



**Course:**  
**ML/TPF and Sanction Evasion Typologies  
and FIU Red Flags (PART I)**

**DELIVERED BY:**

**Renars Degro, CAMS**

Seasoned expert with over 18 years of professional experience in finance, compliance, operational risk, and leadership across banking, investment, and regulatory domains.



**OBJECTIVES:**

- Understand common ML/TPF typologies, including layering, smurfing, trade-based money laundering, and cryptocurrency misuse, and how they manifest in financial activity.
- Identify sanctions evasion techniques involving false documentation, shell companies, front persons, and complex ownership structures.
- Recognize key red flag indicators highlighted by Financial Intelligence Units (FIUs) and international standard setters.
- Develop practical approaches to transaction review, alert handling, escalation, and case investigation.
- Explore how criminal schemes evolve in response to regulatory controls, technological developments, and market changes.
- Strengthen the application of risk-based monitoring, customer due diligence, and ongoing customer risk assessment.
- Enhance analytical thinking when assessing unusual customer behaviour and transaction patterns.
- Improve the quality of documentation and decision-making in financial crime investigations.



**SKILLS DELIVERED:**

- Detect and interpret key typologies used in ML, TPF, and sanctions evasion.
- Recognize structural and behavioral red flags related to customer and transaction activity.
- Enhance compliance frameworks with targeted controls and escalation logic.
- Apply FIU red flags and risk indicators in daily monitoring processes.
- Evaluate complex transaction chains and their risk components.
- Practical Case Studies.



**DESIGNED FOR:**

- AML/CFT compliance officers and MLROs
- Financial crime and fraud prevention specialists
- Risk management professionals
- Internal auditors and investigators
- Law enforcement and financial intelligence unit (FIU) analysts
- Senior management with oversight of AML/CTF framework
- FinTech, EMI, and virtual asset service provider (VASP) compliance staff

**COURSE PROGRAMME:  
ML/TPF AND SANCTION EVASION TYPOLOGIES  
AND FIU RED FLAGS (PART I)**

TOPIC	DURATION
<p><b>1. Overview of the course</b></p> <ul style="list-style-type: none"> <li>• Lector</li> <li>• Objectives</li> <li>• Skills delivered</li> <li>• Programme Modules</li> </ul>	5 min.
<p><b>2. Indicators of Money Laundering Typologies</b></p> <ul style="list-style-type: none"> <li>• Indicators relating to the client or its cooperation partners, related parties, or other persons involved in the transactions;</li> <li>• Indicators relating to transactions;</li> <li>• Indicators relating to transaction supporting documentation and other information.</li> </ul>	65 min.
<p><b>3. Structuring / Smurfing – E-commerce Clothing Store</b></p> <ul style="list-style-type: none"> <li>• Introduction to Structuring/Smurfing;</li> <li>• Legitimate Uses and Illicit Exploits;</li> <li>• Risks and Compliance Challenges.</li> </ul>	20 min.
<p><b>4. Online Casinos “Cash-In, Cash-Out”</b></p> <ul style="list-style-type: none"> <li>• Introduction to ‘Cash-In, Cash-Out’;</li> <li>• Legitimate Uses and Illicit Exploits;</li> <li>• Risks and Compliance Challenges.</li> </ul>	20 min.
<p><b>5. Cryptocurrency mixing service aka “tumbler”</b></p> <ul style="list-style-type: none"> <li>• Introduction to Cryptocurrency Mixing Service aka “Tumbler”;</li> <li>• Legitimate Uses and Illicit Exploits;</li> <li>• Compliance Hurdles in Decentralized Finance.</li> </ul>	20 min.

**COURSE PROGRAMME:  
ML/TPF AND SANCTION EVASION TYPOLOGIES  
AND FIU RED FLAGS (PART I)**

TOPIC	DURATION
<b>6. Peer to Peer platforms – Loan Churning</b> <ul style="list-style-type: none"><li>• Introduction to Peer-to-Peer Platforms;</li><li>• Legitimate Uses and Illicit Exploits;</li><li>• Risks and Compliance Challenges.</li></ul>	25 min.
<b>7. Conclusions and frequently asked questions</b> <ul style="list-style-type: none"><li>• In this sections the conclusion of the course are presented and answered to FQAs.</li></ul>	30 min.
<b>TOTAL</b>	<b>3 hours</b>

**Duration:  
3 hours (3 CPD Units)****Language:  
English****Delivery mode:  
Pre-Recorded****Skills level:  
Expert****Let's Stay Connected!**Visit our website: [gowiseacademy.com](https://gowiseacademy.com)Contact us anytime: [info@gowiseacademy.com](mailto:info@gowiseacademy.com)

Certified by:



Follow us:

