

## AGRC Certificate in Financial Crime Prevention for Cryptocurrencies - Syllabus

### About the Association of Governance, Risk & Compliance (AGRC)

AGRC is a non-profit global professional accreditation & certification organization & networking platform. AGRC aims to facilitate the exchange of knowledge & sharing of experiences among Compliance, Risk & Governance professionals (GRC) with the goal of growing its community to ensure multi-jurisdictional regulatory compliance in the financial services & exchange values, experiences, expertise & professional opportunities.

### Aim of the Certification

The Certificate in Financial Crime Prevention for Cryptocurrencies equips professionals to navigate digital assets, compliance, and financial crime risks. Participants gain foundational blockchain knowledge and apply AML/CFT frameworks within crypto ecosystems. The program covers identifying suspicious patterns, blockchain investigations, and risk-based approaches aligned with FATF and MiCA. It addresses challenges in DeFi, NFTs, privacy coins, and emerging tech, using real-world cases. Graduates will establish compliance policies, conduct due diligence on VASPs, and assess crypto's environmental and social impacts. This qualification bridges traditional financial crime prevention with digital innovation, preparing professionals to protect organizations and foster responsible growth in the crypto economy.

### Certificate & Training Hours

The recommended number of learning and training hours is 20 to 25. This does not include additional time studying, revising, and preparing for the exam. A candidate should expect to spend an additional 10 hours of studying time to pass the exam, depending on prior knowledge and/or work experience.

### Exam Information

Type of Exam	Multiple-choice questions (MCQs)
Number of Questions	50 questions
Passing Grade or Mark	70/100
Exam Duration	60 minutes
Method of Delivery	Computer-based

### Learning Objectives - Bloom Level

Based on **Bloom's Taxonomy**, AGRC's certificates prepares students to acquire knowledge that covers Bloom Levels 1, 2 and 3.

- **Level 1 - Remember:** Participants will be able to recall foundational concepts such as the mechanics of blockchain technology, the definitions of key terms like AML, CFT, VASP, and

DeFi, and the roles of major regulatory bodies including FATF and the SEC. They will also be able to identify common red flags in cryptocurrency transactions and list the steps involved in a typical blockchain transaction.

- **Level 2 - Understand:** Learners will demonstrate an understanding of how blockchain supports transparency and immutability, describe the compliance responsibilities of Virtual Asset Service Providers, and explain the differences between consensus mechanisms like Proof-of-Work and Proof-of-Stake. They will also interpret the implications of landmark legal cases and regulatory developments affecting the crypto space.
- **Level 3 - Apply:** Participants will apply AML/CFT frameworks to assess crypto-related risks, use blockchain analytics tools to investigate suspicious activity, and implement risk-based compliance procedures tailored to different client profiles. They will also be able to develop basic internal policies for crypto exchanges, including KYC protocols and transaction monitoring systems.

## Certificate Content

### Chapter 1: Introduction to Blockchain & Cryptocurrencies

#### *Learning Objectives*

The students will be able to do the following upon completion of this section:

- ✓ Understand how blockchain technology works.
  - ✓ Analyse and understand diverse types of cryptocurrencies and digital assets.
  - ✓ Analyse and understand diverse types of digital tokens.
  - ✓ Understand the logistics behind storage and financial products of crypto (buying, selling, staking, borrowing, and crypto cards).
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- What is Blockchain and How Does it Work?
  - Introduction to Bitcoin and Other Cryptocurrencies
  - Utilising Blockchain Analytics Tools for Compliance Purposes
  - Understanding Decentralisation
  - Learning Outcomes
  - End of Chapter Questions

### Chapter 2: Relevant Stakeholders in the Crypto World and Their Roles

#### *Learning Objectives*

The students will be able to do the following upon completion of this section:

- ✓ Explain VASP roles and compliance.
- ✓ Assess crypto adoption's impact on finance.
- ✓ Describe crypto regulatory influences.

- ✓ Compare stakeholder views on crypto's future.
- VASP Roles and Compliance
- Assess Crypto Adoption's Impact on Finance
- Regulatory Bodies and Supranational Organisations
- Learning Outcomes
- End of Chapter Questions

### Chapter 3: Laws and Regulations

#### *Learning Objectives*

The students will be able to do the following upon completion of this section:

- ✓ Identify global crypto compliance standards.
- ✓ Compare regulatory approaches.
- ✓ Assess the benefits and drawbacks.
- ✓ Develop risk-aware compliance strategies.
- Global Cryptocurrency Regulations and Compliance Requirements
- Country-specific Regulations and Legal Considerations
- Pros and Cons of Regulating Cryptocurrencies
- Learning Outcomes
- End of Chapter Questions

### Chapter 4: Recent News, Facts, and Myths in the Crypto Space

#### *Learning Objectives*

The students will be able to do the following upon completion of this section:

- ✓ Analyse major cryptocurrency legal cases and their implications for securities classification, developer liability, and regulatory enforcement.
- ✓ Evaluate how cryptocurrencies function during global conflicts, sanctions evasion, and their correlation with traditional financial markets.
- ✓ Apply regulatory frameworks and legal precedents to develop effective compliance strategies for Virtual Asset Service Providers.
- ✓ Investigate actual cryptocurrency illicit use patterns and debunk common misconceptions using empirical evidence.
- ✓ Design balanced policy approaches whilst demonstrating critical thinking skills to separate facts from myths in cryptocurrency reporting.
- Impact of Crypto on Global Events (e.g., Ukraine war, financial market trends)
- Lawsuits and Legal Battles (Ripple, Binance, etc.)
- Common Myths and Misconceptions about Cryptocurrencies

