

GOVERNANCE & COMPLIANCE | COURSE BROCHURE

Certificate in Anti-Money Laundering (AML) Investigations and Suspicious Activity Reporting

5 days | Classroom training | English

SMART HORIZON

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Course content

Why attend

This course provides a comprehensive overview of Anti-Money Laundering (AML) investigations and Suspicious Activity Reporting (SAR). Participants will gain practical skills to identify, investigate, and report suspicious financial activities, ensuring compliance with regulatory requirements and enhancing organisational integrity.

Financial institutions must navigate increasing scrutiny regarding their AML practices, making it essential for professionals to understand the intricacies of investigations and reporting. Failure to comply can lead to severe penalties, reputational damage, and loss of business. This course addresses these challenges by equipping participants with the necessary skills to effectively identify and manage suspicious activities. Participants will learn how to analyse transaction patterns, assess risk levels, and implement effective investigation strategies, which are crucial in the current regulatory environment. Understanding these elements will empower professionals to safeguard their organisations against financial crime and enhance their credibility in the industry.
Practising real-world scenarios enhances participants' ability to conduct thorough investigations and prepare accurate SARs. By engaging in exercises that simulate actual tasks, they will develop the confidence to make informed decisions in high-pressure situations. The course covers critical capabilities such as evidence gathering, report writing, and risk assessment, all vital for effective compliance. Additionally, participants will learn how to communicate findings to stakeholders and regulatory bodies, ensuring that their organisations meet legal obligations while maintaining operational integrity. This comprehensive approach enables professionals to contribute meaningfully to their organisation's compliance framework and risk management strategies.

Professional Problems This Course Is Designed to Solve

- Difficulty translating subject knowledge into practical workplace decisions.
- Inconsistent approaches to the activities covered in the course outline.
- Lack of a structured plan for applying and reviewing new skills.

Course methodology

The course employs a blend of case studies, role-playing exercises, and group discussions to foster a practical understanding of AML investigations and SARs. Participants will analyse fictional scenarios that mimic real-life situations, allowing them to apply theoretical knowledge to practical tasks. Specific exercises will include drafting SARs, conducting risk assessments, and simulating investigations. Outputs include detailed investigation reports and completed SAR templates, demonstrating their ability to identify and document suspicious activities effectively. This hands-on approach ensures that participants not only learn the necessary concepts but also gain the confidence to apply them in their professional roles, enhancing their overall effectiveness in AML compliance.



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Course objectives

By the end of this course, participants will be able to:
• Identify key indicators of money laundering and suspicious activities in financial transactions.
• Analyse case studies to assess the effectiveness of various AML investigation techniques.
• Construct comprehensive Suspicious Activity Reports (SARs) based on fictional investigation scenarios.
• Evaluate the regulatory framework governing AML practices and reporting requirements.
• Prioritise investigation steps based on risk assessment and available evidence.
• Justify decisions made during investigations and the rationale for reporting or not reporting suspicious activities.

Target audience

This course is suitable for:
• Compliance Officers responsible for AML oversight and reporting.
• Financial Crime Analysts tasked with investigating suspicious transactions.
• Risk Management Professionals focused on mitigating financial crime risks.
• Internal Auditors evaluating AML compliance and effectiveness.

Target competencies

Participants will develop competencies in:
• Conduct thorough investigations into suspicious financial activities.
• Prepare accurate and compliant Suspicious Activity Reports (SARs).
• Evaluate and interpret financial data for AML purposes.
• Apply regulatory knowledge to real-world AML scenarios.
• Communicate findings effectively to stakeholders and regulatory bodies.
• Utilise investigative techniques to uncover money laundering schemes.

Course outline

Day 1: Introduction to AML and Regulatory Frameworks

Applied activity: Participants will review a fictional case study of a money laundering scheme and identify the key indicators of suspicious activity. They will discuss their findings in groups and propose initial investigation steps, considering regulatory implications and organisational policies.
Output: A group report summarising identified indicators and proposed investigation steps.

