

Anti-Money Laundering & Terrorist Financing

GwG, AuAs, AMLR & AMLA Mandates



Online Seminar

- The rules and regulations of the German Regulator and BaFin as AML/CFT 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
- EU AMLR from July 2027: AMLA standards, risk management, CDD, German transition, sanctions and terrorist financing

Speakers



David Dieter
Senior Financial Crime Prevention Officer
& Deputy Money Laundering Reporting Officer



Jan-Eric Dippel
Diplom-Jurist/LL.M., AML Officer and Sanctions
Officer (CASP), Managing Director, Digital Ethics
Compliance und Consulting GmbH, Eschborn

Program

AML Risk Management

- Risk-based approach under the AMLR
- Risk management architecture: strategy, risk appetite, governance and Three Lines of Defence
- Business-wide risk assessment under Art. 10 AMLR: methodology, assessment and documentation standards
- AMLA guidelines on the business-wide risk assessment and the supervisory risk-scoring model
- From risk assessment to policies, procedures and controls
- Integration of sanctions and terrorist financing risks into the business-wide risk assessment

The Evolving Regulatory Universe

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

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
- AMLA RTS on customer due diligence

Compliance Manager and Compliance Officer (MLRO) under the AMLR

- 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

From 10 July 2027, the EU AML Regulation (AMLR) will apply directly in all Member States and supersede large parts of the German Money Laundering Act (GwG). Together with the Sixth AML Directive, AMLA and new technical standards and guidelines, it changes how obliged entities organise their AML/CFT framework. This seminar shows what changes, what remains and what you should do now, combining current German requirements and BaFin's supervisory practice with the new European rules.

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

- the AML/CFT requirements applicable today and from July 2027.
- your responsibilities for the business-wide risk assessment under the AMLR.
- customer due diligence, beneficial ownership and PEP requirements under the new rules.
- the roles of the compliance manager and compliance officer.
- interaction with the FIU and BaFin when filing SARs/STRs.
- the integration of sanctions and terrorist financing risks into your AML/CFT framework.

The speakers share their practical experience from banking, audit and consulting and address the impact of the new rules on your organisation and existing processes.

Who Should Attend?

Money Laundering Reporting Officers (MLROs), their deputies and members of their staff in both banks and financial institutions as well as other »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 & Deputy Money Laundering Reporting Officer

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 for an international credit institution. 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 AML standards-setting capacity at another major German bank. He holds a Master of Philosophy from the University of Oxford.



Jan-Eric Dippel

Diplom-Jurist/LL.M., AML Officer and Sanctions Officer (CASP), Managing Director, Digital Ethics Compliance und Consulting GmbH, Eschborn

Jan-Eric Dippel is a graduate lawyer (Diplom-Jurist) and Master of Laws (LL.M.) with many years of experience in banking, regulation, and the prevention of money laundering and sanctions violations. He was assessed by the Austrian Financial Market Authority (FMA) in a fit-and-proper procedure as AML Officer and Sanctions Officer of a crypto-asset service provider (CASP) authorised under MiCAR, where he is responsible for AML and sanctions compliance in day-to-day practice. As Managing Director and Head of FS Consulting & Assurance of Digital Ethics Compliance und Consulting GmbH, Eschborn, a boutique consultancy focusing on digital technologies such as blockchain, crypto custody and artificial intelligence, he advises banks and crypto-asset service providers on regulation, AML, fraud prevention and compliance, including business-wide risk assessments.

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Zertifizierter Anti-Financial Crime Officer
10 to 20 November 2026, online

Fraud-Prevention in Banken: Externe Angriffe und
Strategien zur Abwehr
16 November 2026, online

Geldwäscheprävention und Datenschutz
30 November 2026, online

Sanktionsbezogene Fallbearbeitung
11 December 2026, online

Winterlehrgang Geldwäscheprävention
28/29 January 2027, Munich

Sanktionen und Embargos I - Finanzsanktionen
16 March 2027, online

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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 & Terrorist Financing

Last Name
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Date / Signature

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

Date and Time
Wednesday, 2 December 2026
9:30 am to 5:00 pm
Online access from 9:15 am
Seminar code: 26 12 BG680 W

Fee
€ 890.– (plus VAT)
The fee includes access to the seminar
as well as the presentation as a
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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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