



THE GLOBAL ASSOCIATION OF CERTIFIED KYC SPECIALISTS

G-CAMO

Globally Certified Anti-Money Laundering Officer

Certification Overview & Official Syllabus

Version 3.0

Thirteen modules · 105 chapters · 198-term glossary · six worked annexes

Accredited by ONRIGA — Gold tier · ONR-EC-GLD-2013-788dc6

Table of Contents

<i>What makes G-CAMO different</i>	<i>3</i>
<i>Regulatory coverage.....</i>	<i>4</i>
<i>Who this certification is for</i>	<i>5</i>
Where G-CAMO holders work	5
<i>Prerequisites</i>	<i>6</i>
<i>Fees and payment.....</i>	<i>6</i>
<i>How to enrol</i>	<i>7</i>
<i>The assessment.....</i>	<i>7</i>
<i>Official syllabus</i>	<i>9</i>
The officer and the obligation.....	9
What you are defending against	9
The regulatory map.....	9
The programme you own.....	10
Knowing the customer.....	10
Ownership and control	10
Screening	10
Monitoring and detection.....	11
Investigation and the report.....	11
Sectors, products and emerging risk	11
Monitoring in practice	12
Proving it works.....	12
When it goes wrong	12
Beyond the thirteen modules	12
<i>Recognition and accreditation</i>	<i>14</i>
<i>Why this credential, and why now</i>	<i>14</i>
<i>Contact</i>	<i>15</i>

The certification at a glance

G-CAMO certifies the knowledge required to own a financial crime compliance programme — not only to work inside one. It is written for the compliance officer, the MLRO, and the practitioner preparing for that role.

Credential	Globally Certified Anti-Money Laundering Officer (G-CAMO)
Awarded by	The Global Association of Certified KYC Specialists (Global AKS)
Accreditation	ONRIGA, Gold tier — ONR-EC-GLD-2013-788dc6
Level	Expert
Study material	13 modules · 105 chapters · 198-term glossary · 6 worked annexes
Delivery	Self-paced e-booklet. No scheduled classes, no deadlines.
Assessment	Multiple choice, 100 questions, 100 minutes, 100% online
Pass mark	85%
Attempts included	2 final · 2 mock
Material access	Lifetime, including updates
Credential validity	24 months, renewable
Verification	Public, by credential ID — no account required

What makes G-CAMO different

Most anti-money laundering certifications teach the discipline from the operator's chair: how to work an alert, how to build a file, how to escalate. G-CAMO teaches the chair above it — the one that answers for whether those controls work at all.

Two things follow from that, and together they are what distinguishes this credential.

It covers the whole programme, end to end

Customer due diligence, ownership and control, screening, transaction monitoring, investigation and reporting are usually taught as separate specialisms, and usually certified separately. G-CAMO covers all of them in one syllabus, because an officer answers for all of them. A candidate finishes able to read across the programme rather than down one column of it:

- how a due diligence standard is set, tested, and shown to have been met
- how an ownership chain is resolved, and when a structure was built not to resolve
- how a screening threshold is chosen and defended, across three controls that are usually run as one
- how a monitoring scenario is tuned, validated, and proved to detect what the firm needs detected

- how a suspicion becomes a report, and what happens to the relationship afterwards
- how all of it is assured, measured, and reported to a board and a supervisor

It is written from the officer's personal position

Module 1 sets out what an officer is personally answerable for, and what they are not. Chapter 1.5 works through five published enforcement actions against named individuals — in none of which was the officer accused of dishonesty. Module 13 covers remediation, look-backs, and where an officer stands when a programme fails. That perspective runs through the whole guide, and it is the part a practitioner moving up has never been shown.

Regulatory coverage

The syllabus is built around three regulatory families, chosen because they are where the credential's candidates work and because they differ enough to teach the method of reading any regime.

The Gulf	The United Arab Emirates in depth, then Saudi Arabia, Qatar, Bahrain, Kuwait and Oman — the supervisors, the registration and reporting obligations, and the local features that catch firms out.
The United States	The Bank Secrecy Act framework, FinCEN, and the regulators that examine against it. US sanctions are treated separately, as a discipline of their own.
The United Kingdom	The Money Laundering Regulations and the Proceeds of Crime Act, the FCA, and the consent regime with its two clocks.
The standards behind them	The FATF Recommendations and the bodies that apply them regionally, the Basel Committee, the Egmont Group and the Wolfsberg Group — what each actually is, and what weight each carries.
Reading a new regime	Chapter 3.9 gives twelve questions, in order, for a regime the officer has never met. That is the transferable skill; the four above are the worked examples.

Who this certification is for

Written for the person who owns whether a firm's financial crime programme works — and, far more often, for the person who does not own it yet and is looking upward at a role somebody else currently holds.

