Anti-Money Laundering (AML) in Microfinance Training Course

Professional Development Training Course Outline

Category	Microfinance & Financial Inclusion	**Duration**	10 Days
Base Fee	$3,000 USD	**Delivery Mode**	Online / On-site Hybrid

Course Introduction

Anti-Money Laundering (AML) compliance is critical for microfinance institutions to safeguard financial systems, protect clients, and maintain regulatory credibility. As the microfinance sector grows, it faces increasing risks of financial crimes, including money laundering and terrorism financing. Anti-Money Laundering (AML) in Microfinance Training Course equips participants with the knowledge, tools, and practical skills to detect, prevent, and report suspicious financial activities, while ensuring adherence to global AML standards, risk-based approaches, and compliance frameworks.

Through a combination of regulatory insights, case studies, and practical exercises, participants will develop competencies in transaction monitoring, client due diligence, internal controls, reporting obligations, and AML risk management. Emphasis is placed on trending approaches such as digital financial services monitoring, fintech compliance, data analytics for AML, and customer risk profiling to strengthen the resilience of microfinance operations against illicit financial flows.

Programme Curriculum

Anti-Money Laundering (AML) in Microfinance Training Course

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Course Objectives

1. Understand the core principles of anti-money laundering in microfinance.
2. Identify and assess risks associated with money laundering and terrorism financing.
3. Apply risk-based AML frameworks for microfinance institutions.
4. Strengthen client due diligence, KYC, and onboarding processes.
5. Implement effective transaction monitoring and reporting systems.
6. Integrate AML controls into digital financial services and fintech platforms.
7. Analyze AML data trends using modern analytical tools.
8. Develop internal policies and procedures aligned with regulatory standards.
9. Manage suspicious activity reporting and escalation procedures.
10. Conduct AML audits and compliance reviews.
11. Build staff awareness and training programs on AML practices.
12. Assess emerging risks, including cross-border transactions and mobile money.
13. Ensure continuous improvement of AML risk management strategies.

Organizational Benefits

- Strengthened compliance with national and international AML regulations
- Reduced risk of financial crime and reputational damage
- Enhanced internal controls and governance structures
- Improved client due diligence and KYC processes
- Better monitoring and reporting of suspicious transactions
- Increased operational efficiency through risk-based AML frameworks
- Enhanced staff competency in AML procedures
- Mitigation of regulatory penalties and fines
- Improved integration with digital and fintech platforms
- Support for sustainable and ethical microfinance growth

Target Audiences

- Microfinance institution compliance officers
- Risk and audit managers
- Senior management in microfinance institutions
- AML and financial crime investigators
- Digital finance and fintech compliance specialists
- Internal auditors and control officers
- Regulators and supervisory authorities
- Consultants and advisors in microfinance compliance

Course Duration: 10 days

Course Modules

Module 1: Introduction to AML in Microfinance

- Overview of AML principles and frameworks
- Importance of AML compliance in microfinance
- Global standards and regulatory expectations
- Risks posed by money laundering and terrorism financing
- Role of microfinance in financial inclusion and AML
- Case Study: Microfinance institution facing regulatory fines

Module 2: Money Laundering and Terrorism Financing Typologies

- Common laundering schemes in microfinance
- Methods of terrorist financing in low-income markets
- Identifying high-risk transactions and clients
- Case examples of past incidents in microfinance
- Emerging threats and digital financial trends
- Case Study: Suspicious transaction patterns in rural lending

Module 3: Risk-Based Approach to AML

- Principles of risk assessment and mitigation
- Segmenting clients by risk profile
- Prioritizing resources for high-risk transactions
- Developing risk matrices and monitoring tools
- Integrating risk-based strategies into operations
- Case Study: Risk-based approach preventing fraudulent loans

Module 4: Customer Due Diligence and KYC

- Collecting and verifying client information
- Establishing risk-tiered onboarding procedures
- Identifying beneficial ownership and PEPs
- Ongoing client monitoring and updates
- Documentation and record-keeping requirements
- Case Study: KYC gaps leading to compliance breaches

Module 5: Transaction Monitoring and Suspicious Activity Reporting

- Setting thresholds and red flags for transactions
- Monitoring patterns for unusual activity
- Using digital tools for real-time monitoring
- Reporting suspicious activities to authorities
- Escalation and documentation procedures
- Case Study: Detecting and reporting fraudulent disbursement

