THE GLOBAL ASSOCIATION OF CERTIFIED KYC SPECIALISTS

GO-AKS

Globally Certified KYC Specialist

Certification Overview & Official Syllabus

Version 3.0

Eleven modules · 81 chapters · 281 numbered topics

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

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The certification at a glance

GO-AKS certifies the knowledge required to establish who a firm is actually dealing with — and to record that answer so somebody who has never met the customer can check it. It is the association's flagship credential and the gold standard in KYC worldwide.

Credential	Globally Certified KYC Specialist (GO-AKS)
Awarded by	The Global Association of Certified KYC Specialists (Global AKS)
Accreditation	ONRIGA, Gold tier — ONR-EC-GLD-2013-788dc6
Level	Expert
Study material	11 modules · 81 chapters · 281 numbered topics
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 GO-AKS different

Most KYC training teaches the process: which fields to complete, which documents to collect, which box to tick. It teaches that the beneficial ownership threshold is twenty-five per cent and stops there — which is why a great many experienced analysts cannot complete an ownership chart for a structure that does not resolve on the first pass.

GO-AKS teaches the reasoning underneath the process. Two things follow from that, and together they are what distinguishes this credential.

It is built around the two things most training omits

Entity type and ownership resolution are the subjects this guide exists for, and the two most onboarding training leaves out entirely. Module 4 establishes which parties exist for each of eleven entity types; Module 5 resolves ownership through layered structures, including the cases where multiplication is the wrong answer and the cases built not to resolve at all.

- what a share actually confers, and the ways those rights come apart

- calculating through the layers, and where arithmetic understates control
- control without ownership, and where it actually sits
- registries, what each one proves, and what it does not
- structures designed so that no beneficial owner appears

It covers the file end to end

From the first question about what kind of entity this is, through what to collect and what counts as proof, to the rating, the screening, the product's own demands and the written file itself:

- the four obligations, and the four levels of due diligence
- every attribute a file collects — what it is, why, where it comes from, and what a good answer looks like
- risk rating on six axes, built properly rather than scored by habit
- screening as three distinct controls, not one queue
- what correspondent banking, trade finance and virtual assets each demand of the file
- writing it so a stranger can check it years later

Regulatory coverage

Module 3 covers how a standard becomes an obligation, then the regimes themselves — seven chapters, chosen because they are where the credential's holders work and because they differ enough to teach the method of reading any regime.

The standards	How a standard becomes an obligation: the FATF Recommendations, the bodies that apply them regionally, and what each actually binds.
United States	The Bank Secrecy Act framework, its customer due diligence and beneficial ownership requirements, and the regulators that examine against them.
United Kingdom	The Money Laundering Regulations, the register of persons with significant control, and the FCA.
European Union	The directives, the transposition that varies by member state, and the registers.
Canada and Australia	Two further common-law regimes, and where they diverge from the above.
United Arab Emirates	The supervisors, the registration and reporting obligations, and the local features that catch firms out.
Asia, and working across regimes	The major Asian frameworks in brief, then the transferable skill: what to ask of a regime you have never met, and how a group operates across several at once.

Who this certification is for

Written for the person who decides whether a firm actually knows who it is dealing with — and for the person who has been doing that work from a checklist, without ever being shown the method underneath it.

If you already work in onboarding or due diligence

You know the process and may never have been taught the reasoning. Modules 4 and 5 are the two this guide exists for, and the two most onboarding training omits.

If you work in a neighbouring financial crime function

Transaction monitoring, sanctions, investigations, fraud. You depend on a file somebody else built and have formed a view about its quality. Modules 6 and 7 answer most of the complaints a monitoring team has about onboarding: what the analyst was asked for, what they could and could not obtain, and which parts of a weak file are failures rather than the honest limits of the jurisdiction.

If you deal with customers directly

Relationship managers, business bankers, client service, private bankers. You are the person asking the customer for the information, and knowing why each item is required changes both the asking and the answer.

If you are moving into the field

No prior knowledge of financial crime, no legal training and no experience of financial services is assumed beyond a general familiarity with what a bank does. Everything else is built from the beginning.

What the work actually is

A firm is asked to take on a customer, or already has one and must decide whether to keep it on the same terms. Somebody has to establish who it would actually be dealing with. That is the job.

For each file the specialist establishes what kind of entity this is and therefore which parties exist, who ultimately owns and controls it, what the relationship is for, where the money comes from, and whether anything about any connected party is prohibited or elevated. The outcome is a rating with its reasoning recorded, a set of measures that follow from it, and a file somebody who has never met the customer can check.

Volumes vary enormously. A retail onboarding team may complete hundreds of files a week; a correspondent banking or complex-structures analyst may work three a month and spend days on each. The reasoning is the same and the depth is not.

Where GO-AKS holders work

- Banking — retail, 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 and remittance operators
- Insurance, asset management and the professional services firms that advise them

- Regulators, financial intelligence units and law enforcement
- Corporate service providers, legal and accountancy practices with their own obligations

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 general familiarity with what a bank does
- No legal training — the obligations are explained from first principles
- No prior study of financial crime — the mechanisms are covered before any later module asks you to control them

The level is Expert because of where the syllabus ends, not where it begins. Candidates already working in onboarding will find the early modules quick and Modules 4, 5 and 8 new.

Fees and payment

All-inclusive certification fee

USD 199 ~~USD 370~~

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 199 (regular USD 370) — all-inclusive
Renewal	USD 49, 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-kyc-specialist 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 its own pool of 220 questions, none of them shared with the final, so 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 220-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 long 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.
- Answer every question. A wrong answer costs nothing; a question left unanswered costs a mark. There is never a reason to skip one.

