

G-CAMO Certification Guide & Official Syllabus

Globally Certified Anti Money Laundering Officer (G-CAMO)

Master Global AML Compliance & Financial Crime Prevention

Version 2.3



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Globally Certified Anti-Money Laundering Officer (G-CAMO)

The Globally Certified Anti-Money Laundering Officer (G-CAMO) certification is designed for AML professionals, compliance officers, and financial crime investigators seeking expertise in global AML/KYC regulations and risk management. Covering FATF guidelines, Middle Eastern AML frameworks, emerging financial crime trends, and advanced detection techniques, G-CAMO equips professionals with the skills to combat money laundering, terrorist financing, and regulatory non-compliance in financial institutions and high-risk sectors worldwide.

Introduction

The Globally Certified Anti-Money Laundering Officer (G-CAMO) is an industry-leading certification designed to equip AML professionals, compliance officers, financial crime investigators, and regulatory specialists with an in-depth understanding of global AML/CFT frameworks, risk assessment strategies, and financial crime detection methodologies. This certification comprehensively covers international AML/CFT regulations, including FATF guidelines, FinCEN directives, EU AML standards, Basel Committee principles, and key AML laws across the Middle East and other financial hubs.

G-CAMO provides a structured approach to AML compliance, addressing emerging financial crime trends, advanced detection mechanisms, and forensic investigative techniques. The syllabus integrates dynamic risk assessment models, real-time transaction monitoring, network analysis, machine learning-based anomaly detection, and forensic methodologies for tracking illicit financial activities. Additionally, the certification delves into high-risk industries, such as real estate, casinos, cryptocurrency exchanges, and trade-based money laundering (TBML) in maritime trade, offering specialized compliance strategies for each sector.

The program also emphasizes Know Your Customer (KYC) and Enhanced Due Diligence (EDD) practices, covering corporate KYC frameworks, beneficial ownership verification, PEP screening, and automated AML compliance solutions. Candidates will gain practical insights into money laundering tactics, red flags in financial transactions, cybercrime risks, and terrorist financing typologies, ensuring they are well-prepared to tackle modern financial crime threats.

With a global perspective on AML compliance, regulatory enforcement, and risk-based due diligence, this certification is ideal for professionals working in banks, financial institutions, fintech companies, regulatory agencies, law enforcement, and consulting firms. By earning the G-CAMO certification, candidates will enhance their ability to detect, investigate, and mitigate financial crime risks, ensuring compliance with global regulatory expectations and safeguarding financial systems against illicit activities.

Key Benefits of the Certification

- **Globally Recognized AML Certification** – Stand out with an internationally accredited credential.

- **Comprehensive AML Expertise & Risk Management** – Gain in-depth knowledge of global AML/CFT frameworks, including FATF, Basel, EU AML directives, FinCEN guidelines, and Middle East AML regulations, while mastering risk assessment, forensic investigations, and advanced KYC/EDD procedures.
- **Career Advancement & Senior Roles** – Boost your career prospects for roles like Senior AML Officer, Compliance Manager, and Financial Crime Specialist.
- **Higher Salary & Promotions** – Certified professionals often receive better salary packages, promotions, and leadership opportunities in compliance & risk management.
- **Better Job Opportunities & Global Demand** – Many firms now prioritize candidates with globally recognized AML/KYC certifications for AML, banking, fintech, asset managers, insurance firm and law enforcement roles.
- **Trusted by Leading Financial Professionals** – Over 70,000+ Go-AKS-certified professionals work in top global investment banks, financial institutions, fintech firms, and regulatory bodies, enhancing AML compliance and financial crime prevention efforts worldwide.
- **Stay Ahead of Evolving Financial Crime Trends** – Learn about emerging threats like digital fraud, TBML, crypto investigations, AI-driven AML detection, and DeFi risks.

