AMLA Insights Newsletter

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Welcome to our latest KPMG AMLA Insights Newsletter!

The countdown to Europe's new AML regime has begun. In this edition, we explore the developments that are reshaping compliance, operations and technology across the market. From AI governance and the future of automation to customer due diligence, permanent KYC and AMLA's increasingly data-driven approach to supervision, our experts unpack the challenges and opportunities emerging across the AML landscape. We also examine what the new framework means for non-financial firms, international groups and organisations preparing for a more harmonised supervisory environment. With implementation deadlines fast approaching and key regulatory questions still evolving, this edition offers practical insights into the decisions firms should be considering today to stay ahead tomorrow.

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:

- **AI**: What role should humans still play in critical AML decisions?
- **Beyond Financial Services**: Many non-financial firms are entering unfamiliar AML territory. Are they ready?
- **KYC**: Why periodic reviews may soon give way to a world of continuous customer monitoring
- **Data Driven Approach**: What AMLA's early data requests reveal about the future of supervision
- **AMLRs impact on non-EU groups**: New group-wide obligations are creating complex challenges for international organisations
- **Customer Due Dilligence**: One rulebook, but will firms interpret it the same way?

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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Latest Insights



AMLA advances

AMLA is making strong progress on Europe's new anti-money laundering framework, bringing firms greater clarity on future rules and supervision. As preparations accelerate, businesses can now focus on turning the emerging requirements into action

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AI, Article 76, and the meaning of "meaningful"

AI can accelerate AML compliance, but Article 76 demands "meaningful human intervention" in key automated decisions. Discover the practical questions obliged entities must address now to balance innovation, accountability and compliance

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AMLR beyond Financial Services

The AMLR will bring many non-financial businesses into the AML spotlight for the first time. From real estate to professional football, firms face new governance and compliance obligations. Discover the key questions to ask now and how to build a practical roadmap for compliance

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A new world of "Permanent KYC"

Are your KYC processes ready for continuous monitoring? AMLA's draft Guidelines could reshape how firms manage customer risk.
Read our insights on the technology, governance and operating model changes ahead

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AMLA's data-driven approach

AMLA's first data exercises offer a clear warning of what is coming in 2028.
With hundreds of data points to report, manual workarounds will no longer be enough.
Discover the five building blocks that can turn regulatory reporting into a strategic advantage

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Customer Due Dilligence

As firms race to implement the AMLR's new customer due diligence requirements, uncertainty remains around some of the most important operational decisions.
Read the full article to understand where judgement calls could shape compliance outcomes for years to come

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AMLR's impact on non-EU groups

Non-EU financial groups with European subsidiaries face significant new responsibilities, from identifying an EU parent undertaking to establishing robust group-wide compliance and oversight frameworks. With implementation fast approaching, firms that delay risk being caught unprepared

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