02.09.2026

CCBE response to the AMLA public consultation

on the draft ITS pursuant to Art. 69(3) AMLR on the format to be used for the reporting of suspicions and for the provision of transaction records

Part I: Overall impact

1. **Compared to the current suspicion reporting process, what would be the expected level of monetary one-off investment costs for your institution (e.g. IT system changes, staff training, internal policy/procedure updates, etc.), based on the details provided in the draft ITS:**

Nontangible one-off costs

Limited

Manageable

X Disruptive (please provide further details and evidence)

*** 1a. Justification of assessment as Disruptive:**

Moderate overall, but potentially high relative to the resources of a small law firm.

For a small legal practice, the principal one-off costs would comprise partner and staff time spent understanding the new requirements, staff training, updating AML policies and reporting procedures, and adapting matter-opening and client-information processes. It is to be noted in this context that the proposed data points framework includes a number of technical aspects which may not be necessarily easily understandable upfront, thus requiring significant investment in training.

External compliance or IT assistance may also be required. Bespoke system changes should not be necessary if the national FIU provides a suitable online reporting form. However, for MS where SAR/STR reporting is made through a filter at relevant SRB level (e.g. Bar president), significant adaptation works might be entailed, in particular if the definition and implementation of the new framework is not made in close prior consultation and cooperation with such SRBs.

The sector-specific approach should limit these costs. The preferred model provides a common non-financial-sector template supplemented by sector-specific data points where required. This reflects the predominance of micro-enterprises in the non-financial sector and is intended to simplify compliance for small businesses. The non-financial-sector template is also intended to contain fewer data points and to use “mandatory if available” and optional fields, thereby reducing the reporting burden.

The Interpretative Note is nevertheless central to the cost assessment. It contains the operational specifications and practical guidance for completing the data points, and reporting entities are expected to adhere to its explanations. At the same time, the Note states that it is not legally binding, provides no legal assurance and may be updated through a separate process. The technical standard also allows FIUs flexibility when implementing the specifications in national reporting systems. Small firms may therefore need to understand the technical standard, the Interpretative Note and any additional national FIU requirements.

This uncertainty could increase initial training and advisory costs. It also creates a risk that firms will incur avoidable reconfiguration and retraining costs if implementation begins before the Interpretative Note and national specifications are settled. That risk is material because changes to the Note may occur outside the four-year review process applicable to the Annexes, while some proposed specifications remain under development or discussion.

To keep one-off costs proportionate, AMLA and national FIUs should:

- publish the final template, Interpretative Note, validation rules and national specifications sufficiently before implementation. In this regard, the second phase of implementation, as provided under Article 10.3, a. of the draft ITS, and, relatedly, the application date of Article 3 to be provided under Article 11, both left blank in the current draft of the ITS, should reflect appropriate time for concrete implementation of the new, finalised framework not only by the FIUs, but also by the OEs;
- provide a consolidated, version-controlled change log and an adequate transition period for material amendments;
- provide a free FIU-hosted form displaying only the fields relevant to legal services and the particular report;
- avoid requiring small firms to integrate the reporting format into their internal systems;
- provide free legal-sector guidance, worked examples and training; and
- confirm that “mandatory if available” means information already held by the firm, without requiring additional investigation or the purchase of external data, and sharing of relevant data point is not legally prohibited (e.g. by PS/LPP).

Overall, the expected one-off cost is moderate in absolute terms, but potentially disproportionate for a micro or small law firm, unless the final requirements are stable, free guidance and manual submission are available, and bespoke IT integration is not required.

2. In your view, how would the implementation of a new format for reporting suspicions affect your institution’s ongoing (recurrent) suspicion reporting process costs (excluding one-off investments)?

X Increase

Decrease

No impact

***2a. If increase or decrease:**

If you expect increase or decrease, please estimate the percentage change in ongoing costs compared to the current situation.

