

AMLA Regulatory Program Timeline (2026–2028)

The complete roadmap to AMLA Regulatory Technical Standards (RTS), Implementing Technical Standards (ITS) and Guidelines

AMLA is developing a comprehensive set of Mandates - RTS, ITS and Guidelines - to support the harmonized EU AML/CFT framework. This roadmap summarizes the planned deliverables and highlights the operational capabilities financial institutions should be assessing today.

24
Planned mandates

14
Regulatory Technical Standards (RTS)

5
Implementing Technical Standards (ITS)

5
Guidelines

Q4 2025 to Q2 2027
Final draft delivery window

THE PROGRAMME AT A GLANCE

Timeline	Customer due diligence & beneficial ownership	Risk Assessment & Internal Controls	Supervision & Governance	FIUs & Reporting	Sanctions	Direct Supervision & Other	Technology Impact	Why It Matters
Q4 2025 Final draft			RTS AMLD Art. 40(2) FS			RTS AMLA-R Art. 12(7)	Supervisory risk classification, supervisory data and entity footprint management	Establishes the initial supervisory methodology and risk classification framework underpinning AMLA's direct supervision.
Q1 2026 Consultation Q3 2026 Final draft					RTS AMLD Art. 53(10)*	ITS AMLA-R Art. 15(3)	Supervisory workflow, joint supervisory teams, breach assessment and enforcement management	Defines how AMLA and national supervisors collaborate and introduces common supervisory processes.
Q2 2026 Consultation Q3 2026 Final draft	RTS AMLR Art. 19(9) RTS AMLR Art. 28(1)		RTS AMLR Art. 16(4) ** RTS AMLR Art. 17(3) ** RTS AMLD Art. 46(4)	ITS AMLR Art. 81(1) ITS AMLD Art. 31(2)		RTS AMLA-R Art. 11(6)	Customer lifecycle management, enterprise data management, group controls, information sharing and regulatory reporting	Represents the largest wave of technology change, affecting customer data, group-wide controls and supervisory information exchange.
Q2 2026 Consultation Q4 2026 Final draft				ITS AMLA-R Art. 41(2) RTS AMLD Art. 31(3)	GL AMLD Art. 53(11)*		STR reporting, FIU collaboration, EPPO information exchange and enforcement workflows	Standardizes information exchange between reporting entities, FIUs, AMLA and EPPO.
Q3 2026 Consultation Q4 2026 Final draft	GL AMLR Art. 20(3) GL AMLR Art. 26(5)	GL AMLR Art. 10(4)	RTS AMLD Art. 41(2) RTS AMLD Art. 40(2) NFS	ITS AMLR Art. 69(3)			Enterprise risk assessment, ongoing monitoring, transaction monitoring, STR reporting and supervisory risk scoring	Reinforces the need for configurable, risk-based compliance processes supported by connected data and monitoring capabilities.
Q4 2026 Consultation Q1 2027 Final draft			RTS AMLD Art. 49(14) RTS AMLD Art. 50(13)				Supervisory college collaboration, cross-border coordination and document sharing	Establishes common supervisory collaboration across both financial and non-financial sectors.
Q1 2027 Consultation Q2 2027 Final draft		GL AMLR Art. 9(4)					Governance, internal controls, compliance management and audit evidence	Strengthens expectations around governance, organisational controls and demonstrable compliance effectiveness.

*AMLD Articles 53(10) and 53(11) relate to administrative enforcement and pecuniary sanctions rather than sanctions screening.
** Note: Annex XI lists AMLR Articles 16(4) and 17(3) separately; AMLA has subsequently combined them into a single RTS instrument.

ABOUT THE MANDATES - RTS, ITS & GUIDELINES

AMLA's program of RTS, ITS and Guidelines will establish a harmonized framework for how financial and non-financial institutions implement AML/CFT requirements across the European Union.

Together, these measures define the technical requirements, methodologies and reporting standards needed to support consistent implementation of the EU AML package.

They cover key areas including:

- ✓ Customer due diligence (CDD) & beneficial ownership
- ✓ Enterprise risk assessment & internal controls
- ✓ Governance & compliance functions
- ✓ Group-wide policies & cross-border information sharing
- ✓ FIU reporting & information exchange
- ✓ Direct supervision & supervisory cooperation
- ✓ Ongoing monitoring & regulatory reporting

KEY TO SUCCESS

Preparing for AMLA requires technology, data and operating models to evolve alongside new supervisory expectations.

Financial institutions should focus on:

- ✓ Identifying which mandates impact existing technology and operating models
- ✓ Strengthening enterprise data quality, consistency and accessibility
- ✓ Ensuring workflows, controls and reporting formats remain configurable
- ✓ Preparing for increased cross-border information sharing and supervisory collaboration
- ✓ Building explainable, auditable and evidence-ready compliance processes

HOW TO READ THIS TIMELINE

Workstream colours

- Customer Due Diligence & Beneficial Ownership
- Risk Assessment & Internal Controls
- Supervision & Governance
- FIUs & Reporting
- Sanctions
- Direct Supervision & Other

Instrument types

RTS
Regulatory Technical Standards

ITS
Implementing Technical Standards

GL
Guidelines

SOURCE

[Annex XI](#) to AMLA's [Single Programming Document 2026–2028](#).

Legal references, instrument types, consultation phases and final-draft milestones are based on Annex XI.

Workstream grouping, technology capability mapping and "Technology Impact" and "Why It Matters" commentary represent SymphonyAI's interpretation of the regulatory programme.

[This roadmap reflects the program and timelines set out in Annex XI to AMLA's Single Programming Document 2026–2028. Some mandates have since progressed through consultation and finalization.](#)