

AMLA's Single Programming Document 2026–2028

What you need to know

AMLA has published its first Single Programming Document (SPD), covering the period 2026–2028. The SPD sets out the Authority's work programme and strategic priorities, providing transparency on AMLA's path and timelines toward full operational capacity.

What is the Single Programming Document (SPD)?

The SPD is a multi-year strategic planning document published by EU agencies. It sets out objectives, planned activities and the resources required to deliver them. This SPD covers a critical phase in which AMLA continues to build its institutional foundations while progressing toward full delivery of its core mandates.

These are translated into action via five interlinked activities that will shape AMLA's work in 2026 with an impact across the 3 years covered in the SPD: (i) delivering on core regulatory mandates, (ii) advancing direct supervision, (iii) operationalizing the FIU framework, (iv) laying the foundations for indirect supervision and oversight, and (v) building AMLA's risk frameworks.

1. Delivering on core regulatory mandates

The EU AML/CFT Single Rulebook will harmonise AML rules across the Union, closing regulatory gaps while reducing fragmentation. AMLA will deliver twenty-four of its forty mandates in 2026, focusing on effective implementation and simplification, and prioritizing those that are most important for the industry, and those needed to implement its supervisory and FIU tasks.

2. Advancing direct supervision

The establishment of AMLA's direct supervision function is a central element of its mandate to ensure a robust, harmonized, and risk-based AML/CFT framework across the EU. From 2028, AMLA will directly supervise forty of the EU's most impactful financial institutions, with the first selection process taking place in 2027. In 2026, AMLA will finalize the risk analysis and selection methodology, which defines how obliged entities will be selected for direct supervision. The data collection exercise, which contributes to the testing and calibration of the model, will be initiated in March 2026. The procedures for the transfer of supervisory information from national competent authorities (NCAs) to develop the supervisory model will be defined by AMLA.

3. Operationalizing the FIU framework

AMLA will strengthen cooperation, consistency, and effectiveness among EU Financial Intelligence Units (FIUs) through support, coordination initiatives, and joint analyses. In 2026, the focus will be on operationalizing mechanisms for joint analyses, embedding harmonized technical standards and mediation mechanisms, and starting first peer reviews. These measures will ensure that FIUs can rely on a coherent and robust framework for information exchange and

cooperation. The **transfer** and optimization of FIU.net will be completed by 2027, enabling secure data exchange across the Union.

4. Setting up indirect supervision and oversight

With the goal of supervisory convergence, AMLA has **indirect supervisory powers across the entire financial sector** and **oversight powers over select elements of the non-financial sector**. AMLA will develop a strategy and a framework for each sector, clarifying how and when to apply respective instruments.

In 2026, AMLA will develop **harmonised approaches for indirect supervision** through cooperation with **NCA**s. This includes the development of a **common supervisory model and manual**, as well as **thematic reviews** to promote supervisory convergence. In parallel, AMLA will develop **strategies and frameworks for oversight of non-financial sectors**, clarifying **how and when oversight instruments should be applied**, and promoting **consistency and convergence** across the EU.

5. Building AMLA's risk frameworks

To build a robust EU AML/CFT system and a consistent legal framework, it is essential to correctly identify, understand and assess ML/TF risks and effectively mitigate them. In the course of 2026, AMLA will build its **risk analysis framework**, which will form AMLA's **analytical backbone**. This encompasses **mapping data sources** and **creating the infrastructure** to collect data, both at procedural and IT level.

Operationalizing the Agency - organizational development

Organizational development will provide the foundation for AMLA's success. So, in parallel to delivering on its tasks, AMLA will continue to **scale up its operational capacity**. Recruitment of a diverse and highly skilled workforce is key to deliver. Staff numbers will grow from **120 at the end of 2025 to 432 by the end of 2027**. Continued investment in **IT infrastructure** to establish a secure and agile IT system, and the consolidation of internal governance structures will enable AMLA to evolve from an initial start-up authority into a more mature institution.

What happens next?

Over the coming years, AMLA will deliver **key regulatory mandates**, **test and refine its risk assessment methodology**, and prepare for the **2027 selection of entities for direct supervision**. The Authority will continue to engage with **NCA**s and **stakeholders** to ensure the new EU AML/CFT framework is **robust, consistent and fit for purpose**.

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