



Course:

Crypto Compliance Essentials

(A Practical Foundation in Virtual Asset AML & the Travel Rule)

DELIVERED BY:

Renars Degro, CAMS — AML/CTF and Sanctions Expert

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



OBJECTIVES:

- Enhance compliance specialists' ability to determine the appropriate approach in diverse virtual-asset risk scenarios.
- Provide and consolidate the foundational knowledge required for the effective application of AML measures to crypto-assets through practical, experience-based learning.
- Strengthen understanding of core concepts, including virtual assets, VASPs/CASPs, hosted and self-hosted wallets, and anonymity-enhancing techniques.
- Build a working knowledge of the EU regulatory framework: FATF Recommendations 15 and 16, MiCA, the Transfer of Funds Regulation and the 2024 AML package (AMLR, AMLD6, AMLA).
- Develop participants' ability to apply the travel rule in day-to-day operations, including required data, timing, self-hosted wallet transfers and counterparty due diligence.
- Improve participants' confidence in recognising crypto red flags and escalating suspicious activities appropriately.
- Support consistent application of a risk-based approach across onboarding, monitoring and reporting functions.
- Foster a proactive compliance mindset aligned with regulatory expectations and industry best practices.



SKILLS DELIVERED:

- Virtual Asset & VASP Risk Assessment — Learn how to identify and evaluate ML/TF risk exposure across VASP business models.
- Crypto Regulatory Framework — Understand FATF standards, MiCA, the Transfer of Funds Regulation and the incoming AMLR/AMLA regime.
- Travel Rule Application — Learn how to collect, transmit and validate originator and beneficiary information for crypto transfers.
- Counterparty VASP Due Diligence — Understand how to identify and risk-assess counterparty providers before transacting.
- Crypto Red Flags & Transaction Monitoring — Learn how to detect virtual-asset-specific indicators and typologies and act on them.
- Blockchain Analytics Awareness — Understand how wallet screening and chain analysis support AML compliance.



DESIGNED FOR:

- AML/CTF compliance officers and MLROs
- CASP / VASP compliance, onboarding and monitoring staff
- Financial crime and fraud prevention specialists
- Risk management professionals
- Internal auditors and investigators
- Law enforcement and financial intelligence unit (FIU) analysts
- FinTech, EMI and payment institution compliance teams
- Senior management with oversight of the AML/CTF framework

COURSE PROGRAMME:

CRYPTO COMPLIANCE ESSENTIALS FOUNDATION IN VIRTUAL ASSET AML & THE TRAVEL RULE)

TOPIC	DURATION
1. Overview of the course - Lecturer - Objectives - Skills delivered - Programme modules	5 min.
2. Virtual Assets, VASPs and the ML/TF Risk Landscape - What virtual assets, VASPs and CASPs are – FATF definitions and the activity-based test - Why crypto attracts ML/TF abuse: pseudonymity, speed and cross-border reach - Anonymity-enhancing techniques: mixers, privacy coins, privacy wallets, P2P transfers - Hosted vs self-hosted (unhosted) wallets and why the distinction matters	20 min.
3. The EU Regulatory Framework: FATF, MiCA, TFR and AMLA - FATF Recommendations 15 and 16 applied to virtual assets - MiCA (Regulation (EU) 2023/1114): CASP authorisation and scope - The Transfer of Funds Regulation (Regulation (EU) 2023/1113), applicable since 30 December 2024 - The 2024 AML package: AMLR, AMLD6 and the new EU authority AMLA	20 min.
4. The Travel Rule in Practice - Origin and purpose: FATF Recommendation 16 extended to crypto-asset transfers - Required originator and beneficiary information – no de minimis threshold in the EU - Timing and security: information submitted before or with the transfer, never post facto - Self-hosted wallet transfers and the additional verification for transfers of EUR 1,000 or more - Intermediary CASPs: preserving and passing travel-rule data through the chain - Counterparty VASP identification, due diligence and the “sunrise issue” - EBA Travel Rule Guidelines: detecting and handling missing or incomplete information - Practical workflow: collect > transmit > validate > act (hold, reject, request or report)	35 min.

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TOPIC	DURATION
5. Crypto Red Flags, Typologies and Transaction Monitoring - Virtual-asset red-flag indicators: accounts vs addresses - Common typologies: chain-hopping, mixers, structuring and rapid movement of funds - Blockchain analytics and wallet risk scoring as monitoring tools - Escalation and reporting: from alert to STR/SAR	20 min.
6. Conclusions and Frequently Asked Questions - Key takeaways and a practical compliance checklist - Open discussion and frequently asked questions	20 min.
TOTAL	2 hours



Duration:
2 hours (2 CPD Units)



Language:
English



Delivery mode:
Pre-Recorded



Skills level:
Intermediate

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