<5

6-10

11-20

21-30

31-50

51-75

X 76-100

>100 (increase only)

3. **What are the main drivers of the expected change in costs?**

   X Changes in reporting format complexity

   Degree of harmonisation across jurisdictions

   X IT system adaptation requirements

   X Staff training and procedural changes

   X Volume of required data fields

   Automation opportunities

   Other (please specify)

3a. * Specification of Other

4. What would be the timeframe needed for you to adapt to the new framework?

Less than 1 year

X 1 to 2 years

2 to 3 years

More than 3 years

5. While the exact timeframe needed for technical implementation and full application of the ITS is not determined yet, it is envisaged to provide five years (three for FIUs and two for obliged entities integrating the reporting schemes into their internal systems, with a possible overlap). Is this timeframe:

Adapted to the respective needs of FIUs and obliged entities

X Too short (please provide explanation)

Too long (please provide explanation)

***5a. Explanation:**

We see no objective reason for providing a longer implementation period for FIUs as opposed to OEs themselves. As previously commented, the new framework will require significant work notably in terms of training, upgrade of IT tools, review of internal policies/procedures. This shall further take into account that such enhancements will require additional engagement from smaller OEs / smaller law firms which are not necessarily supported by (group) compliance and/or IT functions.

6. How would you rate the proposed approach, in particular Articles 3 and 4 of the draft ITS, regarding the necessary balance between harmonisation, quality and efficiency of reporting?

Fully agree

Agree to some extent (please provide explanation)

X Disagree to some extent (please provide explanation)

Fully disagree (please provide explanation)

***6a. Explanation:**

We understand that Art.4 is generally not applicable to DNFBP and thus will not comment on it and related Annexes.

The draft needs to be adapted to the specificities of the legal profession. Art.3 establishes a highly structured reporting model in which the format includes both the content of the report and technical specifications for reporting it and requires OEs to use the template applicable to their activity and the type of suspicion reported. That model uses mandatory, technically required, mandatory if available, optional, dependent, and FIU-required datapoints.

That model may improve consistency and assist FIUs, but for legal professionals it also creates a more structured and granular reporting exercise than the majority of existing national practices. Indeed, the template for legal professionals requires a detailed suspicion narrative, product or service information, and non-transactional activity information, as further explained under the interpretative note.

The note also states that the “other information associated to the natural person” and “other information associated to the legal entity” fields can include ownership and control structures and intermediate entities. It also introduces a broad links framework designed to map relationships across reports. Again, while useful for FIU analysis, for lawyers it increases the sensitivity of the information expected to be transmitted.

In that context, **the absence of an express safeguard for legal professional privilege (LPP)/professional secrecy (PS), or equivalent confidentiality duties is a significant concern.** The draft expressly refers to data protection, but not to LPP/PS. The Interpretative Note is expressly technical only, does not create or amend legal requirements, and does not provide legal assurance. For that reason, any privilege protection should appear in the ITS itself rather than being left to technical guidance. In this regard, we would like to emphasize in particular the following points:

(i) The draft is currently silent on how its provisions and the new reporting framework will articulate with OEs for which SAR/STR reporting shall be done through relevant SRB, and not directly to the FIU (as authorised by Art. 70.1 AMLR). This may be the case in particular for lawyers, which, based on national legislation may have to report first to relevant organ at the level of their SRB (e.g. Bar president), for prior assessment (before formal FIU filing) by the latter of the envisaged SAR/STR – notably for the purpose of safeguarding LPP/PS.

(ii) It should be made clear that any data points, where the concerned information is otherwise protected by LPP/PS, may/shall be waived by an OE bound by such LPP/PS duties, in particular where, in the OE judgement, the concerned data point is not directly relevant to the facts reported under the SAR/STR and/or its inclusion in the SAR/STR would breach applicable LPP/PS obligations.

This is particularly important because Art.6 requires OEs to attach any available supporting document where the FIU requests it or gives a general instruction and also allows spontaneous attachment of documents considered useful to support the report. Without an express privilege-safe boundary, lawyers may be placed in a position where it is unclear whether “available” means merely held by the practice or genuinely available for lawful disclosure. In our view, the final ITS should make clear that “mandatory if available” means available (i.e. immediately available to the OE in the KYC file as maintained at the date of the SAR/STR, without requiring any further enquiries notably from public sources or from the customer itself).

The cost and implementation dimension also warrants greater weight in the final calibration of the ITS to reflect proportionality, simplification, and reduced barriers for small businesses in the non-financial sector.

Article 3 requires reports of suspicion to be transmitted (in principle) **electronically in a machine-readable** format, which is a material issue for smaller legal practices. The second phase of implementation also contemplates that, where OEs do not use FIU reporting platforms to generate their reports, they may need to implement the Annex requirements into their own internal systems.

