

PROGRAM HANDBOOK

THIRD EDITION



ADVANCE YOUR
COMPLIANCE CAREER

CERTIFIED COMPLIANCE MANAGER (CCM)

CONTENT MAPPING
SECOND EDITION VS
THIRD EDITION

www.gci-ccm.org



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About GCI

GCI is an international Financial Crime Prevention and Compliance Training Institute dedicated to strengthening Financial Crime Prevention and Compliance capabilities across the global financial sector. We specialise in AML, CTF, and the full spectrum of financial-crime disciplines, including KYC, sanctions and embargoes, regulatory compliance management, FATCA, and CRS. Our programs are designed to equip professionals with practical, industry-aligned skills that meet today's evolving regulatory expectations.

Our internationally accredited programs align with global CPD standards and are recognized by the London Institute of Banking & Finance, ensuring high-quality content, delivery, and professional value throughout your career.

LIBF — Accredited Learning Programme

CPD
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Introduction



The Certified Compliance Manager (CCM) – Third Edition introduces a modern, integrated approach to compliance, combining governance, risk management, and technology-driven controls.

It reflects the shift from traditional compliance practices toward a system-based, risk-driven framework, aligned with FATF standards and evolving regulatory expectations.

This framework enables institutions to enhance oversight, improve monitoring efficiency, and respond effectively to emerging financial crime risks.



Compliance is no longer limited to a traditional control function; it has evolved into a strategic pillar that strengthens institutional integrity, enhances risk management capabilities, and enables organizations to respond effectively to evolving challenges through advanced systems and artificial intelligence aligned with global best practices.

01 Enhanced KYC Framework

Advanced onboarding models including digital identity, UBO transparency, and risk-based customer classification.

02 AML Risk Intelligence

Expanded AML coverage with focus on typologies, financial crime ecosystems, and emerging risks such as crypto and fintech.

03 Sanctions Automation

System-driven sanctions screening, matching algorithms, and improved false-positive reduction techniques.

04 Governance & Oversight

Integration of board-level governance, compliance committees, and structured regulatory control frameworks.

05 FATCA & CRS Reporting

Enhanced reporting infrastructure with automated data handling, XML preparation, and regulatory submission accuracy.

06 Technology Integration

Incorporation of AI, digital onboarding, and automated monitoring systems within compliance operations.

Structural Evolution Between Editions



The CCM Third Edition introduces a fully integrated, risk-based compliance framework aligned with international regulatory standards. It reflects the evolution of compliance into a governance-driven, technology-enabled discipline, equipping professionals to manage complex financial crime risks with confidence and precision.



01

Governance & Structure

Establish comprehensive compliance governance frameworks with clear oversight, accountability, and alignment with global regulatory expectations.

02

Risk & Technology Integration

Embed advanced risk-scoring methodologies and system-driven monitoring, addressing emerging risks including fintech and blockchain-related financial crime.

03

Control & Oversight Excellence

Strengthen regulatory control architecture to support effective compliance program design, enterprise AML management, and institutional risk supervision.





Content Mapping

Presents a structured overview of how the CCM Third Edition expands and enhances each core compliance domain compared to the previous edition. It highlights the integration of governance frameworks, risk-based methodologies, and technology-driven controls across key areas including KYC, AML, sanctions, regulatory compliance, and FATCA/CRS. This mapping enables professionals to clearly understand the evolution of content, the added depth in each chapter, and the practical application of modern compliance standards within financial institutions.

Chapter 1: Customer Onboarding & KYC



The CCM Third Edition transforms customer onboarding into a structured, risk-based discipline aligned with global regulatory expectations. It introduces advanced methodologies that enhance control, improve transparency, and strengthen institutional compliance frameworks.

The updated framework integrates governance, technology, and risk-based approaches to ensure effective onboarding and continuous monitoring across financial institutions.

01. Advanced Risk Frameworks

Introduction of structured customer risk-scoring models, automated sanctions screening, and electronic AML risk rating architecture.

02. Digital & Regulatory Integration

Incorporation of digital identity standards, FATF guidance, and enhanced controls for online and non-face-to-face onboarding.

The Third Edition enables institutions to standardise onboarding processes, strengthen governance, reduce regulatory exposure, and seamlessly integrate onboarding with enterprise AML monitoring systems.