Certification Enrolment Process

- Enrolment Process
 - Visit www.globalaks.com and click on your desired certification (e.g., G-CAMO).
 - Click on "Add to Cart" and proceed to checkout.
 - Enter your name, address, and required details.
 - Click on "Place Order" and proceed with payment using the available payment options.
 - Upon successful payment, you will gain immediate access to the course.
- Accessing the Course
 - Go to the [website](#) and click on "Login" located in the upper right-hand corner.
 - Enter your email ID and password received via email.
 - If you do not receive the email, click on "Forgot Password" to reset it.
 - Once logged in, go to the homepage and click on your enrolled certification. Here, you will find options to:
 - ◆ Download the e-book
 - ◆ Take mock tests
 - ◆ Attempt the final assessment
- Study at Your Own Pace

The e-booklet provides comprehensive learning material on AML/CFT frameworks, financial crime typologies, risk assessment methodologies, and compliance strategies. Candidates can study flexibly with lifetime access—no deadlines or rigid schedules.

- Prepare with Mock Tests

To enhance preparation, candidates receive two free mock test attempts before taking the final exam.

- Attempt the Final Exam

Once ready, candidates can take the fully online multiple-choice exam (MCQs), which can be attempted anytime from anywhere.

- ◆ Exam Duration: 90 minutes
- ◆ Passing Score: 85% required to pass
- ◆ Exam Attempts: Two free attempts provided
- ◆ No Negative Marking: However, skipping questions will result in negative marks

- Retake Policy

If both free attempts are exhausted, additional exam attempts are available for a nominal fee of \$19 USD per retry.

- Earn Your Certification

Upon successfully passing the exam, candidates must send an email to support@globalaks.com to request their certification. Our team will verify the final assessment results and issue the Globally Certified Anti-Money Laundering Officer (G-CAMO) certification within 12 business hours.

Career Opportunities & Industry Demand

- High Demand for AML Professionals

The global financial industry is witnessing an unprecedented rise in financial crimes, making AML professionals essential in safeguarding institutions against money laundering, fraud, terrorist financing, and financial crime risks. Regulatory bodies worldwide are enforcing stricter AML/CFT compliance, driving the demand for skilled professionals who can navigate complex regulatory landscapes and implement robust AML frameworks.

- Diverse Career Paths & High-Paying Roles

Earning the G-CAMO certification opens doors to prestigious and lucrative career

opportunities across multiple industries, including:

- ◆ AML Compliance Officer – Ensure regulatory adherence and monitor suspicious activities.
- ◆ Financial Crime Investigator – Uncover illicit financial activities and fraudulent schemes.
- ◆ KYC Analyst & Due Diligence Specialist – Assess customer risk and prevent financial crime.
- ◆ Risk & Compliance Manager – Develop and enforce AML risk management strategies.
- ◆ Regulatory & Financial Auditor – Ensure compliance with AML, FATF, and financial regulations.
- ◆ Fraud Risk Analyst – Detect and mitigate financial fraud across banking and digital platforms.
- ◆ Crypto Compliance Specialist – Manage AML/KYC risks in cryptocurrency and virtual asset businesses.

Industry-Wide Demand & Global Opportunities

The G-CAMO certification is highly relevant across a wide range of industries where AML compliance is a critical function, including:

- Banking & Financial Institutions – Commercial banks, private banks, investment banks, wealth management.
- Fintech & Digital Payments – Online payment platforms, neobanks, e-wallet providers, peer-to-peer lending.
- Regulatory & Law Enforcement Agencies – Financial regulators, central banks, anti-corruption bodies, police forces.
- Casinos & Gaming Industry – Preventing money laundering through gaming and betting platforms.
- Real Estate & High-Value Goods – AML compliance in high-risk property transactions and luxury markets.
- Cryptocurrency & Virtual Asset Service Providers (VASPs) – Ensuring AML compliance in crypto exchanges, NFT marketplaces, and DeFi platforms.
- Trade Finance & Maritime Industry – Combatting trade-based money laundering (TBML) and sanction evasion.
- Corporate Sector & Multinational Firms including payment gateways – Implementing AML/KYC controls for global business transactions.
- Cybersecurity & Fraud Risk Management – Preventing digital fraud and financial crime in tech-driven sectors.