For smaller non-financial firms, incl. small practices and sole practitioners, those requirements may be disproportionately burdensome relative to reporting volumes and available compliance budgets. This point is especially important in the legal sector because the same practices that are most likely to have limited technology capacity are the ones that may face the greatest difficulty in operationalising privilege-sensitive reporting in a structured digital format.

We agree that tailored templates are preferable to a single finance-centric template for all OEs. However, Articles 3 does not yet strike the right balance for the legal profession. Therefore, the ITS should be revised to reflect the points above.

7. Do you agree with the grouping of obliged entities for the purpose of different templates for the reports of suspicion and for the transaction records?

Yes

X No (please provide explanation)

***7a. Explanation:**

Annex I currently does not refer to lawyers, i.e. the title of I.6 reads “Auditors, external accountants, tax advisors, other legal professionals, and trust or company”. As CCBE, we refer to «lawyers» as independent legal professionals/fully qualified lawyers, i.e. members of the bar. Article 3(3)(b) of the AMLA refers to «notaries, lawyers and other legal professionals». We therefore suggest aligning the text of the annex to the AMLR, Article 3(3)(b) and add an explicit reference to “lawyers”.

Moreover, differentiated templates are the right approach in principle, because the draft ITS is intended to adapt reporting to the activity of the obliged entity and the type of suspicion reported, and AMLA itself concluded that the non-financial sector is too diverse for a single broad template and needs business-model-specific terminology and sector-specific additions, particularly given the predominance of micro enterprises.

However, the current grouping remains too broad for the legal profession, because Annex I places auditors, external accountants, tax advisors, other legal professionals, and trust or company service providers in one combined template.

That combined grouping does not sufficiently reflect the distinct nature of legal services, even though the interpretative note already recognises legal-profession-specific services such as real property or business transactions, management of client money or assets, opening or management of accounts, organisation of company contributions, and the creation or management of trusts, companies, foundations, or similar structures.

It also risks carrying over data expectations that are not equally available across the non-financial sector, whereas AMLA acknowledges that detailed account and transaction information will often not be available outside the financial sector and that proportionality shall apply for smaller OEs matters.

A separate template for legal professionals, or at least a clearer sub-template with profession-specific guidance, would better reflect the legal profession’s activities and the practical position of small firms and sole practitioners.

It would also make it easier to build in privilege-safe reporting expectations for the legal profession.

8. Does the ITS need further clarification on definitions, processes or legal aspects?

X Yes (please provide explanation)

No

***8a. Explanation:**

The sector-specific template and distinction between mandatory, “mandatory if available” and optional data points are welcome, but several terms remain capable of inconsistent interpretation.

1) “Available to the OE at the time of reporting” should be expressly defined. The ITS should confirm that this means information already held in the firm’s records or actually known to the relevant personnel after reasonable internal checks. It should not require fresh client enquiries,

external database searches, investigation of a possible predicate offence or the creation of information not ordinarily collected in providing legal services. The ITS currently requires “mandatory if available” information where it is available at the reporting date, while the Interpretative Note indicates that such information needs not be supplied if it is unknown or does not exist.

2) The concepts of customer, prospective customer, occasional customer, non-customer and business relationship require legal-sector examples. In legal practice, a person may contact a firm without becoming a client, a lawyer may provide services for same customer on an occasional basis only (i.e. without “business relationship” under AMLR and RTS), a firm may act for several parties in a transaction. The Note uses these classifications to determine which subsequent information must be provided, but some descriptions overlap or appear insufficiently adapted to legal retainers. The proposed lawyer-specific explanation of “onboarding date” needs clarification on whether this means first contact, acceptance of instructions, execution of an engagement letter, completion of CDD or commencement of the relevant legal service.

3) The distinction between a suspicious transaction, suspicious activity, product or service, and non-transactional activity should be clarified via examples for legal services. The categorisation affects which sections must be completed, while the products and services category remain under discussion. Examples should cover e.g. property transactions, company formations, management of client funds.

4) “Suspicion indicator”, “possible predicate offence” and “role” should not imply that a firm must reach a legal or evidential conclusion. The Note appropriately states that the possible offence needs not be justified or further investigated and may be recorded as unknown. That principle should be stated in the ITS, together with confirmation that selecting “unknown” does not make an otherwise adequate report incomplete. The lists of roles and certain related values are still being developed, which prevents firms from reliably assessing implementation and training requirements.

5) Clarification is required concerning adverse media, PEP and sanctions information. The Note should distinguish information actually known to the firm from information that would require additional screening or research.

