TOPIC-SPECIFIC LEARNING JOURNEY

COURSE PACKAGE:

"TRADE-BASED FINANCIAL CRIME"



ENTRIMA's Learning Platform lists a wide range of courses, all related to markets & trading. Some of these courses have been bundled to form a course package, as they all concerns the same field of expertise.

The Course Package "**Trade-based financial crime *(TBFC)***" consists of the following courses:

			page
1.	Trade-based financial crime – *Fundamentals*		3
2.	Trade based financial crime – *Essentials*		4
3.	Trade based financial crime – *Monitoring*	*Q4-2025*	5
4.	Trade-based money laundering *(TBML)* – *Vessel tracking & Trade finance document digitization*		6
5.	Anti-money laudering *(AML)*		7
6.	AML transaction monitoring	*Q1-2026*	8
7.	Suspicious activity reporting *(SAR)*	*Q1-2026*	9
8.	Best practices in transaction monitoring	*Q1-2026*	10
9.	Counter terrorist financing *(CTF)*	*Q1-2026*	11
10.	Anti-proliferation financing *(APF)* – *Weapons of mass destruction*	*Q1-2026*	12
11.	KYC & CDD – *Know your customer & customer due dilligence*	*Q1-2026*	13
12.	Best practices on KYC	*Q1-2026*	14
13.	Watchlist screening	*Q1-2026*	15
14.	Sanction screening	*Q1-2026*	16
15.	Regulatory investigations & filings, and data information requests	*Q2-2026*	17
16.	Wistleblowing rules – FCA, CFTC	*Q2-2026*	18
17.	RegTech & SupTech – *Regulatory & anti-financial crime technology*	*Q2-2026*	19
18.	FinTech & open banking	*Q2-2026*	20
19.	Payments & financial crime	*Q2-2026*	21
20.	Fraud – *Payment fraud & Internal fraud*	*Q2-2026*	22
21.	Environmental crime	*Q2-2026*	23

Each of these courses ends with an exam. Upon passing the exam the learner will be certified instantly. The contents, duration and level of each course is set out in the pages hereafter.

Total duration*) of all twenty-one (**21**) courses together: **665** minutes (i.e. **11** hours)

*) *Excluding examination*

COURSE:
TRADE-BASED FINANCIAL CRIME – *FUNDAMENTALS*

This training covers the fundamentals of trade-based financial crime (TBFC). It touches on the features of characteristics of financial crime and raises attention for the consequences of these practices. The course highlights role of corporate governance and crime management.

This training includes the following video lessons:

1. Introduction to trade-based financial crime (TBFC)
2. TBFC typologies
3. TBFC redflags & risk indicators
4. Targeted economic sector in TBML
5. TBFC controls – Introduction
6. TBFC controls – Customer due diligence (CDD)
7. TBFC controls – Risk assessments
8. Challenges to countering trade-based financial crime
9. Best practices to counter TBFC & control mechanisms – Introduction
10. Best practices to counter TBFC & control mechanisms – Examples
11. Control mechanisms to manage TBFC
12. TBFC International standards & major regulations – Introduction
13. TBFC International standards & major regulations – Financial Action Task Force
14. TBFC International standards & major regulations – Basel Committee on Banking Supervision
15. TBFC International standards & major regulations – UNTOC
16. TBFC International standards & major regulations – Wolfsberg Group Trade Finance Principles
17. TBFC International standards & major regulations – Egmont Group of Financial Intelligence Units
18. TBFC International standards & major regulations – World Customs Organization

A. Examination
B. Certification

❖ Level:	Basic	No prerequisites
❖ Intensity:	45 minutes	Excluding examination
❖ Language:	Voice & text	English
❖ Including:	Examination	Certification upon passing

COURSE:
TRADE-BASED FINANCIAL CRIME – *ESSENTIALS*

Trade-Based Financial Crime (TBFC) is a crucial area of financial crime that leverages trade transactions to facilitate illicit activities such as money laundering, terrorist financing, and sanctions evasion. As global trade continues to expand, so too do the opportunities for criminals to exploit financial systems through fraudulent trade practices. Understanding TBFC is essential for professionals in banking, finance, compliance, and law enforcement.