With the increasing complexity of global AML regulations and the evolving nature of financial crime, professionals with specialized AML expertise are highly sought after. The G-CAMO certification gives you a competitive edge, positioning you as a trusted expert in financial crime compliance, enhancing your career prospects, salary potential, and professional credibility.

G-CAMO Syllabus

Understanding the Evolution of AML/KYC Practices

- Key Milestones
- Impact on Financial Institutions

Introduction to Anti-Money Laundering (AML) & Counter-Terrorist Financing (CTF)

- The Basics of Anti-Money Laundering (AML)
- Importance and Impact of AML Measures
- Definition and Overview of Money Laundering
- Stages of the Money Laundering Process
- Methods and Channels for Money Laundering
- Overview of Terrorist Financing
- Comparison with Money Laundering
- Mechanisms of Terrorist Financing

Emerging Trends in Global Financial Crimes

- New Financial Crime Tactics
- Regulatory Responses

Dynamic Risk Assessment in AML/KYC

- Adaptive Risk Models
- Real-Time Monitoring Techniques

Risk Assessment and Detection Techniques

- Principles of Risk Assessment
- Tools and Technologies in Risk Assessment

International & Regional AML Regulations

- Financial Action Task Force (FATF) Guidelines
- Compliance with Global AML Standards
- AML/CFT Frameworks in the Middle East:
 - United Arab Emirates (UAE)

- Saudi Arabia
- Qatar
- Bahrain
- Kuwait
- Sultanate of Oman

Techniques of Money Laundering

- Money Laundering Through Financial Institutions
 - Banks and Depository Institutions
 - Electronic Fund Transfers
 - Remote Deposit Capture
 - Correspondent Banking and Case Studies
 - Payable-Through Accounts
 - Concentration Accounts
 - Private Banking and Investment Companies
 - Politically Exposed Persons (PEPs)
 - Structuring and Microstructuring
 - Credit Unions and Building Societies
- Money Laundering Through Nonbank Financial Institutions
 - Credit Card Industry
 - Third-Party Payment Processors
 - Money Services Businesses (MSBs) and Case Studies
 - Insurance Companies
 - Securities Broker-Dealers and Case Studies
- Hawala Systems & Informal Remittance Networks – Risks and Compliance Controls

Money Laundering Through Maritime Trade & Vessels

- Trade-Based Money Laundering (TBML) via Vessels
- Vessel Identity Fraud & Ownership Concealment
- Sanctions Evasion Through Maritime Shipping
- Drug & Human Trafficking via Maritime Routes

- Financial Institutions & AML Compliance in Maritime Trade

Advanced Techniques for Detecting Illicit Activities

- Pattern Recognition
- Transaction Monitoring
- Network Analysis
- Anomaly Detection
- Machine Learning Applications
 - Supervised Learning
 - Unsupervised Learning
 - Deep Learning
- Investigative Techniques for Tracking Crypto Transactions
- Red Flags for Digital Fraud in Banking and Fintech Companies
- Behavioural Analysis

Comprehensive Analysis of Financial Institutions in Money Laundering

- Banking Sector Vulnerabilities and Mitigation
- Role of Gatekeepers & Professional Enablers (Lawyers, Accountants, Trust & Company Service Providers)
- Non-Bank Financial Institutions & Risk Management
- Use of Offshore Structures & Free Zones (e.g., DIFC, ADGM) in Financial Crime

AML/KYC Challenges in High-Risk Industries

- Identifying High-Risk Sectors:
 - Real Estate
 - Gaming and Casinos
 - Art Market
 - Cryptocurrency Exchanges
 - Financial Services Industry
- Tailored Compliance Strategies for Each Sector
- Challenges in Implementing AML/KYC in High-Risk Industries
- Regulatory Inconsistencies & Rapid Technological Changes
- Case Studies on AML Failures in High-Risk Industries

Enhanced Due Diligence (EDD) for High-Risk Customers

- Key Components of Enhanced Due Diligence
- Implementation of Enhanced Due Diligence
- Politically Exposed Persons (PEPs) Screening
- Beneficial Ownership Verification