6) National supervisors (incl. SRBs) are involved neither in the first phase of the adaptation period (Art.10.2 ITS refers only to AMLA and the FIUs for the review of the Annexes), nor in the periodic review of the data points (the “permanent working group” vested with this task, in Art.7.2. ITS, is only composed FIUs’ representatives and AMLA staff). Supervisors should be involved in such exercises, as they may provide valuable insights on the OEs’ needs and the difficulties faced in practice when implementing the ITS, notably in terms of relevance and accessibility of data points.

7) The legal status and update process for the Note should be clearer. Entities are expected to adhere to it, but it is stated not to create binding requirements. As the Note contains the practical specifications, validation rules, attributes and values used in reporting, changes can have significant compliance consequences even without amendments to the ITS. Material changes should therefore be version-controlled, subject to prior consultation with relevant supervisors (including SRBs), publicly consulted upon where appropriate, notified sufficiently in advance and accompanied by a proportionate transition period.

Recommendation: Provide a consolidated legal-sector glossary, a decision tree and worked examples developed with representatives of small legal practices. The final materials should clarify the points above and confirm that:

-only fields relevant to the reporting entity and particular suspicion will be displayed, as envisaged by the ITS
-a data point will never be required if providing it would be in breach of any PS/LPP rules
-national FIU additions will be exceptional and clearly identified
-use of the FIU's reporting portal will not require bespoke internal IT integration and will not jeopardize prior filing with relevant organ of an SRB, where applicable
-technical validation failures will be distinguished from substantive deficiencies in a report.

Part II: Data impact

9. Several data points will be country-specific and not required by all FIUs, depending on their national legal frameworks.

How would you rate the addition of country-specific data points?

The country-specific data points are acceptable

The country-specific data points have no impact

X The country-specific data points pose challenges (please provide explanation)

***9a. Explanation:**

The CCBE understands why AMLA has included country-specific data points. The draft allows FIU-required data points where they are required under national legislation or specific national circumstances, and the adaptation period expressly contemplates retaining such points where their use or absence would otherwise lead to disproportionate adaptation costs or risks to FIU analysis capacities.

However, from the perspective of the legal profession, country-specific data points materially weaken the harmonisation benefits that are one of the main objectives of the ITS. The consultation paper explains that the current problem is the high degree of heterogeneity in national reporting structures and content, and that the aim of the ITS is to establish a uniform and comprehensive format that improves cross-border operation and information exchange. AMLA's own impact assessment also recognises that country-specific additions maintain compliance costs for firms operating across borders, require individual reporting structures and procedures per jurisdiction, create interpretation and operational challenges, and reduce the level of harmonisation.

This is particularly important for the legal profession because AMLA has expressly recognised that the non-financial sector is highly heterogeneous, includes a predominance of micro-enterprises, and requires proportionality, simplification, and reduced barriers for small businesses. Country-specific data points risk cutting across those objectives by requiring additional local analysis, staff training, internal procedures, and system adjustments for each relevant jurisdiction. The consultation itself recognises that the ITS may give rise to one-off IT, training, and policy costs, ongoing process costs, and material adaptation timeframes.

The burden is likely to be particularly acute for small practices and sole practitioners. AMLA notes that extensive or finance-centric data requirements can be counterproductive for smaller obliged entities with limited reporting capacity, and that the scope of data requirements is

directly linked to compliance burden, particularly for non-financial entities and smaller businesses. That concern applies with added force where machine-readable reporting must be combined with country-specific fields, validation expectations, and jurisdiction-specific reporting logic. Reports of suspicion must be transmitted electronically in a machine-readable format, and where firms do not rely on FIU reporting platforms to generate reports, they may need to implement the Annex requirements into their own internal systems.

Country-specific data points also create legal uncertainty for the legal profession. The consultation paper states that several data points will be country-specific depending on national legal frameworks, and the draft ITS allows FIUs to require additional FIU-required data points depending on national legislation or national circumstances. In practice, that means firms may still face materially different reporting expectations between Member States even within a nominally harmonised framework, which reduces predictability and may discourage efficient cross-border compliance.

For those reasons, country-specific data points should be kept to a strict minimum, used only where genuinely necessary, and defined as narrowly and clearly as possible. They should not become a mechanism for reintroducing the same fragmentation that the ITS is intended to reduce, particularly for smaller non-financial entities such as small legal practices and sole practitioners.

