last Name
First Name
Job Title
Company/Organization
Street Address/No
Postal Code/City
Phone Number
Email Address
Assistant's Name
Date/Signature

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

Date and Time

Tuesday, 19 May 2026
9:30 am to 5:00 pm
Online access from 9:15 am
Seminar code: 26 05 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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