

**CHARTERED**   
INSTITUTE OF PROFESSIONAL CERTIFICATIONS

# UK ANTI-MONEY LAUNDERING (AML) REGULATIONS AND CRYPTOCURRENCY COMPLIANCE

**Fully Accredited  
By:**

Chartered Institute of  
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CPD  
Certification Service



# PROGRAM OVERVIEW

The UK’s anti-money laundering regime is becoming increasingly complex as financial crime risks evolve alongside the rapid expansion of cryptocurrencies and digital assets. Financial institutions and cryptoasset businesses must **navigate stringent obligations under the Proceeds of Crime Act 2002 and Money Laundering Regulations 2017, while meeting strict Financial Conduct Authority supervision.** Emerging technologies—such as crypto exchanges, decentralized finance, and blockchain transactions—introduce new vulnerabilities, demanding more sophisticated compliance frameworks and enhanced financial crime monitoring.

This certified program provides a comprehensive and practical understanding of the UK’s AML framework and cryptocurrency compliance obligations. You will examine the legal and regulatory foundations governing AML in the UK, including the expectations placed on financial institutions and cryptoasset service providers. You will also develop the capability to **apply a risk-based AML approach and implement effective customer due diligence, enhanced due diligence, and beneficial ownership verification.** The program will also strengthen your ability to **manage suspicious activity reporting obligations and fulfil the governance responsibilities expected of Money Laundering Reporting Officers (MLROs).**

Throughout the program, you will develop practical expertise in **managing financial crime risks across both traditional financial institutions and emerging digital asset environments.**

## ACCREDITATIONS



4.8



4.6





# PROGRAM OVERVIEW

The program provides practical guidance on implementing effective transaction monitoring systems and blockchain analytics tools to detect suspicious crypto activities. You will also learn how to **design AML controls for crypto exchanges, wallet providers, and emerging digital asset models, including decentralized finance (DeFi), NFTs, and token issuance structures.** Additionally, you will examine regulatory enforcement trends and international standards established by the Financial Action Task Force, including the Travel Rule for virtual asset service providers.

Beyond regulatory concepts, the program incorporates practical case studies and real-world enforcement insights to highlight common compliance failures and investigation trends. You will learn to **design robust AML governance frameworks, strengthen internal controls, conduct risk assessments, and proactively address financial crime risks** in the evolving digital finance landscape.

Upon successful completion, you will earn the **Certification in UK Anti-Money Laundering Regulations and Cryptocurrency Compliance.** This industry-recognized certification validates your expertise in interpreting UK AML legislation, managing financial crime risks, and implementing robust compliance frameworks for cryptoasset businesses. It positions you as a trusted compliance leader capable of strengthening AML governance, regulatory readiness, and financial crime prevention within the evolving digital finance ecosystem.

## ACCREDITATIONS



4.8



4.6



# KEY SKILLS YOU WILL GAIN

## From This Program



**UK AML LEGISLATION INTERPRETATION  
MONEY LAUNDERING REGULATIONS ANALYSIS  
RISK-BASED AML COMPLIANCE  
CUSTOMER DUE DILIGENCE PROCEDURES**

**ENHANCED DUE DILIGENCE  
BENEFICIAL OWNERSHIP IDENTIFICATION  
SUSPICIOUS ACTIVITY REPORTING (SARS)  
FINANCIAL CRIME RISK ASSESSMENT**

**AML POLICIES  
INTERNAL AML CONTROLS  
TRANSACTION MONITORING OVERSIGHT  
AML COMPLIANCE PROGRAM DESIGN**

**MLRO GOVERNANCE RESPONSIBILITIES  
REGULATORY REPORTING COMPLIANCE  
AML AUDIT AND COMPLIANCE REVIEWS  
FINANCIAL CRIME TYPOLOGY IDENTIFICATION  
CRYPTOASSET RISK ASSESSMENT**

**VIRTUAL ASSET COMPLIANCE MANAGEMENT  
CRYPTO EXCHANGE AML CONTROLS**

# YOUR FACULTY DIRECTOR



## Mandy Hargun

### Experienced ICA-Qualified MLRO And Financial Crime Specialist

Mandy Hargun is a distinguished solicitor and financial crime specialist with nearly two decades of experience in anti-money laundering (AML), regulatory compliance, and financial crime risk management. Since qualifying as a solicitor in 2005, she has built a strong reputation for advising organizations on complex **AML frameworks, governance structures, and regulatory obligations**. Her early career in criminal defense and cash seizure litigation provided a solid foundation in **financial crime enforcement, investigations, and risk assessment**—expertise that continues to shape her practical, enforcement-focused approach to compliance.