10. AMLA developed templates adapted to various types of obliged entities (see Annexes I and II of the Draft ITS and Interpretative Note).

How would you rate the established list of data points for the various sector categories, as established in Annexes I and II, in terms of comprehensiveness and clarity?

	Please select the list you wish to comment on	**Please rate the list in terms of comprehensiveness; are all required data points included? The list is:**	**Please rate the list in terms of clarity; are the data points defined clearly without ambiguity? The list is:**	**Provide comments if you choose major adjustments needed in either category**
1	Annex 1 – Auditors, external accountants,	Fully comprehensive/ sufficiently comprehensive/	Fully clear/sufficiently clear/ minor adjustments	*(Point 1. see below)*

	tax advisors, lawyers, TCSPs	**minor adjustments needed**/ major adjustments needed	needed/**major adjustments needed**	
2	Annex 1 – Auditors, external accountants, tax advisors, lawyers, TCSPs	Fully comprehensive/ sufficiently comprehensive/ **minor adjustments needed**/ major adjustments needed	Fully clear/sufficiently clear/ minor adjustments needed/**major adjustments needed**	*(Point 2. - see below)*

(Inserted directly in the table during the submission to the online questionnaire)

Point 1.

Annex I.6 is broadly comprehensive. It covers report information, natural and legal persons, contact details, adverse information, accounts, transactions, products and services, non-transactional activities, objects and related links. This reflects AMLA's intention that the Annex contain the potentially relevant data points, while each reporting entity receives only a subset tailored to its activity and the nature of the suspicion. The tailored approach is important because detailed account and transaction information is often unavailable to non-financial entities and finance-centric requirements may discourage reporting.

Nevertheless, targeted amendments are required for the legal sector.

First, DP0002 does not expressly identify a lawyer or other legal professional, despite Annex I.6 applying to that sector; its listed values are "Certified Accountant", "Auditor" and "Asset management". The field should include lawyers, tax advisers and TCSPs separately and should activate only the fields relevant to the selected professional activity. This would implement the requirement that platforms request only information necessary and relevant to the reporting entity and the suspicion.

Second, the terminology does not consistently reflect legal practice. DP0101 and DP0201 classify persons and entities as customers, occasional customers, prospective customers or non-customers, with "non-customer" covering counterparties, beneficial owners and other connected persons. The template should distinguish clients, prospective and former clients, joint clients, beneficial owners, directors, trustees, beneficiaries, authorised representatives and counterparties. It should also distinguish the person's relationship with the law firm from their role in the reported matter.

Third, mandatory fields concerning onboarding dates and relationship status require lawyer-specific definitions. In particular, we note that fields DP102 to DP104 are underpinned by the existence of a "relationship". The Interpretative Note recognises that, for lawyers, the onboarding date (DP0102) should relate to the reported case, but it remains unclear whether this means initial contact, completion of CDD, acceptance of instructions, execution of an engagement letter or commencement of legal work. Account-oriented relationship descriptions such as "dormant", "blocked" and "pending activation" should be replaced or supplemented by terms appropriate to legal retainers.

Fourth, DP0123 and DP0207 require the “suspected role” of a person or entity, although the relevant values are still being developed and multiple selection remains under consideration. Neutral legal-sector roles should be finalised before implementation, and the field should not require a lawyer to imply criminal responsibility where only a factual connection is known.

Fifth, the distinction between an STR, an SAR and “both” requires worked legal-sector examples. That selection determines whether transaction, product/service and non-transactional activity categories are completed. Legal matters may involve both a professional service and an associated payment, while concerns may also arise during preliminary or aborted instructions before any transaction occurs. The Note already recognises attempted or refused activities and reports concerning suspicious behaviour without a completed transaction.

Sixth, technically required free-text fields may lead to disproportionate disclosure. DP0015 requires a detailed explanation of the suspicion, while DP0701 requires details of the legal service and DP0801 requires details of the activity. These fields should seek only the non-privileged facts necessary to explain the suspicion and should not require disclosure of legal advice, legal analysis, litigation strategy or the substance of protected communications.

Point 2.

Professional secrecy and legal privilege

The principal clarity concern is that neither Annex I.6 nor the Interpretative Note explains adequately how mandatory, technically required and “mandatory if available” fields interact with professional secrecy and legal privilege. The Interpretative Note is technical, does not amend binding legal requirements and provides no legal assurance. A clear safeguard should therefore appear in the ITS itself.

