Become an ARIFAC Certified Associate

Foundational Certificate Programme on AML/CFT

L1

Build a frontline AML/CFT workforce that can spot, escalate and prevent financial crime in real time.

Programme Code

ACF-L1-Core

Open to employees of all FIU-India reporting entities, the programme is designed for transaction-monitoring, compliance, entry-level and frontline staff who need to meet AML/CFT obligations in practice and earn a recognised foundational credentials.

Programme Highlights

- **30** HOURS OF STRUCTURED STUDY MATERIAL
- COMPLETELY **ONLINE & SELF-PACED**
- **MCQ**-BASED ASSESSMENT
- **2yr** CERTIFICATION VALIDITY
- AVAILABLE IN **INDIAN REGIONAL LANGUAGES**
- **INDIA'S** FIRST HOME-GROWN **AML/CFT FOUNDATIONAL CERTIFICATION**

EVERY EMPLOYEE. EVERY TRANSACTION. EVERY LINE OF DEFENCE.

Entry level compliance and transaction-monitoring team members in reporting entities:

Banks | NBFCs | Payment Aggregators | Capital Markets | Insurance | Jewellers | Property Dealers | Virtual Digital Assets | ADII | FFMCs

Payments Council Of India

Fintech Convergence Council

Internet And Mobile Association Of India

Programme Coverage

- India's AML/CFT framework: PMLA, FIU-IND, regulators and key enforcement agencies
- KYC, CDD, Beneficial Ownership, Risk Classification and Correspondent Banking
- Transaction Monitoring, Suspicious Activity Detection and STR/CTR reporting
- Sanctions compliance, terrorist financing and proliferation financing risks
- Emerging risks across fintech, digital payments and Virtual Digital Assets (VDAs)
- Mule-account typologies, red-flag indicators and escalation frameworks
- AML governance, internal controls and practical case studies

Participants who successfully complete the MCQ-based assessment will become an **ARIFAC Certified Associate in**

Foundational Certificate Programme on AML/CFT – Level 1

Learning Outcomes & Certification

After completing the programme, participants will be able to:

- Identify AML/CFT risks, suspicious patterns and operational red flags
- Apply effective KYC and CDD practices and escalate concerns appropriately
- Understand FIU-IND reporting obligations and AML governance requirements
- Recognise risks linked to fintech, digital payments and emerging technologies

Additional Add-On Programmes After L1

Learners completing the L1 Foundation Programme may further specialise through add-on certifications in:

- Capital Markets
- Banking Operations
- Virtual Digital Assets (VDAs)
- Cross-Border Transactions
- Insurance
- Payments & Fintech
- Telecom & Digital Ecosystem Risks
- Fraud Risk & Transaction Monitoring

Additional sector-specific programmes will continue to be introduced under the ARIFAC framework.

Corporate Enrolment & Pricing

For enterprise enrolment, institutional onboarding and more information write to us at
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Visit our platform
www.arifac.com