

REGULATORY OUTLOOK

2026 AML/CFT Outlook: What Compliance Leaders Need to Know

RegBridge Africa Advisory | Thought Leadership Series

Executive Summary

The regulatory landscape for 2026 presents both challenges and opportunities for financial institutions across Africa and Europe. This briefing analyses the key developments that will shape compliance priorities, from FATF strategic priorities to the operationalisation of the EU Anti-Money Laundering Authority (AMLA).

FATF Strategic Priorities

The Financial Action Task Force continues to drive global AML/CFT standards. Key focus areas for 2026 include:

- Enhanced beneficial ownership transparency requirements
- Virtual asset service provider (VASP) supervision
- Proliferation financing controls
- Environmental crime as a predicate offence

EU AMLA Operationalisation

The European Union's Anti-Money Laundering Authority begins operations in 2025, with full supervisory powers expected by 2026. While not directly applicable to African institutions, AMLA's harmonised standards will reshape correspondent banking expectations and due diligence demands from European counterparts.

Key Impact: African institutions maintaining correspondent relationships with EU banks should anticipate enhanced due diligence questionnaires and more rigorous ongoing monitoring requirements.

Basel AML Index Findings

The Basel AML Index provides critical benchmarking data for country-level ML/TF risk assessment. Institutions should incorporate Index findings into their Enterprise-Wide Risk Assessments (EWRA) and use them to support geographic risk differentiation decisions.

GIABA Evaluation Cycle

The Inter-Governmental Action Group against Money Laundering in West Africa (GIABA) continues its mutual evaluation programme. Institutions in ECOWAS member states should be prepared for heightened supervisory attention as countries work to address identified deficiencies and demonstrate effectiveness.

Ghana's 2025-2029 AML/CFT Policy Framework

Ghana's National AML/CFT Policy sets out the strategic direction for the next five years. Key elements include:

- Strengthened supervisory capacity at Bank of Ghana and FIC
- Enhanced public-private partnership mechanisms
- Technology-enabled compliance supervision
- Targeted financial inclusion with appropriate risk management

Recommendations for Compliance Leaders

Based on this outlook, compliance leaders should prioritise:

- Reviewing and updating EWRA methodology to reflect emerging risks
- Strengthening beneficial ownership verification processes
- Preparing for enhanced correspondent banking due diligence
- Documenting the rationale for all risk-based design choices
- Building inspection-ready evidence packs