If you already hold the role

Compliance officers and MLROs. The modules on the programme, assurance and enforcement are written for you, as is the chapter on published actions against named officers and what each one turned on.

If you work in transaction monitoring

You know the operation better than any book can teach it. Module 8 does not explain what a scenario is. It covers how a threshold is defended to a supervisor who suspects it was set to suppress alerts, what below-the-line testing is and why almost nobody does it, and who validates the model.

If you work in screening or sanctions

Module 7 assumes you can resolve an alert. It is about the two limbs of an asset freeze and which one firms implement, designation that appears on no list, and why three different controls sharing one queue produce a standard calibrated for whichever has the most volume.

If you work in customer due diligence

Modules 5 and 6 cover what you already know from the opposite chair: not how to build a file, but how to set the standard, test whether it is met, and recognise the ways a programme fails while every file remains complete.

If you are none of these

No legal training and no prior study of financial crime is assumed. It assumes you know roughly what a bank does. Everything else is built from the beginning, and Module 2 covers the mechanisms before any module asks you to control them.

Where G-CAMO holders work

The credential is designed for, and recognised across:

- Banking — commercial, private, investment and wealth management
- Fintech and digital payments — neobanks, e-money, payment service providers, lending platforms
- Virtual asset service providers — exchanges, custodians and brokers
- Money services businesses, remittance operators and their agent networks
- Insurance, asset management and the professional services firms that advise them
- Regulators, financial intelligence units and law enforcement
- High-risk sectors with their own obligations — gaming, real estate, dealers in precious metals and stones, and the art market

Prerequisites

There are no formal prerequisites. No prior certification, degree or minimum years of experience is required, and no application needs to be approved before you enrol.

What the material assumes is modest and stated plainly:

- A working familiarity with what a bank or financial institution does
- No legal training — the obligations are explained from first principles
- No prior study of financial crime — Module 2 covers the mechanisms before any later module asks you to control them

The level is Expert because of where the syllabus ends, not where it begins. Candidates with operational experience in due diligence, screening, monitoring or investigations will find the early modules quick and the later ones new.

Fees and payment

All-inclusive certification fee

USD 299 ~~USD 560~~

Everything is in the fee — the full study material, both examinations, and the certificate with its verifiable credential ID. Lifetime access to the material, including updates.

Certification fee	USD 299 (regular USD 560) — all-inclusive
Renewal	USD 75, every 24 months
Additional attempt	USD 19 each, after the two included final attempts
Group enrolment	Five seats or more qualify for a discount — contact support@globalaks.com
Currencies	Payable in USD, EUR, GBP, AED, AUD, CAD, SGD or INR. Prices are set per currency, not converted at checkout.
Payment	Card, via an SSL-encrypted checkout. Card details never touch our servers.
Hidden costs	None. There is no examination fee, no certificate fee and no material fee on top.

How to enrol

1. Enrol online

Go to globalaks.com/learn/courses/globally-certified-anti-money-laundering-officer and select Enrol. Enter your details, choose your currency, and pay by card.

2. Immediate access

Access is granted the moment payment succeeds. There is no waiting period, no approval step and no scheduled start date. Sign in and the study material is available to download immediately.

3. Study at your own pace

The e-booklet is yours to download and keep. There are no lessons to work through and no deadlines — you read the guide, then sit the papers when you are ready.

4. Sit the mock

Two mock attempts are included. The mock is not graded and issues no certificate; it is there to show you where you stand. It draws from a separate question pool to the final, and sitting it — or running out of mock attempts — does not affect your final attempts in any way.

5. Sit the final assessment

Taken online, whenever you are ready. There is no expiry on the attempts and no waiting period after the mock.

6. Receive the credential

The digital certificate is issued instantly on passing, carrying a unique credential ID that any employer can verify on the public portal without creating an account.

The assessment

Format	Multiple choice, 100% online
Questions	100 per paper, drawn from a 250-question pool
Duration	100 minutes, timed by the server
Pass mark	85%
Correct answer	+1
Incorrect answer	0
Skipped question	−1
Attempts included	2 final, 2 mock

Further attempts	USD 19 each
When you may sit it	Any time after enrolling. No expiry.
Question order	Questions and answer options are shuffled for every sitting

Every question is drawn from the study guide and traceable to the sentence in it that carries the claim. Nothing is examined that the material does not teach.

Sitting the examination

The paper is sat from your own device, wherever you are, at any time after enrolling. There is no proctoring appointment to book and no scheduled window.

- Use a laptop or desktop computer. The paper is navigable on a tablet or phone, but a full screen and a keyboard make a 100-question paper considerably easier to work through.
- Make sure your internet connection is stable before you begin. Answers save as you give them, so a brief interruption will not lose your work — but the clock is run by the server, not your browser, and does not stop if you disconnect.
- Close other applications, and set aside the full 100 minutes. The paper cannot be paused once started.
- Questions and answer options are shuffled for every sitting, so no two candidates see the same paper in the same order.

