

Advanced KYC and Customer Due Diligence Training Course

3 – 7 October 2027
Marbella

AGILE LEADERS
Training Center

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Ref: 1245_192006 **Date:** 3 – 7 October 2027 **Location:** Marbella **Fees:** 5700 Euro

Overview

Advanced KYC and Customer Due Diligence Training Course is a one-week advanced course for professionals who manage customer onboarding, review, or assurance and leave with a KYC Operating Standard, Customer Risk Rating and Quality Assurance Pack. The course connects identity verification, beneficial ownership, relationship purpose, customer risk rating, enhanced due diligence, periodic review, data quality, and escalation. Agile Leaders Training Center frames KYC decisions through risk-based evidence, documented judgment, and controlled workflows.

Who Should Attend

- Teams responsible for customer onboarding and identity verification
- Teams responsible for customer due diligence and beneficial ownership review
- Teams responsible for AML, financial-crime, and compliance operations
- Teams responsible for customer risk rating and enhanced due diligence
- Teams responsible for KYC quality assurance, testing, and remediation
- Teams responsible for internal audit, risk governance, and control oversight

The course assumes participants already review customer records or compliance controls and leaves out introductory AML concepts and transaction-monitoring model development.

Departments and Industries

The course supports departments and industries that establish, maintain, or assure customer relationships.

- Banking, payments, insurance, investment, and lending operations
- Fintech, digital platforms, telecommunications, and e-commerce teams
- Professional services, real estate, and trust or company service functions
- Compliance, legal, onboarding, operations, and customer-service departments
- Risk, quality assurance, data governance, and internal audit functions

Learning Objectives

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

- Apply risk-based KYC requirements to customer onboarding and review
- Analyze ownership, control, and beneficial-owner evidence
- Build a customer risk rating method with documented rationale
- Evaluate enhanced due diligence and escalation decisions
- Prioritize periodic and event-driven customer file reviews
- Use quality assurance findings to improve KYC controls and data

Course Agenda

Day 1: KYC Governance and Customer Acceptance

- KYC Policy Architecture and Three-Lines Responsibility Map
- Customer Acceptance Criteria and Prohibited-Relationship Decision Tree
- Risk-Based Customer Due Diligence Framework
- Customer Lifecycle Map and Control Ownership Matrix
- KYC Operating Standard and Evidence Requirements

Day 2: Identity and Beneficial Ownership

- Customer Identification and Independent Verification Method
- Legal-Person Ownership and Control Structure Map
- Beneficial Owner Identification and Verification Checklist
- Authorized Representative and Acting-on-Behalf-of Controls
- Relationship Purpose, Expected Activity, and Customer Profile Template

Day 3: Risk Rating and Enhanced Due Diligence

- Customer Risk Factor Taxonomy and Scoring Model
- Risk Rating Calibration, Overrides, and Approval Controls
- Politically Exposed Person Assessment and Escalation Workflow
- Source of Funds and Source of Wealth Evidence Matrix
- Enhanced Due Diligence Case File and Decision Record

Day 4: Ongoing Review and Quality Control

- Periodic Review Schedule and Risk-Based Frequency Method
- Event-Driven KYC Refresh Trigger Library
- Ongoing Due Diligence and Transaction-Monitoring Interface
- KYC Data Quality Rules, Exception Queue, and Remediation Plan
- KYC Quality Assurance Sampling and Defect Taxonomy

Day 5: KYC Casework and Control Practice

- Exercise: Individual and Legal-Entity Onboarding File Review
- Exercise: Beneficial Ownership and Control Chain Analysis
- Exercise: Customer Risk Rating and Enhanced Due Diligence Decision
- Exercise: KYC Quality Assurance Findings and Remediation Priorities
- Capstone Exercise: KYC Operating Standard, Customer Risk Rating and Quality Assurance Pack

Practical Exercises

The course uses suggested activities that convert customer evidence into controlled KYC decisions.

- Suggested activity: map a legal entity's ownership, control, authorized representatives, and beneficial owners.
- Suggested activity: score a customer using product, channel, geography, ownership, activity, and behavior risk factors.
- Suggested activity: document an enhanced due diligence decision using source-of-funds and source-of-wealth evidence.
- Suggested activity: sample KYC files, classify defects, identify root causes, and prioritize remediation actions.

FAQs

Who is the Advanced KYC and Customer Due Diligence Course for, and what does it assume?

The course suits onboarding, compliance, financial-crime, operations, risk, assurance, and audit professionals. It assumes experience with customer files or controls and does not begin with introductory AML terminology.

How does advanced KYC differ from an introductory AML course?

Advanced KYC focuses on operating design, ownership analysis, customer risk rating, enhanced due diligence, review triggers, data quality, and assurance, while an introductory AML course covers a wider foundation of financial-crime concepts.

How should beneficial ownership be assessed in customer due diligence?

Beneficial ownership should be assessed by understanding the legal entity's ownership and control structure, identifying relevant natural persons, verifying evidence through reliable sources, and documenting unresolved complexity or escalation.

How does a customer risk rating support risk-based KYC?

A customer risk rating combines relevant customer, product, service, channel, activity, ownership, and geographic factors to determine due diligence depth, approval level, review frequency, and monitoring expectations.

Conclusion

The course links customer evidence, risk judgment, workflow controls, and assurance across the KYC lifecycle. Participants take back a KYC Operating Standard, Customer Risk Rating and Quality Assurance Pack that clarifies requirements, decisions, ownership, review triggers, and defects. The work product supports consistent onboarding, risk-based review, escalation, and remediation.