Portable (customer-invariant) layer	Internal (business-model-dependent) layer
Customer type (natural person, legal entity, legal arrangement, other organisation with legal capacity) acc. to Art. 22(1) AMLR	**Product / service type** (account, loan, insurance, e-money, crypto service, investment service, correspondent account) acc. to Annex I(b) AMLR
Identity data (name, legal form, date/place of birth or country of creation, registered office / residence) acc. to Art. 22(1), Art. 2(1)(33) AMLR	**Purpose of the account or relationship** (intended use, economic rationale) acc. to Annex I(b)(i) AMLR
Constitutional basis (instrument of constitution, statutes, trust deed, governing powers) acc. to Art. 2(1)(33) AMLR	**Regularity and duration of the relationship** (one-off vs ongoing, short- vs long-term) acc. to Annex I(b)(ii) AMLR
Ownership and control structure (shareholders, members, control chains) acc. to Art. 2(1)(33), Annex I(a) AMLR	**Expected asset levels / transaction size** (limits, thresholds, volume expectations) acc. to Annex I(b)(iii), (vi) AMLR
Beneficial owners (identity, control, majority ownership) acc. to Art. 22(1), Annex I(a) AMLR	**Transparency or opaqueness of the product or transaction** (traceability, audit trail) acc. to Annex I(b)(iv) AMLR
Jurisdictional anchoring (country of birth/creation, residence, registered office, place of administration, main place of business) acc. to Annex I(a)(iv)-(vi) AMLR	**Complexity of product or transaction structure** (layering, structuring options) acc. to Annex I(b)(v) AMLR
UN financial sanctions (incl. control or >50 % ownership by sanctioned persons) acc. to Art. 27 AMLR → **Knock-out**	**Delivery channel** (face-to-face vs non-face-to-face onboarding, digital vs physical) acc. to Annex I(c)(i) AMLR
Prohibition of correspondent relationships with shell institutions acc. to Art. 39 AMLR → **Knock-out**	**Use of introducers or intermediaries** (agents, distributors, referrers) acc. to Annex I(c)(ii) AMLR
High-Risk Third Countries (HRTC) acc. to Arts. 29-31 AMLR → **Higher risk per default**	**Lower-risk product design factors** (low-premium insurance, non-redeemable pensions, financial-inclusion products, e-money with purse limits) acc. to Annex II(2) AMLR
Politically Exposed Person (PEP), family member, close associate acc. to Arts. 42-46 AMLR → **Higher risk per default**	**Higher-risk product or channel factors** (private banking, anonymity-favouring products, new technologies, payments from unknown third parties) acc. to Annex III(2) AMLR
Residence-by-investment applicant acc. to Art. 41 AMLR → **Higher risk per default**	**Sector exposure via product offering** (oil, arms, precious metals, art, cultural artefacts, protected species, etc.) acc. to Annex III(2)(e) AMLR
Self-hosted address involvement acc. to Art. 40 AMLR → **Higher risk per default**	**Technology and operational setup** (new delivery mechanisms, innovative products, platform architecture) acc. to Annex III(2)(d) AMLR
Cross-border correspondent relationship (as a legal category) acc. to Arts. 36-38, 34(1) AMLR → **Higher risk per default**	**Risk mitigants embedded in the business model** (limits, controls, transparency features specific to the institution) acc. to Annex II(2) AMLR