An **ICA-qualified Money Laundering Reporting Officer (MLRO)**, Mandy advises regulated firms—including law practices and financial services institutions—across the EMEA region on **AML compliance programs, enterprise risk assessments, regulatory remediation, and financial crime controls**. She is also a highly sought-after trainer, delivering AML and regulatory compliance programs through webinars, executive workshops, and live learning sessions for compliance professionals, MLROs, and senior leadership. Known for her pragmatic insights and cross-sector perspective, Mandy equips organizations with the strategic and operational tools required to strengthen compliance culture and navigate today's increasingly complex regulatory environment.

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# PROGRAM AGENDA

## **MODULE 1 - UK AML FRAMEWORK: SETTING THE SCENE**

- Overview of UK AML Legislation (POCA, MLRs 2017, Amendments)
- Role of UK Regulators (FCA, HMRC, NCA)
- AML Obligations for Cryptoasset Businesses

## **MODULE 2 - MONEY LAUNDERING RISKS IN THE CRYPTO ECOSYSTEM**

- Typologies of Money Laundering Using Cryptoassets
- Risks Associated with DeFi, NFTs, Mixers, and Privacy Coins
- Emerging Trends and Red Flags

## **MODULE 3 - CUSTOMER DUE DILIGENCE (CDD) AND KYC IN CRYPTO**

- CDD, EDD, and Simplified Due Diligence Requirements
- Digital Identity Verification Challenges
- Onboarding Individuals vs Corporates

## **MODULE 4 - WORKSHOP: RISK BASED APPROACH IN PRACTICE**

- Building a Crypto-specific Risk Assessment
- Customer, Product, and Geographic Risk Factors
- FCA Expectations for Risk Documentation

- Interactive Workshop Group Exercise: Assess Risk Profiles for Different Crypto Customers

## **MODULE 5 - TRANSACTION MONITORING AND BLOCKCHAIN ANALYTICS**

- Monitoring Crypto Transactions vs Traditional Finance
- Use of Blockchain Analytics Tools
- Red Flags and Alert Management

## **MODULE 6 - SUSPICIOUS ACTIVITY REPORTING (SARS) AND CRYPTO**

- SAR Obligations Under UK Law
- Crypto-specific SAR Indicators
- Working with the NCA

## **MODULE 7 - FCA REGISTRATION AND ONGOING SUPERVISION**

- FCA Cryptoasset Registration Requirements
- Common Reasons for FCA Application Rejection

## **MODULE 8 - CASE STUDY: CRYPTO EXCHANGE COMPLIANCE FAILURES**

- Review of Real Enforcement Actions and Penalties
- Root Causes of Compliance Breakdowns



# PROGRAM AGENDA

- Interactive case study Group analysis: “What went wrong and how to fix it”

## **MODULE 9 - GOVERNANCE, TRAINING AND SENIOR MANAGEMENT ACCOUNTABILITY**

- SMCR and Accountability in Crypto Firms
- Role of MLRO and Senior Management
- Training, Policies, and Compliance Culture

## **MODULE 10 - FUTURE OF AML AND CRYPTO REGULATION AND ACTION PLANNING**

- Upcoming UK and Global Regulatory Developments
- Travel Rule and International Coordination
- Building a Future-proof Compliance Roadmap
- Interactive Workshop Action Planning: Applying Learning to Participants’ Organisations

# YOUR CHARTER DESIGNATION



Chartered Institute of Professional Certifications' programs are unique as they provide you with professional charter designations and marks that can be used across your lifetime once you have completed our programs.

Upon successfully completing this program, you will earn the **Certification in UK Anti-Money Laundering Regulations and Cryptocurrency Compliance**, an industry-recognized certification with lifelong validity. This prestigious certification validates your capability to interpret UK anti-money laundering legislation and implement robust financial crime compliance frameworks within financial institutions and cryptocurrency businesses. This certification will distinguish you as a trusted compliance professional capable of strengthening AML governance and safeguarding organizations against financial crime in the digital finance landscape.

This program is developed by **Chartered Institute of Professional Certifications** and the content of this program has been certified by **CPD Certification Service** as conforming to continuing professional principles.

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390

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# OUR FACULTY DIRECTORS

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# CONTACT US TODAY

We Thank You for Your Ongoing Support  
of Our Programs

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