

EDD Mastery: High-Risk AML & Financial Crime Management

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Course Overview:

Enhanced Due Diligence Mastery: Managing High-Risk AML & Financial Crime is an advanced corporate training course designed to strengthen participants' ability to manage elevated money laundering and financial crime risks in complex regulatory environments. The course focuses on enhanced due diligence as a critical component of anti money laundering EDD programs, particularly for banks and financial institutions dealing with high-risk customers and transactions.

This EDD training course goes beyond basic AML compliance training by addressing advanced AML due diligence techniques, EDD risk assessment training, and decision-making frameworks used when standard customer due diligence is insufficient. Participants will explore how enhanced due diligence supports effective suspicious transaction reporting training and improves the quality of AML controls across onboarding, monitoring, and escalation processes.

The course places strong emphasis on EDD for banks and EDD for financial institutions, with practical application to complex ownership due diligence, high-risk jurisdictions, politically exposed persons, and non-transparent customer structures. By combining structured analysis with real-world scenarios, the course enables participants to apply enhanced due diligence consistently, confidently, and defensibly in high-risk AML and financial crime contexts.

Target Audience:

- AML analysts and senior AML analysts
- Compliance officers and compliance managers
- Financial crime and investigations specialists
- MLROs and deputy MLROs
- Risk management professionals
- Internal auditors with AML responsibilities
- Relationship managers handling high-risk customers

Targeted Organizational Departments:

- Compliance and AML departments
- Financial crime and investigations units
- Risk management and enterprise risk departments
- Internal audit and assurance
- Client onboarding and KYC operations
- Corporate and institutional banking teams

These departments directly benefit from improved EDD for high-risk customers, enhanced due diligence risk assessment, and stronger alignment between AML compliance training and operational execution.

Targeted Industries:

- Banking and retail banking
- Corporate and investment banking
- Financial institutions and credit institutions
- FinTech and payment service providers
- Asset management and wealth management
- Insurance and reinsurance
- Money services businesses

Course Offerings:

By the end of this course, participants will be able to:

- Apply enhanced due diligence requirements using a structured risk-based approach
- Conduct advanced AML due diligence for high-risk customers and transactions
- Perform EDD risk assessment training for complex customer profiles
- Analyze and document complex ownership due diligence cases
- Assess source of wealth and source of funds in high-risk scenarios
- Strengthen suspicious transaction reporting training decisions using EDD findings
- Support AML compliance decisions within banks and financial institutions
- Confidently manage EDD escalation, approval, and exit decisions

Training Methodology:

This course uses a highly interactive and practice-oriented training methodology designed to reflect real operational challenges faced in EDD for banks and financial institutions. Instructor-led sessions provide conceptual clarity on advanced AML due diligence, while facilitated discussions encourage participants to share insights and challenges from their own environments.

Case-based learning forms the core of the EDD training course, allowing participants to work through realistic high-risk customer scenarios, complex ownership structures, and unusual transaction patterns. Group exercises focus on EDD risk assessment training and decision-making, helping participants evaluate risk indicators, apply proportional controls, and justify enhanced due diligence outcomes.

Reflection sessions at the end of each day reinforce learning by linking EDD findings to suspicious transaction reporting training and governance expectations.

Note: Tools are not provided; instead, the course delivers practical insights and real-world examples of tools, templates, and approaches commonly used in enhanced due diligence and AML compliance functions.

Course Toolbox:

- Scenario-based EDD case studies
- High-risk customer profiling examples
- Complex ownership structure illustrations
- Source of wealth and source of funds assessment examples
- Sample EDD documentation formats
- STR decision-making flow examples

Risk indicator and escalation examples

Course Agenda:

Day 1: Foundations of Enhanced Due Diligence and AML Risk

- **Topic 1:** Role of enhanced due diligence within AML and financial crime frameworks
- **Topic 2:** When enhanced due diligence is required versus standard due diligence
- **Topic 3:** Risk-based approach and EDD risk assessment fundamentals
- **Topic 4:** Identifying high-risk customers, products, and geographies
- **Topic 5:** Common EDD failures and regulatory expectations
- **Reflection & Review:** Key EDD principles and risk-based decision making

Day 2: High-Risk Customers and Ownership Transparency

- **Topic 1:** EDD for high-risk customers and customer risk profiling
- **Topic 2:** Politically exposed persons and enhanced control measures
- **Topic 3:** Complex ownership due diligence and beneficial ownership analysis
- **Topic 4:** Trusts, offshore entities, and layered ownership structures
- **Topic 5:** Documentation standards for ownership transparency
- **Reflection & Review:** Ownership risk, transparency gaps, and escalation logic

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Day 3: Source of Wealth, Source of Funds, and Advanced Due Diligence

- **Topic 1:** Difference between source of wealth and source of funds
- **Topic 2:** Assessing legitimacy of wealth in high-risk scenarios
- **Topic 3:** Red flags related to unexplained or inconsistent wealth
- **Topic 4:** Advanced AML due diligence for complex financial profiles
- **Topic 5:** High-risk industries and cash-intensive business models
- **Reflection & Review:** Evaluating financial legitimacy versus AML risk

Day 4: Transaction Monitoring and Suspicious Activity Analysis

- **Topic 1:** Ongoing enhanced due diligence and customer monitoring
- **Topic 2:** Identifying unusual versus suspicious transaction behavior
- **Topic 3:** Linking EDD findings to suspicious transaction reporting
- **Topic 4:** Internal escalation, review, and approval processes
- **Topic 5:** Managing customer relationships after escalation or reporting
- **Reflection & Review:** Defensible suspicious activity assessments

Day 5: Governance, Decision-Making, and Regulatory Readiness

- **Topic 1:** Senior management and MLRO responsibilities in EDD
- **Topic 2:** EDD documentation quality and audit readiness
- **Topic 3:** Onboarding, continuation, and exit decisions for high-risk customers
- **Topic 4:** Aligning EDD with organizational risk appetite
- **Topic 5:** Building sustainable EDD frameworks for financial institutions
- **Reflection & Review:** End-to-end enhanced due diligence case evaluation

FAQ:

What specific qualifications or prerequisites are needed for participants before enrolling in the course?

No formal qualifications are required. Basic familiarity with AML, compliance, or risk management concepts is recommended to ensure maximum benefit from the course.

How long is each day's session, and is there a total number of hours required for the entire course?

Each day's session is generally structured to last around 4–5 hours, with breaks and interactive activities included. The total course duration spans one week, approximately 20–25 hours of instruction.

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Why is enhanced due diligence often misunderstood in AML programs?

Enhanced due diligence is frequently misunderstood as a checklist process rather than a risk-based analytical exercise. This course clarifies how EDD supports informed judgment, governance, and defensible compliance decisions.

How This Course is Different from Other Enhanced Due Diligence Courses:

This course distinguishes itself by focusing on judgment, decision-making, and accountability rather than procedural repetition. While many AML compliance training courses emphasize regulatory theory, this program concentrates on how enhanced due diligence is applied in real operational settings within banks and financial institutions.

Participants learn how to assess high-risk customers, conduct complex ownership due diligence, and integrate advanced AML due diligence into everyday compliance workflows. The course highlights how EDD supports effective suspicious transaction reporting training, senior management oversight, and risk-based customer management.

Rather than relying on tools or software demonstrations, the program delivers practical insight, realistic examples, and structured thinking frameworks that participants can immediately apply within their organizations. This makes the course especially valuable for professionals responsible for managing high-risk AML exposure and defending enhanced due diligence decisions under scrutiny.

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