09:00–09:54	Overview of money laundering and its impact on financial systems and institutions.
09:54–10:48	Key regulations governing AML practices, including FATF guidelines and local laws.



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10:48–11:00	Understanding the role of compliance in preventing money laundering and financial crime.
11:00–11:30	**Coffee break**
11:30–12:12	Understanding the role of compliance in preventing money laundering and financial crime. (continued)
12:12–13:06	Introduction to Suspicious Activity Reporting (SAR) requirements and processes.
13:06–14:00	The importance of risk-based approaches in AML compliance and investigations.

Day 2: Investigative Techniques in AML

Applied activity: In small teams, participants will simulate an investigation based on a provided scenario, gathering evidence and interviewing fictional witnesses. They will document their findings and prepare for a group presentation, focusing on the rationale behind their investigative decisions.
Output: A documented investigation report outlining findings, evidence collected, and investigative decisions made.

09:00–09:54	Techniques for gathering evidence in AML investigations, including interviews and document reviews.
09:54–10:48	Utilising data analytics tools to identify suspicious patterns in transactions.
10:48–11:00	Interviewing techniques for gathering information from stakeholders and witnesses.
11:00–11:30	**Coffee break**
11:30–12:12	Interviewing techniques for gathering information from stakeholders and witnesses. (continued)
12:12–13:06	Documenting findings and maintaining investigation integrity and confidentiality.
13:06–14:00	Understanding the role of technology and software in enhancing AML investigations.

Day 3: Preparing Suspicious Activity Reports (SARs)

Applied activity: Participants will draft a SAR based on their investigation report from Day 2, ensuring compliance with regulatory standards and clarity in communication. They will also review peer drafts for feedback, enhancing collaborative learning.
Output: A completed SAR template ready for submission, along with peer feedback notes.

09:00–09:54	Components of an effective SAR and common pitfalls to avoid during preparation.
09:54–10:48	Best practices for writing clear and concise SARs that meet regulatory standards.
10:48–11:00	Legal implications of SAR submissions, including confidentiality and liability issues.



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11:00–11:30	**Coffee break**
11:30–12:12	Legal implications of SAR submissions, including confidentiality and liability issues. (continued)
12:12–13:06	Reviewing sample SARs for quality, compliance, and clarity.
13:06–14:00	Understanding the feedback process from regulatory bodies and how to respond.

Day 4: Risk Assessment and Decision-Making

Applied activity: Using a provided risk assessment framework, participants will evaluate a fictional case's risk level and decide on the appropriate course of action regarding reporting. They will justify their decisions based on evidence and regulatory requirements.
Output: A risk assessment report detailing findings, recommendations, and justifications for the decision made.

09:00–09:54	Conducting risk assessments to prioritise AML investigations based on severity and impact.
09:54–10:48	Evaluating the significance of evidence in decision-making processes for reporting.
10:48–11:00	Understanding the consequences of reporting vs. non-reporting and its implications.
11:00–11:30	**Coffee break**
11:30–12:12	Understanding the consequences of reporting vs. non-reporting and its implications. (continued)
12:12–13:06	Developing a decision-making framework for AML investigations and reporting.
13:06–14:00	Case studies on successful and unsuccessful AML interventions to learn from past experiences.

Day 5: Integrated AML Investigation Simulation

Applied activity: Participants will work in teams to conduct a comprehensive investigation of a complex fictional money laundering case, including evidence gathering, SAR preparation, and risk assessment. They will present their findings to a mock regulatory panel, simulating real-world scrutiny.
Output: A comprehensive investigation report and presentation for the mock panel, demonstrating their investigative process and conclusions.

09:00–09:54	Bringing together investigative techniques, SAR preparation, and risk assessment into a cohesive process.
09:54–10:48	Collaborative problem-solving in complex AML scenarios to enhance teamwork skills.
10:48–11:00	Effective communication of findings to stakeholders and regulatory bodies in a professional context.
11:00–11:30	**Coffee break**



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11:30–12:12	Effective communication of findings to stakeholders and regulatory bodies in a professional context. (continued)
12:12–13:06	Reviewing lessons learned from previous AML cases to inform future practices.
13:06–14:00	Developing an action plan for future AML investigations based on simulation outcomes.

