



Course: ML/TF/PF & Sanctions Evasion Typologies – Practical Detection Framework

DELIVERED BY:

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Seasoned expert with over 18 years of professional experience in finance, compliance, operational risk, and leadership across banking, investment, and regulatory domains.



OBJECTIVES:

- Explain the structure and logic of money laundering, terrorist financing, proliferation financing, and sanctions evasion typologies.
- Analyze how illicit funds are placed, layered, and integrated into the financial system through real-life schemes.
- Identify key transactional and behavioral red flags linked to digital, corporate, trade-based, and sanctions-related typologies.
- Examine complex ownership structures and apply the OFAC 50% rule in sanctions risk assessment.
- Understand how circular transactions and transaction chains are used to obscure illicit origins.
- Evaluate how mislabeling, rerouting, and intermediary structures are used in sanctions evasion.
- Link typologies to transaction monitoring scenarios and internal control frameworks.
- Provide practical case-based examples illustrating detection and escalation techniques.



SKILLS DELIVERED:

- Ability to identify structured ML/TF/PF typologies
- Understanding layering and circular transaction mechanisms
- Recognition of sanctions evasion through ownership and trade manipulation
- Strengthening red flag detection and escalation judgment
- Improving transaction monitoring awareness
- Enhancing risk-based thinking in compliance functions



DESIGNED FOR:

- AML/CFT Officers
- Compliance and Sanctions Professionals
- Risk Management Specialists
- Transaction Monitoring Analysts
- Internal Audit Professionals
- Senior Management and Decision Makers

TOPIC	DURATION
<p>1. Structuring / Smurfing – E-commerce Model</p> <ul style="list-style-type: none"> • Payment fragmentation and transaction splitting • Multiple seller accounts and nominee structures • Crypto conversion and layering • Automated monitoring triggers and red flags 	20 min.
<p>2. Online Casino “Cash-In, Cash-Out” Typology</p> <ul style="list-style-type: none"> • Deposit–minimal gambling–withdrawal cycle • Prepaid cards and crypto deposits • Structured withdrawals below thresholds • Mixing illicit and legitimate winnings 	20 min.
<p>3. Cryptocurrency Mixing (“Tumbler”)</p> <ul style="list-style-type: none"> • Wallet obfuscation techniques • Multi-address layering logic • Altcoin conversion and P2P cash-out • Blockchain monitoring challenges 	20 min.
<p>4. Peer-to-Peer Loan Churning</p> <ul style="list-style-type: none"> • Rapid borrow–repay cycles • Multi-platform activity • Mixing legitimate and illicit funds • Behavioral monitoring indicators 	20 min.
<p>5. Trade-Based Money Laundering (Car Parts Model)</p> <ul style="list-style-type: none"> • Over- and under-invoicing • Export–import manipulation • Price discrepancies and fictitious shipments • Trade monitoring red flags 	20 min.
<p>6. Straw-Men Facilitated Money Laundering</p> <ul style="list-style-type: none"> • Shell corporations and nominee UBOs • Fake documentation and inflated contracts • Cross-border layering structures • Professional enabler risks 	20 min.

COURSE PROGRAMME:
**ML/TF/PF & SANCTIONS EVASION TYPOLOGIES –
PRACTICAL DETECTION FRAMEWORK**

TOPIC	DURATION
7. Circular Money Laundering Transactions <ul style="list-style-type: none"> Funds returning to origin Repeated below-threshold transactions Transaction network logic Graph-based detection principles 	20 min.
8. Complex Ownership Structures & OFAC 50% Rule <ul style="list-style-type: none"> Direct and indirect ownership calculations Cumulative control mechanisms Hidden sanctioned exposure Practical ownership risk assessment 	20 min.
9. Sanctions Evasion – Mislabeling & Re-routing of Goods <ul style="list-style-type: none"> Dual-use goods manipulation Falsified documentation and shipping routes Intermediary jurisdictions Trade and payment monitoring indicators 	20 min.
10. Conclusions and Q&A <ul style="list-style-type: none"> Summary of key typology structures Mapping typologies to monitoring controls Frequently asked questions Practical next steps for strengthening internal frameworks 	20 min.
TOTAL	3 hours



Duration:
3 hours (3 CPD Units)



Language:
English



Delivery mode:
Live Online



Skills level:
Advanced Level

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