AGRC Certificate in European Cryptoassets Compliance - 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 AGRC **Certificate in European Cryptoassets Compliance** is a comprehensive professional qualification covering blockchain technology, cryptocurrency operations, and EU regulatory frameworks. This structured programme spans ten chapters, from foundational blockchain concepts to advanced topics including MiCAR, ESMA guidelines, financial crime prevention, NFTs, DeFi, and the Metaverse. Through theoretical frameworks, case studies, and practical compliance strategies, learners gain expertise to navigate the complex intersection of innovation, regulation, and risk management in the digital asset sector.

As cryptocurrencies reshape global finance, the need for regulatory frameworks and competent compliance professionals has become critical. MiCAR represents the EU's comprehensive attempt to harmonise crypto-asset regulation, establishing clear rules for service providers, investor protection, and market integrity. This certificate addresses the urgent demand for professionals who understand both technical aspects and legal obligations including AML/CFT requirements and transaction monitoring. With enforcement actions increasing and regulatory scrutiny intensifying, this qualification is essential for maintaining operational resilience and avoiding costly regulatory breaches.

This certificate was developed in line with ESMA's Guidelines for the criteria on the assessment of knowledge and competence under the Markets in Crypto-Assets Regulation (MiCA), issued 11 July 2025, and designed to cover the relevant knowledge and competence criteria.

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	75 questions
Passing Grade or Mark	70/100
Exam Duration	90 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:** Upon successful completion of this certificate, participants will be able to recall and identify the foundational elements of blockchain technology, cryptoasset types, and key regulatory frameworks. They will recognise major stakeholders in the crypto ecosystem including VASPs, CASPs, exchanges, and regulators. Participants will state the core provisions of MiCAR, cite ESMA's knowledge and competence requirements, and identify common red flags associated with crypto-related financial crime. They will recall the main risk categories in cryptocurrency transactions and enumerate blockchain analytics tools used for compliance purposes.

- **Level 2 - Understand:** Upon successful completion of this certificate, participants will be able to explain how blockchain technology operates and describe the differences between various cryptoasset classifications. They will summarize MiCAR's objectives and its interaction with existing EU financial regulations including AML5 and the Travel Rule. Participants will distinguish between competence requirements for information-giving versus advisory staff and compare different consensus mechanisms. They will describe the roles of ESMA and National Competent Authorities in crypto supervision, illustrate transaction tracing techniques, and outline KYC/CDD processes for cryptoasset clients.

- **Level 3 - Apply:** Upon successful completion of this certificate, participants will be able to categorise cryptoassets under MiCAR and implement risk-based AML/CFT compliance approaches for crypto transactions. They will design organisational compliance structures, evaluate marketing communications for regulatory compliance, and conduct transaction monitoring using blockchain analytics tools. Participants will perform customer due diligence procedures, develop risk assessment frameworks, and execute blockchain investigations to trace fund flows. They will create CPD programs aligned with ESMA guidelines, establish compliant recordkeeping systems, and construct suspicious activity reporting mechanisms for cryptoasset operations.

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).

- 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.

- Virtual Asset Service Providers (VASPs)
- Crypto Asset Service Providers (CASPs) under MiCAR
- Financial Institutions and Crypto Adoption
- 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.

- Introduction to Market in Crypto-Assets Regulation
- Consumer Protection Under Micar
- 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: Knowledge and Competence under MiCAR

Learning Objectives

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

- ✓ Understand the ESMA Guidelines on the assessment of knowledge and competence under MiCAR.
- ✓ Differentiate between competence standards for information-giving and advisory staff.
- ✓ Apply the principles of proportionality and investor protection within CASP operations.
- ✓ Implement continuous professional development (CPD) requirements and maintain competence records.
- ✓ Design and evaluate organisational compliance structures for competence management.

- Introduction to MiCAR and Regulatory Context
- ESMA's Role, Mandate and Supervisory Framework
- Knowledge and Competence Framework under MiCAR
- Organisational Compliance, Supervision and Recordkeeping
- Learning Outcomes
- End of Chapter Questions

Chapter 5: 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 6: 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 7: 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.

- Environmental, Social and Governance Interaction with MiCAR
- 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 8: 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.

- 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 9: 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.

- 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 10: 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.

- 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