Bits™

AMLR 2027: What changes and where to start

The 8 big changes the new AML regulation introduces.

AMLR 2027: The 8 big changes.

1. One rulebook across the EU
2. A new EU supervisor: AMLA
3. More companies in scope
4. Accountability moves up, more structured roles
5. UBO mapping gets more layers
6. Due diligence widens and tightens
7. Monitoring becomes prescriptive
8. Identity checks go electronic

Bits™

One rulebook across the EU

01

1 - One rulebook across the EU

Historically, AML and compliance in Europe has run on directives, and each country has written them into its own law.

The new Anti-Money Laundering Regulation introduces one set of rules that will apply everywhere from 10 July 2027.

Why it matters to you:

AMLR simplifies compliance work by providing a single rulebook to follow across the EU. No more scaling hurdles when expanding to new European markets.

Bits™

02

New supervisor: AMLA

2 - New supervisor: AMLA

AMLA, the EU's anti-money-laundering authority, has been established in Frankfurt. AMLA will directly supervise around 40 large financial institutions and coordinate national regulators for everyone else.

AMLA is also responsible for the technical standards of AMLR, currently being finalised.

Why it matters to you:

Even though the technical standards are being finalised, the best positioned companies are the ones starting their AMLR preparations now.

03

More companies

3 - More companies in scope

AMLR widens the scope of obliged entities from licensed credit and financial companies to e.g. crypto-asset service providers, crowdfunding platforms, dealers in high-value goods, and professional football clubs and agents.

Why it matters to you:

If you work for a licensed financial company, your company has already been one of the obliged entities of the previous directives. New companies in scope need to build a lot of what's needed from scratch.

04

Accountability & new roles

4 - Accountability moves up, and more structured roles are introduced

Obliged entities need to appoint two roles, **a compliance officer and a compliance manager**, with specific responsibilities. In smaller companies one person can hold both roles.

Additionally, the management body (your senior management) becomes responsible for compliance.

Why it matters to you:

With senior management accountable, the importance of compliance work will be elevated. If you are the one appointed to one of these positions, your role will become more defined.

Bits™

05

UBO mapping

5 - UBO mapping gets more layers

Five key things change:

1. Ownership will be calculated using the accumulation method.
2. Ownership threshold changes to 25% or more.
3. Beneficial owner registers can no longer be used as a standalone verification sources: ownership needs to be verified through own means first.
4. Control needs to be assessed alongside ownership.
5. All senior managing officials need to be identified when no UBOs are found.

Why it matters to you:

More named individuals per company means more identity verification, screening, and monitoring. The UBO changes require your compliance systems to be connected and work off the same customer record.

06

Due diligence

6 - Due diligence widens and tightens

Source and destination of funds become standard information to be collected for every customer. Sanctions screening becomes part of the core process instead of a separate step.

Enhanced due diligence stays mandatory for higher-risk situations such as politically exposed persons. Simplified due diligence can no longer be applied by default (only for low-risk cases).

Why it matters to you:

Onboarding questionnaires need a redesign. The onboarding answers need to feed the rest of your process. Your risk classification gets more weight.

07

Monitoring

7 - Monitoring becomes prescriptive, and transaction monitoring a legal obligation.

Ongoing due diligence gets hard limits: 1 year for higher-risk customers, 5 years for everyone else. Event-based reviews are introduced.

Transaction monitoring becomes a legal obligation, and is required to be context-aware (customer record).

Why it matters to you:

These changes will introduce a heavy workload, particularly around how connected your data is (automated alerts and reviews) and how transaction monitoring can access the customer record on-goingly.

08

New: eIDAS verification

8 - Identity verification moves to electronic ID

Identity verification and electronic ID that meets the eIDAS standard becomes an explicitly permitted ID verification method. The supporting technical standards are still being finalised.

Why it matters to you:

Swedish and Norwegian BankID, Danish MitID and the Finnish Trust Network (e.g. Mobiilivarmenne) already do most of the work required. For other markets, you need to assess the eID coverage.

In Germany, the dominant verification method today is Video-Ident. How much weight German supervisors place on eID vs. video-based identification is still taking shape.

Bits™

Are you assessing your compliance stack against AMLR?

Build your compliance infrastructure for AMLR once with Bits; apply across every EU market.

sales@bits.bi