- Learning Outcomes
- End of Chapter Questions

## Chapter 5: Risks and Red Flags of Crypto

### *Learning Objectives*

The students will be able to do the following upon completion of this section:

- ✓ Identify key cryptocurrency characteristics that attract illicit actors including pseudonymity, global reach, and obfuscation techniques.
  - ✓ Explain how FATF Travel Rule and blockchain forensics tools mitigate money laundering and terrorist financing risks.
  - ✓ Analyse case studies to distinguish operational risk types and evaluate security measure effectiveness.
  - ✓ Create risk assessment frameworks integrating custody, smart contract, market manipulation, and tax evasion threats.
  - ✓ Evaluate current mitigation strategies and recommend improvements for cryptocurrency financial crime prevention.
- Money Laundering and Terrorist Financing Risks
  - Cyber Threats, Hacking, and Fraud
  - Market Manipulation and Tax Evasion Risks
  - Operational Risks Associated with Crypto Transactions
  - Case Studies
  - Learning Outcomes
  - End of Chapter Questions

## Chapter 6: Environmental and Social Impact of Crypto

### *Learning Objectives*

The students will be able to do the following upon completion of this section:

- ✓ Identify the environmental impacts of Proof-of-Work cryptocurrencies including energy consumption, carbon emissions, and electronic waste generation.
- ✓ Compare Proof-of-Work and Proof-of-Stake consensus mechanisms in terms of energy efficiency, scalability, and security features.
- ✓ Analyse how cryptocurrency adoption affects financial inclusion, remittance systems, and corruption patterns in different socioeconomic contexts.
- ✓ Assess the psychological impacts of cryptocurrency volatility on investor behaviour and mental health outcomes.
- ✓ Evaluate mitigation strategies for environmental and social risks while weighing the benefits of cryptocurrency innovation for global financial systems.

- Energy Consumption and Environmental Concerns
- Proof-of-work vs. Proof-of-stake Mechanisms
- Social Implications: Financial Inclusion, Remittances, and Corruption
- Psychological and Mental Health Impacts of Crypto Volatility
- Learning Outcomes
- End of Chapter Questions

## Chapter 7: Crypto in Policies and Procedures

### *Learning Objectives*

The students will be able to do the following upon completion of this section:

- ✓ Identify key cryptocurrency risk categories including security, financial, operational, and regulatory threats.
  - ✓ Explain risk-based approach principles and proportional control implementation.
  - ✓ Develop comprehensive compliance policies incorporating risk assessments and regulatory requirements.
  - ✓ Evaluate crypto risk mitigation strategies using case study analysis.
  - ✓ Implement integrated risk management systems with preventative and detective controls.
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- Implementing a Risk-based Approach for Crypto Transactions
  - Establishing and Enforcing Compliance Policies
  - Performing Crypto Risk Assessments and Mitigation Strategies
  - Learning Outcomes
  - End of Chapter Questions

## Chapter 8: KYC and Client Investigations

### *Learning Objectives*

The students will be able to do the following upon completion of this section:

- ✓ Identify red flag indicators in cryptocurrency transactions including structuring, peel chains, and mixer usage.
  - ✓ Explain blockchain investigation techniques using explorers and analytics tools for transaction tracing.
  - ✓ Apply due diligence procedures including KYC, KYT, and KYA processes for crypto compliance.
  - ✓ Analyse blockchain transaction data to assess counterparty risks and suspicious activity patterns.
  - ✓ Evaluate the effectiveness of blockchain analytics tools in real-world compliance and crime prevention scenarios.
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- Identifying Red Flags in Crypto Transactions

- Investigating Blockchain Transactions and Performing Due Diligence
- Utilising Blockchain Analytics Tools for Compliance Purposes
- Learning Outcomes
- End of Chapter Questions

## Chapter 9: NFTs, Metaverse & Decentralised Finance (DeFi)

### *Learning Objectives*

The students will be able to do the following upon completion of this section:

- ✓ Define NFTs, smart contracts, and DeFi protocols, identifying their key characteristics and technological foundations within blockchain ecosystems.
  - ✓ Explain how virtual economies operate within the metaverse and describe the relationship between smart contracts and decentralised financial services.
  - ✓ Demonstrate the process of NFT minting and trading whilst illustrating how smart contracts execute automated lending and borrowing transactions in DeFi platforms.
  - ✓ Compare the benefits and risks of different blockchain applications, examining case studies such as Aave's lending protocol and the Ronin Bridge exploit to identify security vulnerabilities.
  - ✓ Assess the regulatory challenges and future implications of cryptocurrency adoption, critically examining the potential impact of CBDCs and institutional integration on existing digital asset markets.
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- Understanding NFTs and their Applications
  - Exploring the Metaverse and Virtual Economies
  - Introduction to Decentralised Finance (DeFi) and Smart Contracts
  - Looking Ahead into Crypto
  - Learning Outcomes
  - End of Chapter Questions