



AMLA Insights Newsletter

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Welcome to the latest KPMG AMLA Insights Newsletter!

AMLA is rapidly gearing up for its central role in the EU's new AML/CFT regime. With its leadership team complete and an ambitious work plan for 2026–2028, the authority is accelerating rulemaking, supervision preparation and FIU cooperation. At the same time, the Single Rulebook is evolving quickly, with numerous consultations underway and more to come this year. For obliged entities, now is the time to stay engaged, understand upcoming requirements and begin preparing -through early prioritisation and iterative gap analysis - to be fully AMLA ready ahead of 2027. With its formal establishment on 1 July 2025, the AMLA has assumed its legal powers and dual supervisory an FIU mandate.

This newsletter brings you up to speed on organisational and operational developments, as well as strategic updates of AMLA. Other fresh insights featured in this newsletter are on:

- **AMLA readiness & gap analysis:** prioritising what matters now to be fully prepared for 2027
- **AMLA's Single Programming Document (2026–2028):** what the priorities really mean for supervised entities
- **The Single Rulebook in 2026:** key changes, consultations and what to track this year
- **KYC tools & solutions:** how data, AI and advanced analytics will reshape compliance
- **AMLR impact beyond the financial sector:** real estate under the spotlight

We value your feedback and are always here to help. If you have any questions or suggestions, feel free to reach out to us by sending us an email.



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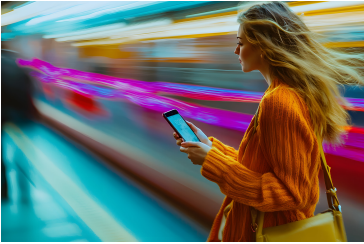
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Latest Insights



AMLA Developments: Striding forward

AMLA continues its progress toward being fully operational. The new authority has made further significant strides, by completing its leadership team, setting out its forward work plans and starting to lay the foundations for supervision of Europe's most complex and high-impact cross-border financial institutions

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The Single Rulebook in 2026: Year of evolution

The EU's new AML/CFT Single Rulebook is taking shape rapidly. For financial institutions and other obliged entities, engaging with the details of this regulatory process is crucial to understanding the future shape of the EU's AML/CFT regime

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Iterative gap analysis is key to implementation

The compliance effort required by the new AML/CFT framework varies widely between markets and institutions. Tailored, iterative gap analysis is key to effective prioritisation. Firms can take a range of actions to ensure compliance and optimise the efficiency of their AML/CFT activities

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Potential KYC Tools & Solutions

The EU's new AML framework will require many firms to transform their current know your customer (KYC) models. Technology like agentic AI – accompanied by human knowledge and skill – can not only help to achieve compliance, but to deliver structural improvements in efficiency

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SPD: Getting with the programme

AML published its first Single Programming Document. This sets out the authority's strategic priorities and work plans for 2026-2028, presenting how AML will deliver its three core missions of completing the single AML rulebook, advancing supervisory convergence and strengthening cooperation among FIUs

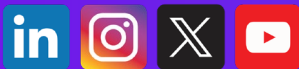
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AMLR for non-financial firms: Real Estate in focus

The EU's new AML/CFT regime will dramatically increase regulatory burdens and supervisory expectations for real estate agents. Effective planning and prioritisation are key to preparing for the new framework quickly and efficiently

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