Advanced Suspicious Activity Reporting (SAR) Processes

- SAR Decision-Making & Filing Procedures
- Technological Innovations in SAR Detection
- Case Studies: AI/ML for Suspicious Activity Reporting

Emerging Risks in Terrorist Financing

- Use of Virtual Currencies in Terrorist Financing
- Exploitation of Crowdfunding and Social Media for Terrorist Financing
- Dark Web & DeFi Risks for Terrorist Organizations
- Detection and Mitigation Strategies for Emerging Risks

Detecting Terrorist Financing

- Detection Techniques and Case Examples
- Informal Value Transfer Systems
- Use of Nonprofit Organizations and Social Media for Terrorist Financing

Red Flags in Money Laundering and Terrorist Financing

- Unusual Customer Behavior
- Transactions That Lack Economic Sense
- Complex or Unusual Transactions
- Reluctance to Provide Information
- Sudden Changes in Account Activity
- Unusual Customer Identification Circumstances
- Inconsistent Identification Information
- Use of Third Parties
- Shell Companies and Trusts
- Suspicious Documentation
- Detection and Mitigation Strategies

- Strengthening Customer Due Diligence (CDD)
- Implementing Advanced Transaction Monitoring Systems
- Enhancing Employee Training and Awareness
- Strengthening Regulatory Compliance and Cooperation

Unusual Transactions Across Financial Sectors

- Unusual Wire Transfer Transactions
- Unusual Safe Deposit Box Activity
- Unusual Activity in Credit Transactions
- Unusual Commercial Account Activity
- Unusual Trade Financing Transactions
- Unusual Investment Activity
- Other Unusual Customer Activity
- Unusual Employee Activity

Sector-Specific Money Laundering Risks

- Activity in a Money Remitter or Currency Exchange House Setting
- Activity for Virtual Currency
- Activity in an Insurance Company Setting
- Activity in a Broker-Dealer Setting
- Real Estate Activity
- Activity for Dealers of Precious Metals and Other High-Value Items

Trade-Based Money Laundering (TBML) & Human Exploitation Crimes

- Trade-Based Money Laundering (TBML)
- Human Smuggling
- Human Trafficking

Potential Terrorist Financing and Cybercriminal Activities

- Potential Terrorist Financing
- Cyber Criminal Activity
 - Types of Cybercriminal Activities
 - Red Flags in Cybercriminal Activity
 - Detection and Mitigation Strategies for Cybercriminal Activity

Enhanced Due Diligence (EDD) & Monitoring Technologies

- Enhanced Due Diligence (EDD)
- Automated Transaction Monitoring Systems
- Employee Training and Awareness
- Monitoring and Screening

AML Compliance Automation & Sanctions Screening

- Automated AML/CFT Solutions
- Adverse Media Screening
- Economic Sanctions
 - Types of Economic Sanctions
- Sanctions List Screening
 - Key Components of Sanctions List Screening
 - Benefits of Sanctions List Screening
- Politically Exposed Persons Screening

Employee and Transaction Risk Management

- Know Your Employee (KYE)
- Suspicious and Unusual Transaction Monitoring and Reporting

International AML/CFT Standards & Compliance

- Financial Action Task Force (FATF)
 - FATF Recommendations
 - FATF Mutual Evaluations
 - FATF and Financial Institutions
- Basel Committee on Banking Supervision (BCBS)
 - Basel AML/CFT Principles
 - Basel III and AML/CFT
 - BCBS and Financial Institutions
- European Union Directives
 - Key AML Directives
 - Implementation and Compliance
- Regional Bodies and Other Influencing Organizations

- Key Regional Bodies
- Other Influencing Organizations
- Importance of Regional Bodies and Influencing Organizations