This training includes the following video lessons:

1. Introduction
2. Documentary credit & TBFC risks
3. Bills of collection & risk mitigation
4. Guarantees & standby letters of credit
5. Open acounts & trade-based financial crime
6. Financial institution trade loans & TBFC risks
7. Best practices for detecting & preventing TBFC

A. Examination
B. Certification

❖	Level:	Basic	No prerequisites
❖	Intensity:	40 minutes	Excluding examination
❖	Language:	Voice & text	English
❖	Including:	Examination	Certification upon passing

COURSE:
TRADE-BASED FINANCIAL CRIME – *MONITORING*

In today's global economy, trade is a fundamental pillar, facilitating the movement of goods, services, and capital across borders. Despite trade being essential for economic growth, it also presents opportunities for illicit activities. Criminals exploit trade channels to launder money, finance terrorism, and evade financial regulations. Trade-based financial crime (or TBFC) poses risks, explaining the design of regulatory frameworks to combat it, and the crucial role financial institutions play in monitoring trade transactions.

This training includes the following video lessons:

1. Introduction to trade-based financial crime & monitoring
2. Sanctions & other screening
3. Anti-money laundering in trade finance
4. Trade finance fraud & monitoring
5. Technology solutions in trade-based financial crime monitoring
6. Vessel tracking as a monitoring tool
7. Document digitisation in trade finance monitoring
8. Case studies & practical exercises

A. Examination
B. Certification

❖ Level:	Basic	No prerequisites
❖ Intensity:	30 minutes	Excluding examination
❖ Language:	Voice & text	English
❖ Including:	Examination	Certification upon passing

COURSE:
TRADE-BASED MONEY LAUNDERING *(TBML)*

Trade-Based Money Laundering (TBML) refers to the process of disguising the proceeds of crime and moving value through international trade transactions. It is one of the principal methods used by criminals to launder illicit funds, and it sits alongside more familiar techniques such as cash-based and financial institution-based money laundering.

This training includes the following video lessons:

1. Introduction to trade-based money laundering
2. The mechanics of trade-based money laundering
3. Key typologies & red flags
4. The role of trade documentation
5. TBML & correspondent banking
6. TBML risk in specific trade sectors
7. High-risk jurisdictions & trade routes
8. Detection & monitoring approaches
9. International frameworks & regulatory expectations
10. Case studies & practical scenarios

A. Examination
B. Certification

❖ Level:	Basic	No prerequisites
❖ Intensity:	40 minutes	Excluding examination
❖ Language:	Voice & text	English
❖ Including:	Examination	Certification upon passing

COURSE:
ANTI-MONEY LAUNDERING *(AML)*

Money laundering is a major risk in the traded markets, including those for commodities and energy, where high-value and cross-border transactions provide an attractive cover for criminal activities. By understanding how laundering works and recognising its links to other financial crimes, professionals can play a critical role in protecting their organisation and the wider financial system.

This training includes the following video lessons:

1. Introduction to money laundering
2. The AML regulatory framework
3. AML roles & responsibilities
4. Customer due diligence & KYC
5. Ongoing monitoring & record-keeping
6. Suspicious activity & reporting
7. Trade-based money laundering
8. Sanctions, compliance, and AML
9. Emerging trends & risks
10. Case studies & lessons learned

A. Examination
B. Certification

❖ Level:	Basic	No prerequisites
❖ Intensity:	30 minutes	Excluding examination
❖ Language:	Voice & text	English
❖ Including:	Examination	Certification upon passing

COURSE:
AML TRANSACTION MONITORING

Money laundering is a sophisticated and evolving threat that can affect all corners of the wholesale markets. Understanding how it works (and why vigilance is essential) forms the foundation for effective AML transaction reporting. This means, understanding the legal and supervisory landscape is essential for professionals in the wholesale commodity and energy markets, as firms are increasingly expected to implement robust AML controls and reporting mechanisms in line with both domestic and global standards.