On passing

The digital certificate is issued instantly — there is no email to send, no request to make and no waiting period. It carries a unique credential ID and a QR code, both of which resolve to a public verification page that any employer can check without creating an account.

If you do not pass

Two final attempts are included. If both are used, a further attempt can be purchased for USD 19 immediately — the option appears on your result screen, with no email and no waiting. Access to the study material is unaffected.

Access to the material

Access is lifetime. The study guide is yours to download and keep, and you retain access to the material and to the platform after you have passed — including to revisions, which are issued as the syllabus is updated. There is no subscription and nothing expires.

Renewal

The credential itself is valid for 24 months. Renewal is USD 75 and keeps it current against the updated syllabus. Renewing does not require re-sitting the examination, and your access to the material continues whether or not you renew — only the credential's currency lapses.

Official syllabus

Thirteen modules, 105 chapters. The order is deliberate: the early modules are assumed by the later ones.

MODULE 1 7 chapters

The officer and the obligation

What the role is, where it comes from, what reaches you, and what you personally answer for.

- 1.1 What the role actually is
- 1.2 Where the role comes from
- 1.3 What reaches you, and what does not
- 1.4 What you are personally answerable for
- 1.5 Individual accountability, and where it is heading
- 1.6 What protects you
- 1.7 Where you sit

MODULE 2 10 chapters

What you are defending against

The mechanisms — laundering, terrorist and proliferation financing, sanctions evasion, and the predicate crimes behind them.

- 2.1 Money laundering, and the three stages
- 2.2 Where the money comes from
- 2.3 How value actually moves
- 2.4 Trade-based laundering and the peso exchange
- 2.5 Terrorist financing
- 2.6 Proliferation financing
- 2.7 Sanctions evasion as a discipline
- 2.8 Trafficking, smuggling and wildlife
- 2.9 Fraud, cyber and the laundering nexus
- 2.10 Reading a typology

MODULE 3 9 chapters

The regulatory map

The Gulf, the United States and the United Kingdom in depth, the bodies behind the standards, and how to read a regime you have never met.

- 3.1 How a standard becomes an obligation
- 3.2 The United States
- 3.3 United States sanctions
- 3.4 The United Kingdom
- 3.5 The United Arab Emirates
- 3.6 The Gulf
- 3.7 The bodies behind the standards
- 3.8 Where the regimes differ, and what that costs

3.9 Reading an unfamiliar regime

MODULE 4 10 chapters

The programme you own

The pillars, the business-wide risk assessment, governance, training, resourcing, outsourcing — the programme as a whole.

- 4.1 The pillars, and the test that finds out
- 4.2 The business-wide risk assessment
- 4.3 Policy, procedure, and the gap between them
- 4.4 Governance
- 4.5 Training that works
- 4.6 Know Your Employee
- 4.7 Culture, and how a supervisor measures it
- 4.8 Resourcing, and making the case
- 4.9 Outsourcing and reliance
- 4.10 The programme on a page

MODULE 5 8 chapters

Knowing the customer

The four obligations and the four levels, from the chair that sets the standard rather than the one that builds the file.

- 5.1 The four obligations, from your chair
- 5.2 The four levels
- 5.3 What good looks like in a file
- 5.4 Identity and verification
- 5.5 Source of funds and source of wealth
- 5.6 Enhanced due diligence in practice
- 5.7 Review, refresh and trigger events
- 5.8 How due diligence programmes fail

MODULE 6 8 chapters

Ownership and control

Where programmes break: share rights, chains, control without ownership, entity types, registries and the threshold policy.

- 6.1 Why this is where programmes break
- 6.2 What a share actually confers
- 6.3 Calculating through the layers
- 6.4 Control without ownership
- 6.5 Entity types and the parties behind each
- 6.6 Shell, shelf and front companies
- 6.7 Registries, and what they prove
- 6.8 Setting your threshold policy

MODULE 7 9 chapters

Screening

Three controls, not one — sanctions, politically exposed persons and adverse media, plus payment screening.

- 7.1 Three controls, not one
- 7.2 Sanctions
- 7.3 Designation that is not on a list
- 7.4 Matching, and the threshold you set
- 7.5 Resolving an alert
- 7.6 Politically exposed persons
- 7.7 Adverse media
- 7.8 Payment screening
- 7.9 Keeping it running

MODULE 8 9 chapters

Monitoring and detection

Scenarios and the library, the baseline, alerts and backlogs, tuning, model validation, and whether detection works at all.