AML Investigations and Law Enforcement Cooperation

- Conducting and Responding to Investigations
- Investigations Initiated by the Financial Organization
 - Triggers for Internal Investigations
 - Steps to Initiate an Investigation
 - Conducting the Investigation
 - Key Steps in Conducting an Investigation
 - Challenges and Considerations
- SAR Decision-Making Process
 - Key Steps in the SAR Decision-Making Process
 - Challenges and Considerations
- Closing the Account
 - Key Steps in the Account Closure Process
 - Challenges and Considerations
- Communicating with Law Enforcement on SARs
 - Key Steps in Communicating with Law Enforcement on SARs
 - Best Practices for Communicating with Law Enforcement
- Investigations Initiated by Law Enforcement
 - Key Steps in Responding to Law Enforcement Investigations
 - Best Practices for Responding to Law Enforcement Investigations
- Decision to Prosecute a Financial Organization for Money Laundering Violations
 - Key Factors in the Decision to Prosecute
 - Legal and Regulatory Considerations
- Responding to a Law Enforcement Investigation Against a Financial Organization
 - Key Steps in Responding to a Law Enforcement Investigation
 - Best Practices for Responding to Law Enforcement Investigations

- Monitoring a Law Enforcement Investigation Against a Financial Organization
 - Key Steps in Monitoring an Investigation
 - Best Practices for Monitoring an Investigation
- Cooperating with Law Enforcement During an Investigation Against a Financial Organization
 - Key Steps in Cooperating with Law Enforcement
 - Best Practices for Cooperating with Law Enforcement

KYC for Corporate Structures & Risk-Based Assessments

- KYC for Different Corporate Structures and Entity Types
- KYC Attributes and Risk Assessment
 - Key Identification Requirements
 - Geographic Risk Factors
 - Industry Risk Factors
 - Entity Type Risk Factors
 - Screening Risk Factors

Recertification & Continuous Learning

- **Stay Updated with AML Compliance & Financial Crime Trends**
 Financial crime regulations and AML/CFT frameworks are constantly evolving, requiring professionals to stay up to date with the latest industry practices, regulatory changes, and compliance methodologies. G-CAMO-certified professionals will have access to ongoing syllabus updates, ensuring they remain aligned with global AML standards, new financial crime typologies, and emerging compliance challenges.
- **Optional Learning & Knowledge Enhancement**
 To support continuous professional growth, we periodically release new modules, case studies, and quizzes based on the latest AML updates. While these resources are completely optional, they are highly recommended for professionals looking to enhance their expertise and stay ahead in the compliance landscape.
- **Recertification Requirement (Every 2 Years)**
 To maintain the integrity and global recognition of G-CAMO, recertification is mandatory every 2 years. However, we understand the importance of making it accessible, so:

- ◆ **No Exam Required** – Simply renew your certification.
- ◆ **Only 25% of the Certification Fee** – Pay just **25% of the original fee** for recertification instead of the full amount.
- ◆ **Seamless Renewal Process** – Receive an updated digital certificate upon renewal.

This ensures that G-CAMO-certified professionals remain recognized as up-to-date AML specialists while keeping the process cost-effective and hassle-free.

Conclusion

The Globally Certified Anti-Money Laundering Officer (G-CAMO) certification is an essential credential for AML officers, compliance professionals, financial crime investigators, regulatory specialists, and risk management experts operating in international financial markets. Designed to provide a comprehensive and structured learning framework, this certification ensures that professionals gain in-depth expertise in AML risk management, regulatory compliance, financial crime detection, forensic investigations, and advanced KYC/EDD procedures in accordance with global AML/CFT standards.

By studying the detailed e-book curriculum, candidates will develop a strong conceptual understanding of international AML regulations, risk-based approaches, emerging financial crime typologies, and compliance challenges across financial institutions and high-risk sectors. This knowledge will enable them to enhance their compliance expertise, strengthen risk mitigation strategies, and align with evolving global regulatory expectations.

While the certification focuses on theoretical insights, it equips professionals with the analytical skills and regulatory knowledge required to navigate complex AML/CFT frameworks, ensuring they stay ahead in the ever-evolving landscape of financial crime compliance.

Take the next step in your career and become a certified AML officer with G-CAMO!

Contact Information

For inquiries regarding certification enrolment, please contact:

Email: support@globalaks.com

Website: www.globalaks.com

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