This training includes the following video lessons:

1. Introduction to anti-money laundering
2. The regulatory landscape
3. Understanding suspicious transactions
4. The reporting process
5. Internal roles & responsibilities
6. Case studies & practical scenarios
7. Best practice & future developments

A. Examination
B. Certification

❖	Level:	Basic	No prerequisites
❖	Intensity:	30 minutes	Excluding examination
❖	Language:	Voice & text	English
❖	Including:	Examination	Certification upon passing

COURSE:
SUSPICIOUS ACTIVITY REPORTING *(SAR)*

Suspicious activity reporting plays a central role in the broader fight against financial crime. In the context of the UK's anti-money laundering framework, it is through the submission of Suspicious Activity Reports (commonly referred to as SARs) that potential criminal behaviour is first brought to the attention of the authorities. The SAR regime acts as a crucial early warning system, enabling the flow of intelligence to law enforcement agencies that might otherwise never have visibility into certain activities.

This training includes the following video lessons:

1. Introduction to suspicious activity reporting
2. Legal & regulatory framework
3. Identifying suspicious activity
4. Sector-specific red flags
5. Internal escalation procedures
6. Completing & submitting a SAR
7. Post-submission considerations
8. Record-keeping & documentation
9. Roles, responsibilities, and culture
10. Case studies & practical scenarios

A. Examination
B. Certification

❖	Level:	Basic	No prerequisites
❖	Intensity:	30 minutes	Excluding examination
❖	Language:	Voice & text	English
❖	Including:	Examination	Certification upon passing

COURSE:
BEST PRACTICES IN TRANSACTION MONITORING

Within the wider anti-money laundering and counter-terrorist financing (AML/CFT) framework, transaction monitoring acts as a dynamic mechanism – scrutinising financial flows, trade documentation, and counterparties for signs of manipulation or abuse. Unlike static due diligence, transaction monitoring continuously evaluates ongoing activity, allowing firms to detect emerging patterns that may not have been evident at onboarding.

This training includes the following video lessons:

1. Introduction to transaction monitoring in trade
2. Understanding the trade lifecycle
3. Risk-based approach to transaction monitoring
4. Transaction monitoring techniques & tools
5. Common typologies in trade-based financial crime
6. Monitoring for sanctions & regulatory risk
7. Alert management & escalation procedures
8. Data quality & documentation standards
9. Regulatory expectations & industry guidance
10. Practical exercises & case scenarios

A. Examination
B. Certification

❖	Level:	Basic	No prerequisites
❖	Intensity:	30 minutes	Excluding examination
❖	Language:	Voice & text	English
❖	Including:	Examination	Certification upon passing

COURSE:
COUNTER TERRORIST FINANCING *(CTF)*

Terrorist financing involves the provision or collection of funds with the intention or knowledge that they will be used to support acts of terrorism. Unlike conventional financial crime, which centres on profit generation, terrorist financing is often driven by ideology, making its detection and disruption uniquely challenging. The funds themselves may be of relatively low value but have the potential to cause significant harm when used in the execution or facilitation of terrorist activity.

This training includes the following video lessons:

1. Introduction to terrorist financing
2. International legal & regulatory framework
3. Methods of terrorist financing
4. CTF risks in commodity & energy markets
5. Screening & sanctions compliance
6. Risk-based approach to CTF
7. Internal controls & governance
8. Reporting obligations
9. Emerging trends & evolving threats
10. Case studies, red flags & interactive scenarios

A. Examination
B. Certification

❖ Level:	Basic	No prerequisites
❖ Intensity:	30 minutes	Excluding examination
❖ Language:	Voice & text	English
❖ Including:	Examination	Certification upon passing

COURSE:
ANTI-PROLIFERATION FINANCING *(APF)*

Proliferation financing (or PF) involves the provision of funds or financial services used (directly or indirectly) for the manufacture, acquisition, possession, or delivery of weapons of mass destruction. What makes proliferation financing particularly challenging to detect is that it does not always resemble traditional financial crime. It may involve legitimate-looking trade, standard financial instruments, or entities not previously flagged for suspicious activity. The transaction itself might appear ordinary, while the true purpose remains hidden behind layers of complexity.