Module 6: Internal Controls and Compliance Frameworks

- Designing internal AML policies and procedures
- Roles and responsibilities of compliance teams
- Audit trails and monitoring effectiveness
- Management reporting and accountability
- Aligning internal controls with regulations
- Case Study: Strengthening internal control to prevent money laundering

Module 7: AML in Digital Financial Services

- Challenges of mobile money and fintech platforms
- Transaction monitoring in digital channels
- KYC and identity verification in digital services
- Data protection and cybersecurity considerations
- Digital reporting and automation for AML
- Case Study: Mobile banking transaction monitoring for AML

Module 8: AML Audits and Inspections

- Conducting AML compliance audits
- Evaluating internal controls and risk mitigation
- Preparing for regulatory inspections
- Audit documentation and reporting standards
- Corrective actions and continuous improvement
- Case Study: Audit uncovering systemic control gaps

Module 9: Staff Training and Awareness

- Building AML training programs
- Role-specific awareness and competency development
- Behavior-based monitoring for staff compliance
- Communication strategies for AML policies
- Evaluating training effectiveness
- Case Study: Staff negligence contributing to compliance breach

Module 10: Emerging Risks and Trends

- Cross-border transactions and correspondent banking risks
- Digital and crypto-related AML threats
- New regulatory frameworks and compliance expectations
- Monitoring emerging risks in microfinance operations
- Using predictive analytics for risk assessment
- Case Study: Crypto-enabled microfinance fraud detection

Module 11: Regulatory and Legal Requirements

- National AML regulations and supervisory frameworks
- International AML standards and FATF guidelines
- Reporting obligations and timelines
- Penalties and legal consequences for non-compliance
- Coordination with law enforcement and regulators
- Case Study: Compliance failure resulting in legal sanctions

Module 12: Integrating AML with Risk Management

- Aligning AML with enterprise risk management
- Identifying operational and reputational risks
- Risk-based decision-making and prioritization
- Using analytics for risk monitoring
- Continuous improvement cycles

- Case Study: Integrated risk management preventing fraudulent lending

Module 13: Data Analytics for AML

- Leveraging data to identify suspicious behavior
- Pattern recognition and anomaly detection
- Reporting and visualization for AML compliance
- Automation and machine learning for transaction monitoring
- Evaluating effectiveness of data analytics tools
- Case Study: Data analytics detecting high-risk client activity

Module 14: Reporting and Record Keeping

- Documentation standards for AML compliance
- Maintaining audit-ready records
- Reporting to regulators and authorities
- Retention policies for records and transaction data
- Ensuring data privacy while reporting
- Case Study: Poor record-keeping causing regulatory penalties

Module 15: Implementation and Sustainability

- Developing a roadmap for AML program implementation
- Continuous monitoring and process improvement
- Capacity building and staff training for sustainability
- Measuring performance through KPIs
- Embedding AML practices into organizational culture
- Case Study: Successful implementation of sustainable AML program

Training Methodology

- Instructor-led presentations and conceptual briefings
- Practical exercises and real-world AML simulations
- Case study analysis and group discussions
- Role-playing for transaction monitoring and reporting
- Demonstrations of digital AML tools and analytics
- Continuous assessment and participant feedback

Register as a group from 3 participants for a Discount

Send us an email: info@fineskilltrainingcenter.org or call *+254769199797*

Certification

Upon successful completion of this training, participants will be issued with a globally- recognized certificate.

Tailor-Made Course

We also offer tailor-made courses based on your needs.

Key Notes

a. The participant must be conversant with English.

b. Upon completion of training the participant will be issued with an Authorized Training Certificate

c. Course duration is flexible and the contents can be modified to fit any number of days.

d. The course fee includes facilitation training materials, 2 coffee breaks, buffet lunch and A Certificate upon successful completion of Training.

e. One-year post-training support Consultation and Coaching provided after the course.

f. Payment should be done at least a week before commence of the training, to Fineskill Training Center account, as indicated in the invoice so as to enable us prepare better for you.

Upcoming Scheduled Sessions

Start Date	End Date	Location	Price
23 Nov 2026	04 Dec 2026	Online	$2,000
23 Nov 2026	04 Dec 2026	Physical	$3,000
23 Nov 2026	04 Dec 2026	Physical	$6,000
23 Nov 2026	04 Dec 2026	Physical	$6,000
23 Nov 2026	04 Dec 2026	Physical	$12,000
23 Nov 2026	04 Dec 2026	Physical	$9,000
23 Nov 2026	04 Dec 2026	Physical	$12,000
23 Nov 2026	04 Dec 2026	Physical	$12,000

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