The ITS should state that no data point, dependency, validation rule or attachment requirement enlarges the underlying reporting obligation or overrides applicable professional secrecy or legal privilege. In particular, without prejudice to the general rule that no data point is required if breaching PS/LPP rules, for “mandatory if available” data points, information should not be treated as “available” merely because it exists in a lawyer’s file; it should be reportable only where it is relevant, necessary and lawfully disclosable. Lawyers should be able to indicate that information has been withheld or redacted under applicable legal protections without the report failing technical validation. This is particularly important because technically required fields prevent submission when absent, while Article 9 requires completeness, consistency and plausibility.

Article 6 also requires “available” supporting documents following an FIU request or general instruction and permits spontaneous attachments. The ITS should clarify that this does not require disclosure of privileged or professionally secret documents and should permit redacted extracts that exclude protected or unrelated information.

These safeguards would be consistent with the ITS’s express requirements of purpose limitation, data minimisation, necessity and relevance. They would also reduce the risk that lawyers over-disclose protected information or undertake unnecessary file reviews solely to satisfy the template. In that respect, references in the draft ITS to the prior reporting to relevant organ of an SRB (where national legislation requires such prior reporting, in line with Article 70.1 of AMLR) might be helpful, for instance in providing where such prior reporting occurred

and relevant organ of the SRB validated the content of the SAR/STR, the FIU shall not challenge such SAR/STR in particular where data points are identified as non-completed based on PS/LPP.

General protection required

The ITS should state expressly that “mandatory”, “technically required” and “mandatory if available” do not override professional secrecy or legal privilege. “Available” should mean relevant information already held and lawfully disclosable, not everything contained in a lawyer’s file. The portal should permit “protected/not legally disclosable” and proportionate redaction without preventing submission, particularly because technically required omissions can prevent filing and reports are subject to completeness and plausibility checks.

The same safeguard should apply to attachments. Article 6 presently requires available supporting documents following an FIU request or general instruction. It should expressly permit lawyers to withhold privileged and/or professional secrecy-protected documents and, if deemed necessary, provide appropriately redacted extracts.

This protection should appear in the ITS itself because the Interpretative Note is technical, does not create or amend binding requirements and provides no legal assurance.

Overall, Annex I.6 needs minor adjustments for comprehensiveness but major adjustments for clarity. The priorities are lawyer-specific terminology, settled roles and dependencies, clearer treatment of preliminary and mixed matters, and an express protection for professional secrecy and legal privilege. Annex II does not apply to lawyers because its transaction-record requirements are directed to credit and financial institutions.

11. Please comment on the individual data points of your selection.

	Datapoints list version your comment pertains to	Ref. No. of the datapoint you would like to comment on: To ensure the processing of your comment, please provide the full reference number: "DPXXXX"
1	Annex 1 – Auditors, external accountants, tax advisors, lawyers, TCSPs	*(See below)*
2	Annex 1 – Auditors, external accountants, tax advisors, lawyers, TCSPs	*(See below)*
3	Annex 1 – Auditors, external accountants, tax advisors, lawyers, TCSPs	*(…)*

Priority comments

(Inserted directly in the table during the submission to the online questionnaire)

The following data points merit amendment or clarification. The governing principle should be that lawyers are asked only for information necessary and relevant to substantiate the reported suspicion, consistently with purpose limitation and data minimisation. The template should not require further investigation, reconstruction of information not ordinarily held, or disclosure of material protected by professional secrecy or legal privilege.

DP0002: Reporting entity activity: Annex I.6 applies to legal professionals but DP0002 lists only “Certified Accountant”, “Auditor” and “Asset management”. “Lawyer/other legal professional”, “tax adviser” and “TCSP” should be separate options, with the selection activating only the relevant sector-specific fields.

DP0015: Suspicion description: This technically required field seeks a detailed explanation, and the Note suggests covering “who, when, where, how, how much and why”, including the activity’s purpose as stated by the customer. For lawyers, this creates the clearest privilege risk because it may elicit the substance of client communications, legal advice or legal analysis. The field should require only the non-privileged facts or facts not protected by professional secrecy necessary to explain the suspicion and expressly exclude protected material.