This training includes the following video lessons:

1. Introduction to proliferation & proliferation financing
2. International legal & regulatory framework
3. Proliferation financing methods & typologies
4. Sector-specific proliferation financing risks
5. Screening, sanctions & export controls
6. Risk-based approach to proliferation financing
7. Internal controls & governance
8. Reporting & escalation
9. Emerging trends & case studies
10. Scenario-based learning & red flags

A. Examination
B. Certification

❖ Level:	Basic	No prerequisites
❖ Intensity:	30 minutes	Excluding examination
❖ Language:	Voice & text	English
❖ Including:	Examination	Certification upon passing

COURSE:

KYC & CDD – *KNOW YOUR CUSTOMER & CUSTOMER DUE DILIGENCE*

KYC (Know Your Customer) and CDD (Customer Due Diligence) are both crucial processes in the financial industry and commodity or energy trading, but they have distinct roles. KYC is the initial process of identifying and verifying a customer's identity, while CDD is an ongoing process of assessing and managing the risks associated with a customer relationship. Essentially, KYC is the first step in the broader CDD process.

This training includes the following video lessons:

1. Introduction to KYC & CDD
2. Regulatory & legal framework
3. Core components of KYC & CDD
4. Enhanced due diligence
5. KYC in the commodity & energy sector
6. Screening & risk assessment
7. Documentation, record keeping & audit trails
8. Technology and tools for KYC & CDD
9. Red flags & real-world examples
10. Building an effective KYC & CDD framework

A. Examination
B. Certification

❖	Level:	Basic	No prerequisites
❖	Intensity:	30 minutes	Excluding examination
❖	Language:	Voice & text	English
❖	Including:	Examination	Certification upon passing

COURSE:
BEST PRACTICES ON KYC

KYC (Know Your Customer) best practices involve a multi-faceted approach to customer identification, due diligence, and ongoing monitoring to mitigate risks associated with money laundering and other financial crimes. Key practices include adopting a risk-based approach, leveraging technology for efficiency, and fostering a strong compliance culture.

This training includes the following video lessons:

1. Introduction to KYC in the context of trade
2. Customer identification & verification
3. Understanding the customer's business
4. Beneficial ownership & control structures
5. Risk-based approach to KYC
6. KYC for secific entity types in trade
7. Ongoing monitoring & periodic reviews
8. KYC red flags in trade-based financial crime
9. KYC & regulatory expectations
10. Best practice case studies & scenario analysis

A. Examination
B. Certification

❖ Level:	Basic	No prerequisites
❖ Intensity:	30 minutes	Excluding examination
❖ Language:	Voice & text	English
❖ Including:	Examination	Certification upon passing

COURSE:
WATCHLIST SCREENING

Watchlist screening is the process of checking customer or entity information against various lists of individuals and organisations known to be involved in illegal activities like money laundering, terrorism financing, or sanctions violations. This helps businesses, especially financial institutions, identify potential risks and comply with regulations.

This training includes the following video lessons:

1. Introduction to watchlist screening
2. Global sanction regimes
3. High-risk jurisdictions
4. Politically exposed persons (PEPs)
5. Relatives & close associates (RCAs)
6. Adverse media screening
7. Screening tools, technologies & techniques
8. Screening escalations & case management
9. Regulatory expectations & enforcement cases
10. Practical scenarios & applied risk judgement

A. Examination
B. Certification

❖ Level:	Basic	No prerequisites
❖ Intensity:	30 minutes	Excluding examination
❖ Language:	Voice & text	English
❖ Including:	Examination	Certification upon passing

COURSE:
SANCTION SCREENING

Sanction screening is the process of checking individuals, businesses, and transactions against official lists to identify potential risks associated with sanctioned parties. It is a crucial part of anti-money laundering (AML) and counter-terrorist financing (CTF) efforts, ensuring compliance with regulations and mitigating financial and legal risks.

