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The European Union's anti-money laundering framework: the complete guide

Marthe Jansen · Tuesday, June 9th, 2026

The adoption of the EU Anti-Money Laundering (AML) package in 2024 marked the conclusion of years of negotiations within the European institutions. While this was a major legislative milestone, it also signalled the beginning of a broader effort to strengthen transparency and combat illicit financial flows across the European Union.

The finalised package consists of four key legislative instruments: a new [Anti-Money Laundering Directive \(AMLD6\)](#), which strengthens the powers and responsibilities of national supervisory authorities and Financial Intelligence Units; a [directly applicable Regulation](#) setting out detailed requirements for obliged entities; the creation of a new [EU Authority for Anti-Money Laundering and Countering the Financing of Terrorism \(AMLA\)](#); and, finally, a revised [Regulation on the transfer of funds and crypto-assets](#).

Together, these measures build a more robust EU framework aimed at improving oversight in higher-risk sectors, enhancing beneficial ownership transparency, and reducing vulnerabilities linked to money laundering and the financing of organised crime. The focus is now shifting to the implementation phase at national level, as Member States work to implement new transparency obligations under the bloc's sixth Anti-Money Laundering Directive.

Transparency International EU has created a series of thematic legislative assessments that provide an accessible overview of the European Union's updated anti-money laundering framework. Our series spans all the cornerstones of money laundering prevention in the EU including:

- transparency in higher-risk sectors such as real estate and crypto-assets,
- beneficial ownership transparency,

- supervision of obliged entities and professional intermediaries,
- the operational capacity and independence of the Financial Intelligence Agency, and
- risks linked to organised crime proceeds and opaque ownership structures.

Read them here:

1. [The European Union's framework on virtual assets: crypto](#)
2. [The European Union's framework on physical assets: real estate](#)
3. [The European Union's framework on beneficial ownership](#)
4. [The European Union's institutional framework on FIUs](#)
5. [The European Union's legislative framework on obliged entities](#)

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