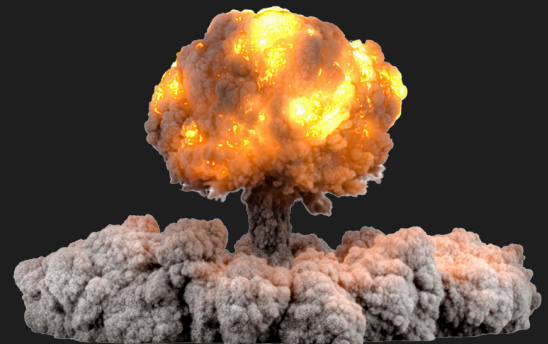
Chapter 2: AML & CTF

The CCM Third Edition expands AML beyond traditional concepts into a comprehensive financial crime framework, equipping professionals to address evolving global risks and regulatory expectations.



MARKET & REGULATORY EXPOSURE

It further addresses risks within securities markets, including market abuse and insider dealing, strengthening awareness of complex financial crime typologies.



ADVANCED RISK AREAS

The updated content introduces critical topics including counter-proliferation financing, confiscation mechanisms, and emerging risks linked to cryptocurrencies, blockchain structures, and stablecoins.

PROFESSIONAL IMPACT

This evolution shifts AML from basic detection toward advanced financial crime intelligence, enabling institutions to enhance prevention strategies and respond effectively to modern threats.

Chapter 3: Sanctions



The CCM Third Edition transforms sanctions into a fully integrated operational framework, combining advanced screening technologies with global regulatory expectations to enhance detection accuracy and control effectiveness.

Advanced Screening Systems

01

Integration of matching algorithms and intelligent screening logic to improve identification of true matches.

Data & System Integrity

02

Implementation of delta file updates and adaptation to SWIFT MT to MX migration requirements.

Compliance with international standards

03

Application of Wolfsberg guidance to strengthen sanctions screening practices and governance.

Operational Effectiveness

04

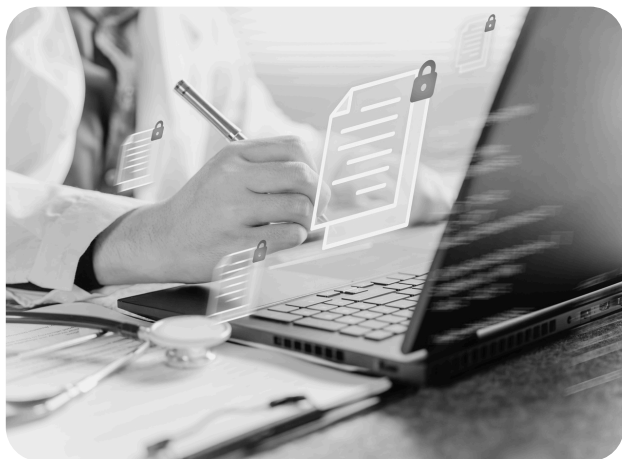
Focus on reducing false positives and enhancing model calibration through automated workflows.



Chapter 4: Regulatory Compliance Management



The CCM Third Edition elevates regulatory compliance into a structured governance framework, enabling institutions to align regulatory obligations with strategic oversight, risk management, and organisational culture. It reinforces the role of compliance as a core governance pillar, integrating regulatory mapping, board-level accountability, and risk-based decision-making to ensure institutions can anticipate regulatory change, strengthen internal controls, and embed a culture of ethical, compliant behaviour across all business functions.



➤ REGULATORY FRAMEWORKS

Enhancing regulatory compliance management through advanced systems that ensure effective monitoring of regulatory obligations and strengthen institutional compliance in line with global best practices.

➤ GOVERNANCE & OVERSIGHT

Strengthening board-level responsibilities and compliance committee governance to ensure clear accountability and regulatory alignment across the institution.

➤ PROACTIVE MANAGEMENT

Embedding risk appetite within compliance frameworks to support informed decision-making and proactive regulatory risk management.

➤ COMPLIANCE CULTURE

Development of an organisation-wide compliance culture that integrates ethical standards, policies, and regulatory expectations into daily operations.

➤ PROFESSIONAL IMPACT

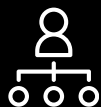
This evolution transforms compliance from an operational control function into a strategic, board-level governance discipline.

Chapter 5: FATCA & CRS



Enhancing transparency through structured reporting and global compliance standards.