This training includes the following video lessons:

1. Introduction to sanctions
2. Key sanctioning bodies & regimes
3. Sanction screening - What, who & when?
4. Screening technology & data quality
5. Screening for sanctions in trade transactions
6. Ownership & control in sanctions compliance
7. Escalation & managing screening alerts
8. Sectoral & regional sanctions challenges
9. Regulatory expectations & enforcement trends
10. CaseStudies & practical scenarios

A. Examination
B. Certification

❖ Level:	Basic	No prerequisites
❖ Intensity:	30 minutes	Excluding examination
❖ Language:	Voice & text	English
❖ Including:	Examination	Certification upon passing

COURSE:

REGULATORY INVESTIGATIONS & FILINGS – *DATA INFORMATION REQUESTS*

Regulatory investigations and filings regarding to financial crime often involve requests for data. Organisations need to be prepared to handle these requests while adhering to data protection regulations. These requests can range from voluntary submissions to formal demands for information.

This training includes the following video lessons:

1. Introduction to regulatory engagement
2. Understanding the types of regulatory activity
3. Regulatory filings & reporting obligations
4. Responding to data & information requests
5. Internal readiness & investigation support
6. Case management & communication protocols
7. Regulatory expectations in trade-based financial crime
8. Learning from regulatory cases and enforcement actions
9. Preparing for future regulatory scrutiny
10. Practical scenarios

A. Examination
B. Certification

❖ Level:	Basic	No prerequisites
❖ Intensity:	30 minutes	Excluding examination
❖ Language:	Voice & text	English
❖ Including:	Examination	Certification upon passing

COURSE:
WISTLEBLOWING RULES – *FCA, CFTC*

Whistleblowing is the act of reporting suspected wrongdoing internally, within an organisation, or to report such externally, to authorities. It is a way for individuals to raise concerns about potential illegal activities, ethical violations, or threats to public safety or the environment.

This training includes the following video lessons:

1. Introduction to whistleblowing
2. The UK regulatory framework - FCA & PRA
3. The US regulatory framework - CFTC, SEC & Dodd-Frank
4. Legal protections & anonymity
5. Setting up effective internal whistleblowing arrangements
6. Investigating whistleblower reports
7. Whistleblowing in trade-based financial crime
8. Reporting to regulators & enforcement outcomes
9. Building a speak-up culture
10. Case studies & practical scenarios

A. Examination
B. Certification

❖ Level:	Basic	No prerequisites
❖ Intensity:	30 minutes	Excluding examination
❖ Language:	Voice & text	English
❖ Including:	Examination	Certification upon passing

COURSE:

REGTECH & SUPTECH – *REGULATORY & ANTI-FINANCIAL CRIME TECHNOLOGY*

This course provides a comprehensive overview of Regulatory Technology (RegTech) and Supervisory Technology (SupTech), exploring how innovative tools are transforming compliance and regulatory oversight. It covers key topics such as AML transaction monitoring, watchlist screening, e-KYC, blockchain analytics, AI-driven intelligence, and secure technology infrastructure. Learners will gain insights into integrating these solutions through APIs, cloud systems, and advanced analytics, preparing them for the evolving future of digital regulation.

