

TOOLKIT · TYPOLOGIES REFERENCE

AML Typologies for Digital Assets

Layering, smurfing, mixer abuse, and emerging on-chain patterns

DOCUMENT CONTROL

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1. Executive Summary

A practitioner reference covering recurring money-laundering typologies observed in digital-asset markets, with indicators and case patterns.

2. Scope & Applicability

- AML analysts and FIU staff
- VASP compliance teams
- Bank correspondent and FI desks

3. Regulatory Framework

- FATF R.10, R.15, R.20
- Egmont Group operational guidance
- National FIU typology reports

4. Controls & Implementation

- Layering through chains and DEXs
- Mixer, tumbler, and privacy-coin patterns
- Cross-chain bridging and nested exchanges
- Mule networks and money-mule typologies

5. Supervision & Enforcement

- FIU strategic analysis use cases
- Joint typology projects
- Suspicious-pattern reporting templates

6. References & Primary Sources

- FATF typology reports on virtual assets
- Egmont Group BIU bulletins
- Chainalysis and TRM annual crime reports

Colophon & Disclaimer

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