- 8.1 What monitoring is for
- 8.2 Scenarios, rules and the library
- 8.3 The baseline it tests against
- 8.4 Alerts, backlogs and the productivity trap
- 8.5 Tuning
- 8.6 Model validation
- 8.7 Analytics, network analysis and machine learning
- 8.8 Red flags as method
- 8.9 Knowing whether detection works

MODULE 9 8 chapters

Investigation and the report

From alert to investigation, the suspicion decision, writing the report, filing and consent, tipping off, and law enforcement.

- 9.1 From alert to investigation
- 9.2 Conducting it
- 9.3 The suspicion decision
- 9.4 Writing the report
- 9.5 Filing, consent and the clock
- 9.6 Tipping off
- 9.7 Exit, and what follows a report
- 9.8 When law enforcement comes to you

MODULE 10 9 chapters

Sectors, products and emerging risk

Correspondent banking, trade finance, money services, virtual assets, wealth, gatekeepers, high-risk sectors and what is arriving.

- 10.1 Why the product changes the programme
- 10.2 Correspondent banking and the accounts around it

- 10.3 Trade finance and free zones
- 10.4 Money services, agents and payments
- 10.5 Virtual assets
- 10.6 Wealth, insurance and investment
- 10.7 Gatekeepers
- 10.8 High-risk sectors
- 10.9 What is arriving

MODULE 11 6 chapters

Monitoring in practice

One case worked end to end, and the four points at which it could have been found.

- 11.1 The case
- 11.2 The queue
- 11.3 The alert
- 11.4 Behind the alert
- 11.5 Escalation and the case
- 11.6 The report, and the four points it could have been found

MODULE 12 6 chapters

Proving it works

Quality assurance, independent testing, metrics that mean something, the supervisory examination, and the board report.

- 12.1 Why assurance is part of the programme
- 12.2 Quality assurance
- 12.3 Independent testing
- 12.4 Metrics that mean something
- 12.5 The supervisory examination
- 12.6 Reporting to the board

MODULE 13 6 chapters

When it goes wrong

How failures surface, what enforcement looks like, remediation and look-backs, and where the officer stands.

- 13.1 How failures surface
- 13.2 What enforcement looks like
- 13.3 Remediation and look-backs
- 13.4 Your own position
- 13.5 What the record teaches
- 13.6 The standard

Beyond the thirteen modules

The guide also carries, and the credential assumes familiarity with:

- A glossary of 198 terms, with the distinctions that matter rather than dictionary definitions

- A worked business-wide risk assessment, in full
- A worked investigation file, from alert to filed report
- A correspondent banking questionnaire, read line by line
- A board pack, across four reporting cycles
- The first ninety days in the role
- Assessment preparation, with twenty worked questions

Recognition and accreditation

ONRIGA Gold-tier accreditation

Global AKS holds Gold-tier accreditation from ONRIGA under reference ONR-EC-GLD-2013-788dc6, reflecting alignment with recognised benchmarks for regulatory relevance, transparency and professional education. The accreditation is independently verifiable, which gives an employer a quality signal they can check rather than take on trust.

Listed professional designations

Global AKS professional designations are listed with FINRA and recognised by the American CBM Association. A G-CAMO on a candidate's profile is therefore a designation an employer can look up through an independent register, rather than one they have to take at face value.

Best KYC Certification Award

Global AKS has been recognised with the Best KYC Certification Award by ComplyFocus — an award made on the criteria employers themselves apply: practical relevance to the work, the standard of the material, and whether the credential signals capability a hiring manager can rely on.

The gold standard in KYC

GO-AKS, the Globally Certified KYC Specialist and the association's flagship programme, is regarded as the gold standard in KYC worldwide. G-CAMO sits alongside it as the anti-money laundering credential in the same family — the same assessment body, the same standard of material, and the same verification.

Professional standing

More than 85,000 Global AKS certified professionals work in compliance and financial crime roles in over 180 countries — across global investment banks, financial institutions, fintech firms, virtual asset businesses, the regulated professions and supervisory bodies.

Credential verification

Every certificate carries a unique credential ID. Anyone — an employer, a recruiter, a regulator — can verify it on the public portal without an account, and see whether it is current. The certificate also carries a QR code that resolves to the same check.

Why this credential, and why now

Supervisory expectation has moved. Firms are no longer examined only on whether controls exist, but on whether they work — whether a threshold can be defended, whether a model has been validated, whether the board was told what it needed to know. Individual accountability regimes have put named officers personally within reach of enforcement, and published actions increasingly turn not on dishonesty but on whether the record shows the officer saw a problem and said so.

That is the gap this certification is built around. A practitioner who can work an alert is valuable. A practitioner who can also explain why the threshold is set where it is, who validated the model, and what the board was told, is on a different track entirely.

Contact

Enrol	globalaks.com/learn/courses/globally-certified-anti-money-laundering-officer
Verify a credential	globalaks.com/learn/verify
Support	support@globalaks.com
Group enrolment	support@globalaks.com — five seats or more qualify for a discount
Web	globalaks.com