AMLA Publishes First Single Programming Document for 2026–2028

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News

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On 4 February 2026, AMLA published its first Single Programming Document (SPD) for 2026–2028, setting out its work programme and strategic priorities as it builds towards full operational capacity.

The SPD outlines AMLA's objectives across three core deliverables: (1) completion of the Single Rulebook, (2) advancement of supervisory convergence, and (3) strengthened cooperation among Financial Intelligence Units (FIUs).

These are implemented through five key workstreams:

- First, AMLA will focus on delivering its regulatory mandates, with 24 of 40 mandates scheduled for 2026. Central to this is the EU AML/CFT Single Rulebook, which aims to harmonise anti-money laundering rules across the EU, close regulatory gaps, and reduce fragmentation between Member States. AMLA will prioritise mandates that are critical for industry and essential to implementing its supervisory functions and supporting FIUs, ensuring that regulatory measures are both effective and practical;
- Second, AMLA will lay the groundwork for its direct supervision of high-impact financial institutions, set to begin in 2028. In 2026, the Authority will finalise the risk analysis and selection methodology, initiate data collection for testing and calibration, and define procedures for transferring supervisory information from national authorities to support the supervisory model;
- Third, AMLA will strengthen cooperation among EU FIUs, focusing on joint analyses, harmonised technical standards, and mediation mechanisms. Initial peer reviews will begin in 2026, and the optimisation of FIU.net will continue through 2027 to enable secure EU-wide information exchange;
- Fourth, to promote supervisory convergence, AMLA will develop common frameworks for indirect supervision across the financial sector and oversight in selected non-financial sectors. This includes harmonised supervisory models, manuals, and thematic reviews to guide national authorities and ensure consistent application of EU instruments.
- Fifth, AMLA will establish a robust risk analysis framework, mapping data sources and creating infrastructure to collect and analyse information. This will support the identification, assessment, and mitigation of money laundering and terrorist financing risks, forming the analytical backbone of its operations.

In addition to delivering its core tasks, AMLA will continue to scale up its operational capacity by recruiting new staff, investing in IT infrastructure to establish a secure and agile system, and consolidating internal governance structures. Over the coming years, the Authority will implement key regulatory mandates,

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Preprint eucrim 2026, Vol. 21(1)
ISSN: 1862-6947
https://eucrim.eu

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develop and refine its risk frameworks, and gradually expand its supervisory and operational functions across the EU. It will also finalise the assessment methodology and prepare for the 2027 selection of entities for direct supervision. Throughout this process, AMLA will engage closely with national competent authorities and stakeholders to ensure that the new EU AML/CFT framework is robust, consistent, and fit for purpose.

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The project is co-financed by the Union Anti-Fraud Programme (UAFP), managed by the European Anti-Fraud Office (OLAF).

Co-funded by
the European Union