The timings provided are estimates and may vary depending on the number of participants and the discussions taking place during the sessions. They are indicative only and do not constitute a binding commitment.

Dates, venues and fees

Current published course plans. Fees are per participant in EUR, excluding unconfirmed taxes.

Venue	Start date	End date	Fee (EUR)
Singapore Confirmed dates	9 Nov 2026	13 Nov 2026	**€2,820.-**
Online Confirmed dates	9 Nov 2026	13 Nov 2026	**€1,250.-**
London Confirmed dates	23 Nov 2026	27 Nov 2026	**€2,450.-**
Online Confirmed dates	23 Nov 2026	27 Nov 2026	**€1,250.-**
Vienna Confirmed dates	30 Nov 2026	4 Dec 2026	**€2,940.-**
Online Confirmed dates	30 Nov 2026	4 Dec 2026	**€1,250.-**



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Dates, venues and fees (continued)

Venue	Start date	End date	Fee (EUR)
Dubai Confirmed dates	7 Dec 2026	11 Dec 2026	**€3,150.–**
Online Confirmed dates	7 Dec 2026	11 Dec 2026	**€1,250.–**
Frankfurt Confirmed dates	14 Dec 2026	18 Dec 2026	**€2,650.–**
Online Confirmed dates	14 Dec 2026	18 Dec 2026	**€1,250.–**
Kuala Lumpur Confirmed dates	11 Jan 2027	15 Jan 2027	**€1,450.–**
Online Confirmed dates	11 Jan 2027	15 Jan 2027	**€1,250.–**
Paris Confirmed dates	25 Jan 2027	29 Jan 2027	**€2,860.–**
Online Confirmed dates	25 Jan 2027	29 Jan 2027	**€1,250.–**
Istanbul Confirmed dates	8 Feb 2027	12 Feb 2027	**€2,650.–**



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Dates, venues and fees (continued)

Venue	Start date	End date	Fee (EUR)
Online Confirmed dates	8 Feb 2027	12 Feb 2027	**€1,250.–**
Amsterdam Confirmed dates	22 Feb 2027	26 Feb 2027	**€2,540.–**
Online Confirmed dates	22 Feb 2027	26 Feb 2027	**€1,250.–**
Rome Confirmed dates	1 Mar 2027	5 Mar 2027	**€2,450.–**
Online Confirmed dates	1 Mar 2027	5 Mar 2027	**€1,250.–**
Singapore Confirmed dates	8 Mar 2027	12 Mar 2027	**€2,820.–**
Online Confirmed dates	8 Mar 2027	12 Mar 2027	**€1,250.–**
London Confirmed dates	22 Mar 2027	26 Mar 2027	**€2,450.–**
Online Confirmed dates	22 Mar 2027	26 Mar 2027	**€1,250.–**



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Dates, venues and fees (continued)

Venue	Start date	End date	Fee (EUR)
Dubai Confirmed dates	12 Apr 2027	16 Apr 2027	**€3,150.–**
Online Confirmed dates	12 Apr 2027	16 Apr 2027	**€1,250.–**
Rome Confirmed dates	19 Apr 2027	23 Apr 2027	**€2,450.–**
Online Confirmed dates	19 Apr 2027	23 Apr 2027	**€1,250.–**
Frankfurt Confirmed dates	26 Apr 2027	30 Apr 2027	**€2,650.–**
Online Confirmed dates	26 Apr 2027	30 Apr 2027	**€1,250.–**
Kuala Lumpur Confirmed dates	10 May 2027	14 May 2027	**€1,450.–**
Online Confirmed dates	10 May 2027	14 May 2027	**€1,250.–**
Paris Confirmed dates	24 May 2027	28 May 2027	**€2,860.–**



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Dates, venues and fees (continued)