The Third Edition strengthens FATCA & CRS by introducing a more structured and automated reporting framework aligned with international regulatory expectations. The updated framework enables candidates to streamline reporting workflows, ensure consistency across jurisdictions, and meet global tax transparency obligations with greater efficiency and confidence.



REPORTING STRUCTURE

XML-based FATCA reporting, structured architecture, and clearly defined data submission protocols.



DATA STANDARDIZATION

Standardized reporting fields and improved data accuracy to ensure compliance with global tax regulations.



AUTOMATION & EFFICIENCY

Pooled reporting mechanisms and system integration to support scalable and efficient compliance processes.

Technology and Modernisation Additions in Third Edition



The Third Edition introduces modern compliance technologies that strengthen AML frameworks and support institutions in managing evolving digital financial risks.

One

DIGITAL ONBOARDING FRAMEWORKS

Implementation of secure digital onboarding processes that align with global regulatory standards and support remote customer verification.

Two

AI-BASED COMPLIANCE TOOLS

Use of artificial intelligence to enhance risk detection, automate analysis, and improve monitoring accuracy.

Three

ROBOTIC PROCESS AUTOMATION

Automation of repetitive compliance tasks to increase efficiency and allow teams to focus on higher-risk investigations.

Four

BLOCKCHAIN RISK AWARENESS

Understanding blockchain transaction structures and the associated risks linked to digital assets and cryptocurrency activity.

five

TECHNOLOGY-DRIVEN AML FRAMEWORKS

Integration of advanced technologies into AML workflows to strengthen financial crime prevention and regulatory compliance.

Key Differences Between edition Two and edition Three Examinations



This section outlines the main differences between the Edition Two and Edition Three examination structures. The updated Edition Three examination reflects the transition to the 3rd edition of the study materials, introducing changes to the exam duration and the total number of questions to better align with the expanded and updated course content.

CRITERIA	3 RD EDITION	2 ND EDITION
Edition Page numbers	898 pages	519 pages
Exam Duration	180 Minutes	120 Minutes
Number of Questions	150	100
Questions Type	Multiple Choice	Multiple Choice
Pass Mark	75% (Minimum 50% required in each chapter)	75% (Minimum 50% required in each chapter)

Under Edition Three, the examination duration has been extended to 180 minutes, compared to 120 minutes in Edition Two. In addition, the total number of questions has increased from 100 questions in Edition Two to 150 questions in Edition Three, reflecting the broader coverage introduced in the 3rd edition. Despite these changes, the question format remains multiple-choice in both Editions, and the pass mark continues to be 75%, with a minimum requirement of 50% in each chapter to successfully pass the examination.

CCM Third Edition Examination Structure and Question Distribution



This section outlines the structure of the Certified Compliance Manager (CCM) Third Edition examination, including the distribution of questions across the key subject areas covered in the program. The examination is designed to assess candidates' knowledge and understanding of core compliance topics, with questions allocated proportionally based on the importance and depth of each chapter within the curriculum. The exam consists of 150 multiple-choice questions, covering topics related to KYC, AML, sanctions, regulatory compliance, and international tax compliance frameworks such as FATCA and CRS.

The distribution of questions is structured as follows:

Subject Area	Number of Questions	Chapter
Know Your Customer (KYC)	40	Chapter 01
Anti-Money Laundering (AML)	35	Chapter 02
Sanctions	25	Chapter 03
Regulatory Compliance	25	Chapter 04
FATCA	15	Chapter 05
CRS	10	
Total Questions	150	

This distribution ensures that candidates are comprehensively evaluated across the full range of compliance disciplines addressed in the CCM Third Edition curriculum.

