Football Enters EU Anti-Money Laundering Framework

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On 27 April 2026, in an interview with Italian outlet "Calcio e Finanza", the Chair of the Authority for Anti-Money Laundering and Countering the Financing of Terrorism (AMLA), *Bruna Szego*, outlined the rationale for bringing professional football clubs and agents under the EU's anti-money laundering framework from July 2029.

Football's inclusion stems from the 2024 EU anti-money laundering package, which expanded the scope of obliged entities beyond traditional financial actors to include selected non-financial sectors deemed exposed to money laundering risks (→eucrim 2/2024, 117-118). According to the AMLA Chair, the decision to include football reflects both the scale of the football industry and its structural vulnerabilities to illicit financial flows.

The European Parliament played a key role in adding football to the final legislative package, citing concerns over the sector's global reach, large financial flows, and cross-border transactions. Ownership structures in football are often complex and not always transparent, making it difficult to identify beneficial owners and trace the origin of funds.

The economic significance of football has grown into a global industry, with major revenues generated through media rights, sponsorships, and transfers. At the same time, the sport's popularity and social visibility can make it attractive for the laundering of illicit proceeds, including through the acquisition of clubs, transfer market activity, and sponsorship arrangements.

Szego highlighted that a recurring concern is the lack of uniform regulation on the financial statements of football clubs across the EU. While some Member States already apply anti-money laundering obligations to parts of the football sector, rules remain fragmented, creating inconsistencies in supervision and oversight. The new EU framework aims to address this by establishing a harmonised set of requirements and a common risk-based methodology across all Member States.

Under the new system, clubs and agents will be required to implement customer due diligence and transaction monitoring procedures, including checks on beneficial ownership and the origin of funds. The objective is not to impose identical supervisory models across sectors, but to ensure consistent standards and a level playing field within the EU. Football will be assessed under a dedicated risk-based methodology for the non-financial sector, reflecting the specific characteristics of the industry. While AMLA will not directly supervise clubs, it will guide and evaluate the national authorities responsible for enforcement.

Overall, the interview demonstrated that the inclusion of football reflects a broader shift in the EU's anti-money laundering framework towards addressing high-risk sectors characterised by large cross-border financial flows, complex ownership structures, and significant regulatory fragmentation.

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