aractech
Global Learning for Operational Leaders



AUDITING AND GOVERNANCE RISK AND COMPLIANCE | AGRC-063

Know Your Customer and Customer Due Diligence

Contact

+31 85 7444446
info@aractech.com
https://aractech.com

Address

Waarderweg 50, 2031 BP Haarlem - Netherlands.

aractech
Global Learning for Operational Leaders

Course content

Why Attend

Knowing who your customers are, who ultimately owns or controls them and what activity to expect from them is the foundation of financial crime prevention. Weak customer due diligence allows criminals to launder money, finance terrorism, evade sanctions and commit fraud, and has led to some of the largest regulatory penalties in recent years.

This Know Your Customer and Customer Due Diligence training course provides a thorough, practical understanding of risk-based customer due diligence. Participants learn how to identify and verify individuals and legal entities, establish beneficial ownership, assess customer risk, apply simplified and enhanced due diligence, handle politically exposed persons and maintain due diligence through ongoing monitoring and periodic review.

Course Methodology

• The course is case-driven. Participants review sample customer files, analyse corporate ownership charts, risk-rate customers, perform enhanced due diligence on high-risk profiles and identify red flags. Group discussions explore practical challenges such as complex structures and incomplete information.

Course Objectives

• Explain the purpose of customer due diligence in financial crime prevention

• Describe international standards and typical regulatory requirements in overview

• Identify and verify individual and corporate customers

• Establish and verify beneficial ownership and control

• Assess customer risk using a structured model

• Apply enhanced due diligence to high-risk customers including PEPs

Target Audience

• Know your customer analysts and onboarding teams

• Anti-money laundering and compliance officers

aractech
Global Learning for Operational Leaders



Course content

- Relationship managers and front office staff
- Operations and client services professionals

+31 85 7444446
info@aractech.com
Waarderweg 50, 2031 BP Haarlem - Netherlands.

aractech
Global Learning for Operational Leaders

Course outline

Detailed course outline

Day-by-day outline for Know Your Customer and Customer Due Diligence.

Day 1 - Foundations of Customer Due Diligence

- 09:00-09:39 | Money laundering, terrorist financing and the role of KYC
- 09:39-10:18 | International standards and typical regulatory requirements
- 10:18-10:57 | The risk-based approach to customer due diligence
- 10:57-11:00 | Customer due diligence across the customer life cycle
- 11:00-11:30 | Coffee break
- 11:30-12:06 | Customer due diligence across the customer life cycle (continued)
- 12:06-12:44 | Consequences of weak KYC controls with enforcement examples
- 12:44-13:22 | Roles of front office, operations and compliance
- 13:22-14:00 | Quiz: recognising KYC obligations in scenarios

Day 2 - Identification and Verification

- 09:00-09:34 | Identifying and verifying individual customers
- 09:34-10:08 | Reliable documents, data and electronic verification
- 10:08-10:42 | Remote and digital onboarding controls
- 10:42-11:00 | Identifying corporate customers, trusts and partnerships
- 11:00-11:30 | Coffee break
- 11:30-11:46 | Identifying corporate customers, trusts and partnerships (continued)
- 11:46-12:20 | Verifying directors, signatories and authorised persons
- 12:20-12:53 | Purpose and intended nature of the relationship
- 12:53-14:00 | Exercise: reviewing individual and corporate files

aractech
Global Learning for Operational Leaders

Course outline

Detailed course outline

Day-by-day outline for Know Your Customer and Customer Due Diligence.

Day 3 - Beneficial Ownership and Risk Assessment

- 09:00-09:30 | Beneficial ownership concepts and thresholds
- 09:30-10:00 | Unravelling complex ownership and control structures
- 10:00-10:30 | Using registers and independent sources
- 10:30-11:00 | Customer risk factors: product, geography, channel and activity
- 11:00-11:30 | Coffee break
- 11:30-12:30 | Building and applying a customer risk rating model
- 12:30-13:00 | Simplified due diligence and when it applies
- 13:00-14:00 | Exercise: analysing an ownership chart and risk rating

Day 4 - Enhanced Due Diligence

- 09:00-09:34 | Triggers for enhanced due diligence
- 09:34-10:08 | Politically exposed persons and their associates
- 10:08-10:42 | Source of wealth and source of funds verification
- 10:42-11:00 | High-risk countries and correspondent relationships
- 11:00-11:30 | Coffee break
- 11:30-11:46 | High-risk countries and correspondent relationships (continued)
- 11:46-12:20 | Senior management approval and documentation
- 12:20-12:53 | Adverse media and open source research
- 12:53-14:00 | Exercise: enhanced due diligence on a high-risk customer

aractech
Global Learning for Operational Leaders

Course outline

Detailed course outline

Day-by-day outline for Know Your Customer and Customer Due Diligence.