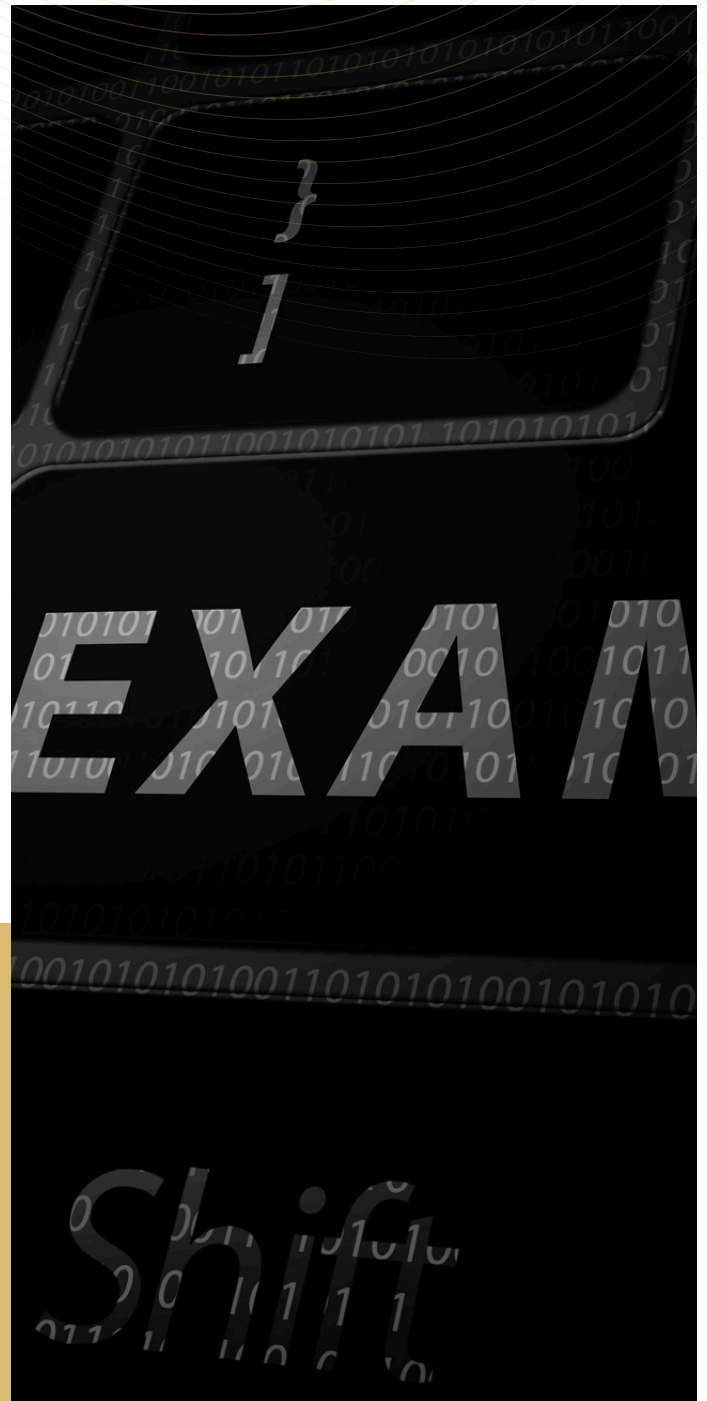
CCM Third Edition Exam Overview



This section provides a structured overview of the CCM Third Edition examination structure. It outlines the key topics covered, explains the format of the questions, identifies the competencies being assessed, and highlights effective study strategies. The examination is designed not merely to test memorisation, but to evaluate the candidate's ability to understand core CCM principles, distinguish between closely related concepts, apply regulatory expectations, and exercise sound compliance judgment in practical situations.

Key Focus

The examination evaluates knowledge across core compliance areas including KYC, AML, sanctions, regulatory compliance, and international tax frameworks such as FATCA and CRS, ensuring candidates are prepared to operate effectively within modern regulatory environments.



Chapter One (Customer Onboarding & KYC) –



Topic Coverage, Exam Structure, and Study Approach

Chapter One focuses on core KYC and customer due diligence principles, including customer identification, verification, and understanding the purpose of the relationship as essential controls for managing money laundering and terrorist financing risks. It also covers digital onboarding, FATF digital identity guidance, sanctions screening, and risk-based customer classification, emphasizing how institutions assess customer risk and determine appropriate due diligence measures.

The chapter further examines beneficial ownership structures, PEP identification, and enhanced due diligence, along with practical onboarding risks such as dormant accounts and red flags. Additional topics include negative news screening, data protection requirements such as GDPR, and the integration of FATCA and CRS concepts within customer onboarding and classification.

Exam Structure for Chapter One

Chapter One includes 40 multiple-choice questions designed to test conceptual understanding and practical application. Question formats include standard multiple-choice questions, scenario-based situations, regulatory comparison questions, terminology definitions, and application-based judgment questions related to real compliance scenarios.

The exam evaluates the candidate's ability to interpret regulatory expectations, distinguish between related compliance concepts, and apply risk-based decision-making in customer onboarding and due diligence processes.