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 49 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

Eleven modules, 81 chapters, 281 numbered topics. The order is deliberate and the early modules are assumed by the later ones.

MODULE 1 5 chapters

What the work actually is

The four obligations, who must do this and on whom, the four levels of due diligence, and what a file is actually for.

- **1.1** Four obligations, not one
- **1.2** Who must do this, and on whom
- **1.3** The four levels of due diligence
- **1.4** The risk-based approach
- **1.5** The lifecycle, and where you sit in it

MODULE 2 7 chapters

How it is actually done

The mechanisms — the three stages, structures built to conceal, trade-based laundering, and the typologies behind them.

- **2.1** The three stages, and which one is yours
- **2.2** Structures built to conceal ownership
- **2.3** Trade-based laundering
- **2.4** Cash, and the businesses that absorb it
- **2.5** Value that is not money
- **2.6** The professionals who make it work
- **2.7** Terrorist financing

MODULE 3 7 chapters

The regulatory map

How a standard becomes an obligation, the United States, the United Kingdom, and how to read a regime you have never met.

- **3.1** How a standard becomes an obligation
- **3.2** United States
- **3.3** United Kingdom
- **3.4** European Union
- **3.5** Canada and Australia
- **3.6** United Arab Emirates
- **3.7** Asia in brief, and working across regimes

MODULE 4 8 chapters

What kind of thing is this?

Eleven entity types, and which parties exist in each. The subject most onboarding training omits.

- **4.1** Why the type decides everything
- **4.2** Companies
- **4.3** Listed and regulated entities

- **4.4** Partnerships
- **4.5** Trusts and foundations
- **4.6** Investment funds
- **4.7** Vehicles, charities and the state
- **4.8** Working the type

MODULE 5 8 chapters

Ownership and control

What a share confers, calculating through the layers, control without ownership, and the structures built not to resolve.

- **5.1** What a share actually confers
- **5.2** Calculating through the layers
- **5.3** Where multiplication is the wrong answer
- **5.4** Holdings that count together
- **5.5** Control without ownership
- **5.6** Interests that are not yet shares
- **5.7** Where the chain breaks
- **5.8** Thresholds, the empty answer, and the chart

MODULE 6 7 chapters

What to collect, and what counts

Every attribute a file collects, set out the same way: what it is, why, where it comes from, and what a good answer looks like.

- **6.1** The set, and how it varies
- **6.2** Identity and existence, attribute by attribute
- **6.3** Place and activity, attribute by attribute
- **6.4** Source of funds and source of wealth
- **6.5** The parties, attribute by attribute
- **6.6** Status attributes, and identifying a person
- **6.7** What makes an attribute defensible

MODULE 7 6 chapters

Documents, registries and proof

Where a fact should come from — constitutional documents, company registers, and what each proves.

- **7.1** Where a fact should come from
- **7.2** The constitutional documents
- **7.3** Reading a company register
- **7.4** Beneficial ownership registers
- **7.5** Certification, and what it proves
- **7.6** Vendors, reliance and keeping it

MODULE 8 9 chapters

Rating the risk

What a rating is, the six axes, country risk built properly, and the measures that follow from the rating.

- **8.1** What a rating is
- **8.2** The six axes
- **8.3** Country risk, built properly
- **8.4** Turning six answers into one
- **8.5** What the rating obliges
- **8.6** Overrides, and the pattern they make
- **8.7** Industry risk, sector by sector
- **8.8** The assessment behind the model
- **8.9** The factor tables

MODULE 9 8 chapters

Screening

Three controls, not one — sanctions, politically exposed persons and adverse media, and designation that is on no list.

- **9.1** Three controls, not one
- **9.2** Sanctions
- **9.3** Designation that is not on any list
- **9.4** Matching, and what a nil result means
- **9.5** Resolving an alert
- **9.6** Politically exposed persons
- **9.7** Adverse media
- **9.8** Keeping it running

MODULE 10 7 chapters

What the product demands

Correspondent banking, trade finance, virtual assets and the rest: what each product demands of the file.

- **10.1** Why the product changes the file
- **10.2** Correspondent banking
- **10.3** Trade finance
- **10.4** Derivatives and securities
- **10.5** Payments, money services and virtual assets
- **10.6** Private banking and wealth
- **10.7** Tax documentation

MODULE 11 9 chapters

Working the file

The sequence, asking well, writing it, and what a file looks like when somebody who was not there has to check it.

- **11.1** The sequence
- **11.2** Asking well
- **11.3** Writing it
- **11.4** Where you sit
- **11.5** The function, and the nominated officer

11.6 Who approves what
11.7 Escalation
11.8 Keeping it current
11.9 The standard

How the material is built

Three things recur throughout, and knowing what each is for makes the guide easier to work with:

- Attribute entries. Module 6 is a reference rather than a narrative: each attribute is set out in the same four parts — what it is, why it is collected, where it comes from, and what a good answer looks like — with a worked instance beside it.
- Scenarios. Most chapters close with a situation, a question and an answer. They are built around the mistakes analysts actually make, and several conclude that the obvious finding is wrong.
- Cross-references by full number. A trust is an entity type in Module 4, an ownership problem in Module 5, a set of parties in Module 6 and a rating input in Module 8 — and the guide says so each time.

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 GO-AKS 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 association's flagship programme, is regarded as the gold standard in KYC worldwide. It is the credential this document describes.

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-kyc-specialist
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