United Nations Institute for Training and Research

Unitar Online Catalogue

Emerging Risks in Virtual Assets and Ensuring AML/CFT Compliance (2026)

Prosperity

截止日期 : 28 Sep 2026

种类 :	Course
位置 :	Web-based
日期 :	28 9月 2026 to 6 11月 2026
期限 :	5 Weeks
项目领域 :	Public Finance and Trade
网址 :	http://www.unitar.org
价格 :	US$800.00
活动协调人 email:	pft-elearning@unitar.org

背景信息

The rapid evolution of virtual assets (VAs), including cryptocurrencies, decentralized finance (DeFi), stablecoins, blockchain-based financial services, is transforming the global financial ecosystem. While these innovations promote financial inclusion, efficiency, and new business models, they also introduce significant vulnerabilities to financial crime.

Virtual assets are increasingly exploited for money laundering (ML), terrorist financing (TF), fraud, ransomware, sanctions evasion, and other illicit activities due to features such as pseudonymity, speed and cross-border accessibility.

These development present complex challenges for regulators, financial institutions, law enforcement authorities, and Virtual Asset Service Providers (VASPs) in identifying, assessing, and mitigating ML/TF risks. The need for robust AML/CFT frameworks aligned with international standards (e.g. FATF Recommendations) has become critical.

This course aims to build a comprehensive understanding of emerging risks associated with virtual assets and equip participants with practical tools and strategies to ensure effective AML/CFT compliance in a rapidly evolving digital environment. The course will discuss good practices and provide illustrative case examples of implementing effective controls and measures in this area to prevent the abuse of virtual assets by criminals.

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At the end of this course, participants should be able to:

- Identify key financial crime risks, including ML/TF, associated with virtual assets and emerging technologies
- Explain why virtual assets are attractive to criminals and how they are misused
- Analyse real case studies involving financial crime using virtual assets
- Understand international AML/CFT standards and regulatory expectations
- Evaluate different VA business models and associated compliance challenges
- Apply risk-based approached to detect, prevent, and mitigate financial crime risks
- Design and implement effective AML/CFT compliance framework for VASPs
- Assess emerging trends (e.g., DeFi, NFTs, stablecoins)and their risk implications

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The course will be split into five modules, and include the following topics:

Module 1: Introduction to Virtual Assets and Financial Crime Risks

- Overview of virtual assets and underlying technologies
- Types and characteristics of virtual assets
- Key players in the VA ecosystem (VASPs, exchanges, wallets, miners)
- Benefit vs risks: financial inclusion vs financial crime exposure
- Overview of ML/TF risks and typologies in virtual assets

Module 2: Financial Crime Typologies and Case Studies

- How virtual assets are used in illicit activities:
  - Money laundering and layering techniques
  - Terrorist financing and sanctions evasion
  - Fraud, ransomware, darknet markets
- Analysis of real-world case studies
- Cross-border challenges and jurisdictional issues
- Red flags and indicators of suspicious activity

Module 3: AML/CFT Regulatory Frameworks and Standards

- Overview of FATF Recommendations and guidance on virtual assets
- Travel Rule and its implementation challenges
- National regulatory approaches and supervisory expectations
- Role of regulators, financial institutions, and VASPs
- Compliance Obligations: licensing, reporting, record-keeping

Module 4: Risk Management, Compliance, and Investigations

- Risk-based approach to AML/CFT in virtual assets
- Customer Due Diligence (CDD/KYC) in crypto environments
- Transaction monitoring and blockchain analytics
- Differences between traditional finance and crypto compliance
- Fundamental of cryptocurrency investigations and information sharing

Module 5: Emerging Trends, Solutions, and Best Practices

- Emerging risks: DeFi, NFTs, privacy coins, stablecoins
- Technological solutions (RegTech, blockchain analytics tools)
- Best practices in AML/CFT compliance for VASPs
- Public-private partnerships and global cooperation
- Lessons learned from jurisdictions and future outlook

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The course will be delivered through a fully online, asynchronous e-format, moderated by a senior international expert. The participants will be primarily responsible for their own learning over the three-week span of the course. The course will consist of the following components:

- Compulsory and optional reading material that supplement core content by deepening understanding, providing practical insights, and reinforcing key concepts and principles covered in each module;
- Curated external resources, including references to books, articles, documents, reports, and relevant websites, to support further exploration and broaden understanding of the topics covered in each lesson;
- Case studies and scenario-based learning to reinforce real-world application;
- Quizzes and assessments at the end of each module.

A Community Discussion Board will be available for participants to participate in instructor-led discussions, as well as to post questions or comments visible to the instructor and other participants. This discussion board will be moderated by the course director and UNITAR. To be eligible for the course certificate, a passing grade of 80% on quizzes and participating in discussion forums required.

The methodology emphasizes practical application, peer learning, and critical analysis, tailored for working professionals.

Participants will be eligible to receive a certificate of completion after the successful completion of the course.

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This course is an intermediate level course designed for:

- Compliance officers and AML/CFT professionals
- Staff of financial institutions and VASPs
- Regulators, policymakers, and supervisory authorities
- Financial Intelligence Units (FIUs) and law enforcement agencies
- Risk management professionals and auditors
- Legal, consulting, and advisory professionals

- Technology providers and fintech practitioners

It is also suitable for professionals seeking to deepen their understanding of AML/CFT risks in the virtual asset ecosystem

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A certificate of completion will be issued by UNITAR to all participants who complete the course-related assignments and assessments successfully. Course schedule is subject to change. Course fee is non-refundable but transferrable to another course or participant and subject to change as per UNITAR's policy on pricing.

Recommended hardware and software requirements for taking our e-learning courses:

- Operating System: Windows 10 or MacOS version 11 and later
- Software: Microsoft Word, Microsoft Excel, Microsoft Powerpoint and Adobe Acrobat Reader (downloadable for free at adobe.com).
- Browser: Latest version of Microsoft Edge or Safari or Google Chrome or Mozilla Firefox (downloadable for free).
- Internet connection: Stable LAN or Wifi Internet connection
- Note: JavaScript and cookies must be enabled, pop-up blockers disabled.