What the Exam Evaluates

The exam assesses the candidate's ability to understand regulatory requirements related to Know Your Customer (KYC) and due diligence processes, including customer risk assessment, beneficial ownership requirements, Politically Exposed Persons (PEPs) classification, FATCA and CRS obligations, as well as familiarity with international standards and industry best practices.

Recommended Study Approach

Candidates should focus on studying the key topics in an integrated manner while building a solid understanding of the core concepts rather than relying on memorization. It is recommended to review key definitions, common red flags, regulatory requirements, comparisons between different regulatory frameworks, and practical cases related to account opening, adverse media screening, and controls related to digital onboarding, while repeatedly practicing exam questions to strengthen practical understanding.

Exam Strategy

Success in the exam depends on carefully analyzing each question and identifying the core concept being tested before selecting an answer, with a strong focus on applying regulatory requirements in practical scenarios. Candidates should pay close attention to distinguishing between similar concepts, such as collecting information versus verifying information, standard due diligence versus enhanced due diligence.





Chapter Two (AML) – Topic Coverage, Exam Structure, and Study Approach

Chapter Two focuses on the core AML framework, including money laundering stages, predicate offences, and international regulatory standards such as FATF. It covers key typologies such as structuring, trade-based money laundering, shell companies, and sector vulnerabilities.

This chapter also emphasises terrorist financing indicators, AML red flags, transaction monitoring, and investigation processes, along with risk assessment methodologies and governance structures. It further introduces AML technologies such as AI, RPA, blockchain, and digital identity, reflecting evolving financial crime risks.

Exam Structure for Chapter Two

Chapter Two includes 35 multiple-choice questions covering conceptual understanding, scenario-based applications, regulatory interpretation, and AML systems. Questions assess both technical knowledge and practical decision-making in compliance environments.





What the Exam Evaluates

The exam evaluates the candidate's ability to understand AML concepts, identify suspicious activities, conduct investigations, and apply governance and risk management frameworks. It also tests awareness of emerging risks and financial crime technologies, ensuring candidates can interpret evolving typologies, recognise red flags in complex scenarios, and apply a risk-based approach to real-world compliance challenges. This broader evaluation ensures that professionals are not only knowledgeable, but capable of exercising sound judgment in dynamic AML environments.

Recommended Study Approach

Candidates should study by grouping topics (typologies, red flags, monitoring, risk, governance) and focus on understanding answer logic rather than memorization. Preparing concise notes on definitions, risks, and regulatory frameworks is highly recommended.



Exam Strategy

Focus on identifying the core AML concept, applying a risk-based approach, and distinguishing between similar concepts such as suspicious indicators vs confirmed activity or automated monitoring vs investigation.

Chapter Three (Sanctions) – Topic Coverage, Exam Structure, and Study Approach



Chapter Three focuses on sanctions frameworks and operational implementation, including OFAC and EU regimes, ownership and control rules, and counter-proliferation financing. It covers name screening systems, alert management, false positive reduction, and sanctions investigations, along with payment screening using SWIFT messages and trade finance risks. The chapter also addresses maritime sanctions risks, dual-use goods, and system governance, ensuring understanding of both regulatory requirements and real-world sanctions evasion techniques.

Exam Structure for Chapter Three

Chapter Three includes 25 multiple-choice questions, combining conceptual, scenario-based, and technical questions related to screening systems, SWIFT messages, and trade finance structures.

What the Exam Evaluates

The exam evaluates the ability to interpret sanctions regulations, assess ownership exposure, investigate alerts, and apply screening logic, while understanding payment and trade-related sanctions risks.





Recommended Study Approach

Focus on key themes such as sanctions regimes, screening systems, SWIFT messages, and trade risks, and review questions by topic. Pay close attention to technical details, alert classification, and investigation logic.

Exam Strategy

Identify the core sanctions issue, apply risk-based escalation, and carefully distinguish between concepts such as possible match vs true match and system output vs investigation judgment.



Chapter Four (Regulatory Compliance) – Topic Coverage, Exam Structure, and Study Approach



Chapter Four focuses on regulatory compliance frameworks and governance, including Basel principles, board oversight, and the role of compliance as an independent control function. It covers risk assessment, compliance monitoring, and regulatory reporting, along with tools such as RIM and RCM.