DP0019–DP0020: Period of analysis: DP0019 is technically required and refers to the start date of “analysed” transactions or activities. “Analysis” should mean the period covered by the reported facts, not a duty to investigate the client, review unrelated files or undertake additional legal or financial analysis.

DP0024, DP0127 and DP0223: Action taken: The template requests descriptions at report, natural-person and legal-entity levels. This is duplicative and may reveal privileged or PS-protected reasons for declining or terminating instructions. The action should be recorded once, linked to the relevant subject, and limited to a neutral description such as “instructions declined” or “relationship terminated”.

DP0101 and DP0201: Connection to the obliged entity: The Note uses customer, occasional customer, prospective customer and non-customer, with non-customer covering counterparties and beneficial owners. These categories should be adapted to distinguish current, former, prospective and joint clients from beneficial owners, directors, trustees, beneficiaries, representatives and counterparties. A person’s relationship with the law firm should be separate from their role in the reported matter.

DP0102, DP0104, DP0204 and DP0206: Onboarding and relationship status: The onboarding date is mandatory, although a legal matter may involve initial contact, CDD, execution of an engagement letter, acceptance of instructions and commencement of work on different dates. The Note provides some lawyer-specific guidance, but does not resolve this fully, while statuses such as “dormant”, “blocked” and “pending activation” remain account- (and thus bank-) oriented. Lawyer-specific definitions should be supplied without requiring disclosure of why legal advice was sought. These fields also appear to be underpinned by the existence of a “business relationship” (within the meaning of AMLR and related RTS) and should thus be expressly waived in the interpretative note for occasional transactions.

DP0123 and DP0207: Suspected role: Both fields are technically required, but the Note states that the possible values are still being developed and that multiple selection remains under assessment. The fields should use neutral factual roles and include “unknown”; they should not require a lawyer to imply criminal culpability or disclose privileged or PS-protected reasoning.

DP0401–DP0404: Other actors and proceedings: DP0401 is technically required, and the related fields seek references, contact details and the known reason for an investigation or procedure. The Note expressly includes ongoing legal proceedings. These fields should be limited to lawfully disclosable facts and should not require disclosure of legal advice, litigation strategy or privileged or PS-protected information, including communications concerning proceedings or investigations.

DP0411: Media information: This field is merely described as “conditional”, without stating the condition. The Note contemplates media and social-media information accompanied by its source. It should be optional and limited to relevant information already known; it should not create a new adverse-media investigation obligation, and not require disclosure of privileged and/or professional secrecy-protected information.

DP0501–DP0519: Account information: As a general rule, lawyers do not maintain account for their customers – the notion of “account” being rather relevant for credit institution and certain financial institutions. The Note states that, for non-financial entities, the account category applies only where an account is known and relevant. The portal should therefore suppress this category unless triggered by an identifiable relevant account. Lawyers should not be required to reconstruct banking records or disclose information concerning unrelated clients in pooled client accounts.

DP0605–DP0609: Transaction dates and amounts: These fields are technically required or technically mandatory, including the amount in local currency. For lawyers, they should be required only for an identifiable transaction and only where already held. Approximate dates and amounts should be permitted, and the lawyer should not have to calculate currency conversions or obtain information from a financial institution.

DP0611–DP0612: Remittance information: These fields require available transaction descriptions supplied by the customer or counterparty. Such descriptions may reproduce client communications. They should be limited to non-privileged and non-PS protected payment references necessary to identify the transaction and should not require copying privileged or professional secrecy-protected narrative material.

DP0701–DP0702: Legal service and date: DP0701 is technically required and free text, while DP0702 is mandatory. Although the Note lists relevant types of legal services, the category remains under discussion. DP0701 should use broad, standardised service categories and should not require the substance, objective or legal merits of the advice sought, and, in particular, shall not require, or result in, the disclosure of privileged or professional secrecy-protected information.

DP0801 and DP0808: Activity type and purpose: DP0801 is technically required, while DP0808 may include the purpose stated by the customer. These fields present a direct legal professional privilege and professional secrecy concern where the purpose was communicated in seeking legal advice. They should permit a neutral description of the in-scope activity without reproducing the client’s instructions or legal objectives.

DP0901–DP0903: Objects: Object type and the existence of an address are technically required where the category is used. These fields should be triggered only where an object is material to the suspicion, rather than merely associated with the legal matter. More generally, completion of these data points by lawyers shall not require, or result in, the disclosure of privileged or professional secrecy-protected information.