Day 5 - Ongoing Monitoring and Quality Assurance

- 09:00-09:39 | Periodic review frequency based on risk
- 09:39-10:18 | Event-driven reviews and trigger events
- 10:18-10:57 | Linking KYC with transaction monitoring
- 10:57-11:00 | Red flags and escalation of suspicious activity
- 11:00-11:30 | Coffee break
- 11:30-12:06 | Red flags and escalation of suspicious activity (continued)
- 12:06-12:44 | Exiting relationships and record keeping
- 12:44-13:22 | Quality assurance and testing of KYC files
- 13:22-14:00 | Personal action plan for strengthening customer due diligence

aractech
Global Learning for Operational Leaders

Seminar dates

Available seminar dates

Live dates and pricing for Know Your Customer and Customer Due Diligence generated from the course details page.

Date	Location	Format	Fee
21 - 25 December 2026	London	Classroom	**€2,915**
7 - 11 December 2026	Barcelona	Classroom	**€2,275**
14 - 18 December 2026	Frankfurt	Classroom	**€2,175**
11 - 15 January 2027	London	Classroom	**€2,915**
18 - 22 January 2027	Barcelona	Classroom	**€2,275**
25 - 29 January 2027	Frankfurt	Classroom	**€2,175**
4 - 8 January 2027	Geneva	Classroom	**€3,315**
15 - 19 February 2027	London	Classroom	**€2,915**
22 - 26 February 2027	Barcelona	Classroom	**€2,275**
1 - 5 February 2027	Frankfurt	Classroom	**€2,175**

aractech
Global Learning for Operational Leaders

Seminar dates

Available seminar dates

Live dates and pricing for Know Your Customer and Customer Due Diligence generated from the course details page.

Date	Location	Format	Fee
8 - 12 February 2027	Istanbul	Classroom	**€2,825**
22 - 26 March 2027	London	Classroom	**€2,915**
1 - 5 March 2027	Barcelona	Classroom	**€2,275**
8 - 12 March 2027	Frankfurt	Classroom	**€2,175**
15 - 19 March 2027	Kuala lumpur	Classroom	**€2,425**
5 - 9 April 2027	London	Classroom	**€2,915**
12 - 16 April 2027	Barcelona	Classroom	**€2,275**
19 - 23 April 2027	Frankfurt	Classroom	**€2,175**
26 - 30 April 2027	Madrid	Classroom	**€3,400**
10 - 14 May 2027	London	Classroom	**€2,915**

aractech
Global Learning for Operational Leaders

Seminar dates

Available seminar dates

Live dates and pricing for Know Your Customer and Customer Due Diligence generated from the course details page.

Date	Location	Format	Fee
17 - 21 May 2027	Barcelona	Classroom	**€2,275**
24 - 28 May 2027	Frankfurt	Classroom	**€2,175**
3 - 7 May 2027	Munich	Classroom	**€2,425**
21 - 25 June 2027	London	Classroom	**€2,915**
7 - 11 June 2027	Barcelona	Classroom	**€2,275**
14 - 18 June 2027	Frankfurt	Classroom	**€2,175**
26 - 30 July 2027	London	Classroom	**€2,915**
5 - 9 July 2027	Barcelona	Classroom	**€2,275**
12 - 16 July 2027	Frankfurt	Classroom	**€2,175**
19 - 23 July 2027	Rome	Classroom	**€2,830**

aractech
Global Learning for Operational Leaders

Seminar dates

Available seminar dates

Live dates and pricing for Know Your Customer and Customer Due Diligence generated from the course details page.

Date	Location	Format	Fee
2 - 6 August 2027	London	Classroom	**€2,915**
9 - 13 August 2027	Barcelona	Classroom	**€2,275**
16 - 20 August 2027	Frankfurt	Classroom	**€2,175**
23 - 27 August 2027	Vienna	Classroom	**€3,425**
20 - 24 September 2027	London	Classroom	**€2,915**
6 - 10 September 2027	Barcelona	Classroom	**€2,275**
13 - 17 September 2027	Frankfurt	Classroom	**€2,175**
18 - 22 October 2027	London	Classroom	**€2,915**
25 - 29 October 2027	Barcelona	Classroom	**€2,275**
4 - 8 October 2027	Frankfurt	Classroom	**€2,175**

aractech
Global Learning for Operational Leaders

Seminar dates

Available seminar dates

Live dates and pricing for Know Your Customer and Customer Due Diligence generated from the course details page.

Date	Location	Format	Fee
11 - 15 October 2027	Cape Town	Classroom	**€1,825**
22 - 26 November 2027	London	Classroom	**€2,915**
1 - 5 November 2027	Barcelona	Classroom	**€2,275**
8 - 12 November 2027	Frankfurt	Classroom	**€2,175**
15 - 19 November 2027	Dubai	Classroom	**€2,845**
6 - 10 December 2027	London	Classroom	**€2,915**
13 - 17 December 2027	Barcelona	Classroom	**€2,275**
20 - 24 December 2027	Frankfurt	Classroom	**€2,175**
27 - 31 December 2027	Geneva	Classroom	**€3,315**
21 - 25 December 2026	Online / Live	Online / Live	**€1,625**

aractech
Global Learning for Operational Leaders

Seminar dates

Available seminar dates

Live dates and pricing for Know Your Customer and Customer Due Diligence generated from the course details page.