Venue	Start date	End date	Fee (EUR)
Online Confirmed dates	24 May 2027	28 May 2027	**€1,250.–**
Istanbul Confirmed dates	14 Jun 2027	18 Jun 2027	**€2,650.–**
Online Confirmed dates	14 Jun 2027	18 Jun 2027	**€1,250.–**
Amsterdam Confirmed dates	21 Jun 2027	25 Jun 2027	**€2,540.–**
Online Confirmed dates	21 Jun 2027	25 Jun 2027	**€1,250.–**
Cape Town Confirmed dates	28 Jun 2027	2 Jul 2027	**€1,890.–**
Online Confirmed dates	28 Jun 2027	2 Jul 2027	**€1,250.–**
Singapore Confirmed dates	12 Jul 2027	16 Jul 2027	**€2,820.–**
Online Confirmed dates	12 Jul 2027	16 Jul 2027	**€1,250.–**



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Dates, venues and fees (continued)

Venue	Start date	End date	Fee (EUR)
London Confirmed dates	26 Jul 2027	30 Jul 2027	**€2,450.-**
Online Confirmed dates	26 Jul 2027	30 Jul 2027	**€1,250.-**
Dubai Confirmed dates	9 Aug 2027	13 Aug 2027	**€3,150.-**
Online Confirmed dates	9 Aug 2027	13 Aug 2027	**€1,250.-**
Frankfurt Confirmed dates	23 Aug 2027	27 Aug 2027	**€2,650.-**
Online Confirmed dates	23 Aug 2027	27 Aug 2027	**€1,250.-**
Cape Town Confirmed dates	30 Aug 2027	3 Sept 2027	**€1,890.-**
Online Confirmed dates	30 Aug 2027	3 Sept 2027	**€1,250.-**
Kuala Lumpur Confirmed dates	13 Sept 2027	17 Sept 2027	**€1,450.-**



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Dates, venues and fees (continued)

Venue	Start date	End date	Fee (EUR)
Online Confirmed dates	13 Sept 2027	17 Sept 2027	**€1,250.–**
Paris Confirmed dates	20 Sept 2027	24 Sept 2027	**€2,860.–**
Online Confirmed dates	20 Sept 2027	24 Sept 2027	**€1,250.–**
Istanbul Confirmed dates	11 Oct 2027	15 Oct 2027	**€2,650.–**
Online Confirmed dates	11 Oct 2027	15 Oct 2027	**€1,250.–**
Barcelona Confirmed dates	18 Oct 2027	22 Oct 2027	**€2,840.–**
Online Confirmed dates	18 Oct 2027	22 Oct 2027	**€1,250.–**
Amsterdam Confirmed dates	25 Oct 2027	29 Oct 2027	**€2,540.–**
Online Confirmed dates	25 Oct 2027	29 Oct 2027	**€1,250.–**



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Dates, venues and fees (continued)

Venue	Start date	End date	Fee (EUR)
Singapore Confirmed dates	8 Nov 2027	12 Nov 2027	**€2,820.–**
Online Confirmed dates	8 Nov 2027	12 Nov 2027	**€1,250.–**
London Confirmed dates	22 Nov 2027	26 Nov 2027	**€2,450.–**
Online Confirmed dates	22 Nov 2027	26 Nov 2027	**€1,250.–**
Dubai Confirmed dates	6 Dec 2027	10 Dec 2027	**€3,150.–**
Online Confirmed dates	6 Dec 2027	10 Dec 2027	**€1,250.–**
Frankfurt Confirmed dates	13 Dec 2027	17 Dec 2027	**€2,650.–**
Online Confirmed dates	13 Dec 2027	17 Dec 2027	**€1,250.–**



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Plan your next step

Dates, availability, exact venue, taxes, inclusions and payment terms require written confirmation. This brochure is not a quotation, registration, booking confirmation or visa invitation. Participants receive a Smart Horizon certificate of attendance; programmes are not externally accredited and do not award a professional qualification or designation. Confirm arrangements before booking travel.

For group or in-house training, contact our learning team to discuss your objectives and delivery arrangements.

Contact Smart Horizon

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