This training includes the following video lessons:

1. Introduction to RegTech & SupTech
2. AML - Transaction monitoring systems (TMS)
3. Watchlist screening & name matching
4. e-KYC & digital onboarding
5. Blockchain & crypto-asset analytics
6. Artificial intelligence & machine learning
7. Link analysis & network intelligence
8. Cloud computing & secure data handling
9. APIs & system integration
10. Supervisory technology & the future of regulation

A. Examination
B. Certification

❖ Level:	Basic	No prerequisites
❖ Intensity:	30 minutes	Excluding examination
❖ Language:	Voice & text	English
❖ Including:	Examination	Certification upon passing

COURSE:
FINTECH & OPEN BANKING

Open banking empowers fintech companies by providing secure access to customer financial data through APIs, fostering innovation and new financial service offerings. This data sharing enables fintechs to develop personalised financial products, streamline payment processes, and improve customer experiences. For banks, open banking can lead to enhanced customer engagement, new revenue streams, and improved operational efficiency.

This training includes the following video lessons:

1. Introduction to FinTech & open banking
2. FinTech in trade and cross-border payments
3. Risks & vulnerabilities in FinTech
4. Open banking - How it works & why it matters
5. FinTech & digital KYC solutions
6. Cryptocurrency & virtual assets
7. Regulatory framework & supervisory expectations
8. Technology for crime detection & compliance
9. Case studies - FinTech misuse in trade-based financial crime
10. Best practices & future outlook

A. Examination
B. Certification

❖ Level:	Basic	No prerequisites
❖ Intensity:	30 minutes	Excluding examination
❖ Language:	Voice & text	English
❖ Including:	Examination	Certification upon passing

COURSE:
PAYMENTS & FINANCIAL CRIME

Financial crimes are facilitated by the growing digitisation of payments and can involve various methods, including identity theft, payment fraud, and the misuse of mobile money systems.

This training includes the following video lessons:

1. Introduction to payment systems in trade
2. Society for Worldwide Interbank Financial Telecommunication (SWIFT)
3. Real-Time Gross Settlement Systems (RTGS)
4. Instant & faster payments
5. Digital & mobile payments
6. Card-based payments
7. Cryptocurrency & virtual asset payments
8. Payment red flags & typologies in TBFC
9. Monitoring-detection & controls
10. Case studies & practical scenarios

A. Examination
B. Certification

❖ Level:	Basic	No prerequisites
❖ Intensity:	30 minutes	Excluding examination
❖ Language:	Voice & text	English
❖ Including:	Examination	Certification upon passing

COURSE:

FRAUD – *PAYMENT FRAUD & INTERNAL FRAUD*

Payment fraud involves fraudulent activities related to financial transactions, while internal fraud is committed by individuals within an organisation against their employer. Both types of fraud can lead to financial losses and reputational damage.

This training includes the following video lessons:

1. Introduction to fraud in the commodity & energy markets
2. Understanding payment fraud
3. Understanding internal fraud
4. High-risk functions & processes
5. Fraud prevention & internal controls
6. Detecting & responding to fraud
7. Regulatory & legal considerations
8. Creating a fraud-resilient culture
9. Emerging trends & technology in fraud prevention

A. Examination
B. Certification

❖	Level:	Basic	No prerequisites
❖	Intensity:	30 minutes	Excluding examination
❖	Language:	Voice & text	English
❖	Including:	Examination	Certification upon passing

COURSE:
ENVIRONMENTAL CRIME

Environmental crime encompasses a wide range of illegal activities that harm the environment, including pollution, illegal logging, wildlife trafficking, and illegal waste disposal. These crimes often have serious human health and social impacts, and can be highly profitable for criminal organisations.

This training includes the following video lessons:

1. Introduction to environmental crime
2. Legal & regulatory frameworks
3. Environmental crime in the commodity supply chain
4. Carbon markets & greenwashing
5. Compliance & risk management
6. Technology & innovations in crime prevention
7. Investigating & responding to incidents
8. The road ahead

A. Examination
B. Certification

❖ Level:	Basic	No prerequisites
❖ Intensity:	30 minutes	Excluding examination
❖ Language:	Voice & text	English
❖ Including:	Examination	Certification upon passing