Date	Location	Format	Fee
7 - 11 December 2026	Online / Live	Online / Live	**€1,625**
14 - 18 December 2026	Online / Live	Online / Live	**€1,625**
11 - 15 January 2027	Online / Live	Online / Live	**€1,625**
18 - 22 January 2027	Online / Live	Online / Live	**€1,625**
25 - 29 January 2027	Online / Live	Online / Live	**€1,625**
4 - 8 January 2027	Online / Live	Online / Live	**€1,625**
15 - 19 February 2027	Online / Live	Online / Live	**€1,625**
22 - 26 February 2027	Online / Live	Online / Live	**€1,625**
1 - 5 February 2027	Online / Live	Online / Live	**€1,625**
8 - 12 February 2027	Online / Live	Online / Live	**€1,625**

aractech
Global Learning for Operational Leaders



Seminar dates

Available seminar dates

Live dates and pricing for Know Your Customer and Customer Due Diligence generated from the course details page.

Date	Location	Format	Fee
22 - 26 March 2027	Online / Live	Online / Live	**€1,625**
1 - 5 March 2027	Online / Live	Online / Live	**€1,625**
8 - 12 March 2027	Online / Live	Online / Live	**€1,625**
15 - 19 March 2027	Online / Live	Online / Live	**€1,625**
5 - 9 April 2027	Online / Live	Online / Live	**€1,625**
12 - 16 April 2027	Online / Live	Online / Live	**€1,625**
19 - 23 April 2027	Online / Live	Online / Live	**€1,625**
26 - 30 April 2027	Online / Live	Online / Live	**€1,625**
10 - 14 May 2027	Online / Live	Online / Live	**€1,625**
17 - 21 May 2027	Online / Live	Online / Live	**€1,625**

aractech
Global Learning for Operational Leaders

Seminar dates

Available seminar dates

Live dates and pricing for Know Your Customer and Customer Due Diligence generated from the course details page.

Date	Location	Format	Fee
24 - 28 May 2027	Online / Live	Online / Live	**€1,625**
3 - 7 May 2027	Online / Live	Online / Live	**€1,625**
21 - 25 June 2027	Online / Live	Online / Live	**€1,625**
7 - 11 June 2027	Online / Live	Online / Live	**€1,625**
14 - 18 June 2027	Online / Live	Online / Live	**€1,625**
26 - 30 July 2027	Online / Live	Online / Live	**€1,625**
5 - 9 July 2027	Online / Live	Online / Live	**€1,625**
12 - 16 July 2027	Online / Live	Online / Live	**€1,625**
19 - 23 July 2027	Online / Live	Online / Live	**€1,625**
2 - 6 August 2027	Online / Live	Online / Live	**€1,625**

aractech
Global Learning for Operational Leaders

Seminar dates

Available seminar dates

Live dates and pricing for Know Your Customer and Customer Due Diligence generated from the course details page.

Date	Location	Format	Fee
9 - 13 August 2027	Online / Live	Online / Live	**€1,625**
16 - 20 August 2027	Online / Live	Online / Live	**€1,625**
23 - 27 August 2027	Online / Live	Online / Live	**€1,625**
20 - 24 September 2027	Online / Live	Online / Live	**€1,625**
6 - 10 September 2027	Online / Live	Online / Live	**€1,625**
13 - 17 September 2027	Online / Live	Online / Live	**€1,625**
18 - 22 October 2027	Online / Live	Online / Live	**€1,625**
25 - 29 October 2027	Online / Live	Online / Live	**€1,625**
4 - 8 October 2027	Online / Live	Online / Live	**€1,625**
11 - 15 October 2027	Online / Live	Online / Live	**€1,625**

aractech
Global Learning for Operational Leaders

Seminar dates

Available seminar dates

Live dates and pricing for Know Your Customer and Customer Due Diligence generated from the course details page.

Date	Location	Format	Fee
22 - 26 November 2027	Online / Live	Online / Live	**€1,625**
1 - 5 November 2027	Online / Live	Online / Live	**€1,625**
8 - 12 November 2027	Online / Live	Online / Live	**€1,625**
15 - 19 November 2027	Online / Live	Online / Live	**€1,625**
6 - 10 December 2027	Online / Live	Online / Live	**€1,625**
13 - 17 December 2027	Online / Live	Online / Live	**€1,625**
20 - 24 December 2027	Online / Live	Online / Live	**€1,625**
27 - 31 December 2027	Online / Live	Online / Live	**€1,625**