This chapter also addresses compliance culture, whistleblowing, outsourcing accountability, and data protection (GDPR), highlighting the integration of compliance within institutional governance.



Exam Structure for Chapter Four

Chapter Four includes 25 multiple-choice questions, covering governance, risk assessment, compliance frameworks, and scenario-based regulatory applications.

What the Exam Evaluates

The exam evaluates the ability to manage compliance risk, understand governance structures, and apply regulatory frameworks, including the interaction between compliance, risk management, and internal audit.



Recommended Study Approach

Candidates should focus on governance structures, regulatory frameworks, and key compliance tools, while developing a solid understanding of core concepts such as inherent risk, control effectiveness, and residual risk. Emphasis should be placed on how these elements interact within an integrated compliance framework to support effective risk management and regulatory oversight.



Exam Strategy

Candidates should identify the core governance or compliance concept being tested, apply the three lines of defence model, and demonstrate a clear understanding of compliance independence and institutional accountability. Careful interpretation of questions and the ability to distinguish between governance roles and responsibilities are essential for selecting accurate responses.

Chapter Five (FATCA & CRS) – Topic Coverage, Exam Structure, and Study Approach



Chapter Five focuses on FATCA & CRS frameworks, including tax residency, account classification, due diligence, and reporting obligations. It covers self-certifications, FATCA forms (W-9, W-8BEN, W-8BEN-E), entity classifications, and identification of reportable accounts, along with differences between FATCA and CRS.



Exam Structure for Chapter Five

Includes 25 multiple-choice questions, comprising 15 questions on FATCA and 10 questions on CRS, designed to assess candidates' conceptual understanding, scenario-based application, documentation handling, and operational reporting in line with international tax compliance frameworks.

What It Evaluates

Evaluates the candidate's ability to accurately identify reportable accounts, determine tax residency status, and correctly classify both individuals and entities in accordance with FATCA and CRS requirements. It further assesses the application of due diligence procedures, including the use and validation of self-certifications and documentation, as well as the ability to interpret reporting obligations and ensure accurate, complete, and compliant regulatory submissions aligned with international tax transparency frameworks.



Recommended Study Approach

Candidates should focus on core technical areas, including FATCA and CRS forms, entity classifications, reporting thresholds, and documentation requirements. Emphasis should be placed on understanding reporting logic and due diligence workflows, supported by reviewing practical scenarios such as joint accounts, passive entities, controlling persons, and undocumented accounts. A clear understanding of the key similarities and differences between FATCA and CRS is essential to avoid confusion in application.

Exam Strategy

Candidates should first determine whether the question relates to FATCA or CRS, as this defines the applicable rules and documentation. Focus should then be placed on identifying the reporting trigger, such as tax residency, FATCA indicia, or entity classification. Careful attention must be given to documentation requirements, form validity, and classification criteria, while distinguishing between closely related concepts to ensure accurate and well-reasoned answers.



CCM Third Edition: A New Standard in Compliance Excellence



The CCM Third Edition represents a significant evolution in compliance capability, reflecting the realities of today's complex regulatory and financial crime landscape. By integrating governance, risk management, technology-enabled controls, and global regulatory expectations, the program equips professionals with the depth of knowledge and practical skills required to operate confidently in modern compliance environments.

Across KYC, AML, sanctions, regulatory compliance, and FATCA/CRS, the Third Edition provides a comprehensive, structured framework that strengthens institutional oversight, enhances operational effectiveness, and supports informed, risk-based decision-making. The updated examination structure ensures that candidates are assessed not only on technical understanding, but on their ability to apply sound compliance judgment in real-world scenarios.

As financial crime risks continue to evolve, the need for skilled, forward-thinking compliance leaders has never been greater. The Certified Compliance Manager (CCM) qualification empowers professionals to meet these challenges with clarity, competence, and confidence, advancing both their careers and the resilience of the institutions they serve.





Australia Office

International Tower One
100 Barangaroo Avenue
Sydney NSW 2000, Australia
+61 2 8114 4434

United Kingdom Headquarters

Level 18, HQ3
40 Bank Street, Canary Wharf
London E14 5NR, United Kingdom
+44 203 488 6913

United States Office

108 W. 13th Street
Wilmington, DE 19801
County of New Castle, Delaware,
USA

Contact Information

Email: info@gci-ccm.org
Website: www.gci-ccm.org

