

GLOBAL ASSOCIATION OF CERTIFIED CRYPTO COMPLIANCE OFFICERS

(AC30)

CERTIFIED CRYPTO COMPLIANCE OFFICER (C30™)



Official Program Handbook

Version: 3.1

Issued by:

**AC30 – Global Association of Certified Crypto Compliance
Officers**

Website: www.ac3o.org

1. Introduction

The Certified Crypto Compliance Officer (C3O™) certification is the flagship program of AC3O, the Global Association of Certified Crypto Compliance Officers. It is internationally recognized as the Gold Standard in Virtual Asset Compliance, combining AML, KYC, blockchain tracing, and regulatory enforcement knowledge into one unified qualification.

The C3O certification enables professionals to build, manage, and audit compliance frameworks for crypto exchanges, wallets, VASPs, and DeFi platforms, aligned with FATF, MiCA, and ONRIGA global standards.

2. About AC3O

AC3O is the world's leading authority for **crypto compliance certification and education**. We provide blockchain-verified, ONRIGA-accredited credentials trusted by compliance professionals in more than **180 countries**.

Our Mission

To establish the global benchmark for crypto compliance education — equipping professionals with verified credentials and regulatory intelligence to lead in the digital asset ecosystem.

Our Vision

To ensure every crypto compliance professional upholds integrity, transparency, and global regulatory alignment.

3. Why the C3O Certification Matters

Globally Recognized Credential

C3O is trusted by financial institutions, crypto exchanges, regulators, and FinTech's across the globe.

FATF-Aligned Curriculum

The syllabus is built around **FATF Recommendations 15 & 16**, **EU MiCA**, **FinCEN**, **FCA**, and **VARA** frameworks.

ONRIGA Accreditation

C3O is officially accredited by **ONRIGA**, the world's authority for compliance accreditation and blockchain-verifiable seals. Employers increasingly prefer ONRIGA-compliant certifications when hiring compliance professionals.

Blockchain-Verified Certificate

Each certificate is issued on blockchain for tamper-proof verification and global authenticity.

4. Who Should Enroll

- Compliance Officers and MLROs
- AML/KYC Analysts and Investigators
- Crypto Exchange and VASP Teams
- FinTech and RegTech Professionals
- Legal, Risk, and Audit Advisors
- Financial Crime Consultants and Forensic Experts

5. Learning Objectives

By completing the C3O™ certification, you will be able to:

- Conduct KYC/CDD for crypto exchanges, wallets, and blockchain entities
- Perform AML risk assessments specific to VASPs and digital asset entities
- Apply FATF Travel Rule and IVMS101 interoperability standards
- Detect and analyze suspicious crypto flows using blockchain analytics
- Prepare STRs/SARs and AML regulatory reports
- Design AML frameworks, internal policies, and audit controls for virtual asset operations
- Understand the governance structure and global enforcement mechanisms within the crypto sector

6. Course Structure & Modules

The C3O course is divided into six comprehensive modules, combining theoretical knowledge and real-world case studies.

Module 1 – Understanding the Virtual Asset Ecosystem

- What are Virtual Assets (VA) and Virtual Asset Service Providers (VASPs)
- Blockchain fundamentals for compliance officers
- FATF Recommendation 15 & 16 overview
- Global crypto regulations: MiCA (EU), FinCEN (US), FCA (UK), MAS (Singapore), VARA (UAE)
- Case Study: VASP registration and licensing requirements

Learning Outcome:

Gain a solid foundation in how digital asset ecosystems function and how regulatory bodies classify VASPs under global AML laws.

Module 2 – KYC and CDD for Crypto Exchanges

- Identifying Ultimate Beneficial Owners (UBOs) and exchange ownership structures
- Wallet-level due diligence and sanctions screening
- Enhanced Due Diligence (EDD) for high-risk clients
- VASP onboarding and risk-rating frameworks
- Cross-border KYC challenges and decentralized identifiers

Learning Outcome:

Master CDD techniques tailored for blockchain entities and ensure effective onboarding controls.

Module 3 – Risk Assessment & Regulatory Classification

- FATF's Risk-Based Approach in digital assets
- Key risk indicators and scoring methodologies
- Evaluating VASP internal controls and governance
- VASP Risk Matrix design and practical templates
- Risk documentation and regulatory audit readiness

Learning Outcome:

Learn how to quantify, classify, and mitigate crypto-related compliance risks systematically.

Module 4 – Transaction Monitoring & Blockchain Tracing

- Blockchain tracing techniques (UTXO vs account-based systems)
- Identifying red flags: mixers, darknet transactions, privacy coins
- KYT (Know Your Transaction) alert triage and documentation
- Use of blockchain analytics tools and RegTech systems
- Integration of transaction monitoring with AML systems

Learning Outcome:

Understand how to track, flag, and report suspicious transactions within the blockchain environment.

Module 5 – FATF Travel Rule & Sanctions Compliance

- IVMS101 data fields and interoperability standards
- Originator/Beneficiary verification in crypto transfers
- Sanctions evasion methods in DeFi environments
- STR/SAR preparation and submission best practices
- Maintaining audit trails and regulatory documentation

Learning Outcome:

Apply the FATF Travel Rule to real-world crypto transactions while ensuring compliance with sanctions regimes.

Module 6 – Governance, Audits & Enforcement

- MLRO duties and Board-level accountability
- Designing AML/CFT policies for digital asset businesses
- Internal audit and external regulatory inspections
- Global enforcement trends (SEC, FCA, VARA, FinCEN)
- ONRIGA Audit-Ready Compliance Checklist

Learning Outcome:

Develop robust compliance governance and prepare for ONRIGA or regulatory inspections confidently.

7. Examination Details

Parameter	Details
Exam Format	100 Multiple Choice Questions (MCQs)
Duration	90 minutes
Passing Score	75%
Attempts Included	2 attempts (Additional attempts: at 20% of certification fee each)
Mode	Fully Online – Self-Paced
Result	Instant result upon submission
Certificate Type	Blockchain-verified ONRIGA-accredited credential
Validity	2 years (Renewal at 20% of certification fee)

Retattempt Policy:

If you fail both attempts, you can retake the final exam by purchasing an additional attempt via the AC3O student dashboard.

8. Enrollment Process

1. Visit: <https://ac3o.org/course/certified-crypto-compliance-officer-c3o/>
2. Click “**Enroll Now**” and complete the secure payment.
3. Receive your **login credentials** instantly via email.
4. Access the study e-book and learning resources under “My Courses.”
5. Study at your own pace and attempt the final exam when ready.
6. On passing, instantly download your verified certificate.

9. Certification Issuance

Upon passing the exam, you will receive:

- **Official C3O Certificate (PDF)**

- **Credential link**
- **Unique Credential ID**
- **ONRIGA Accreditation Seal** confirming global recognition

Certificates are issued instantly and stored securely in the AC3O system for verification anytime.

10. Renewal Policy

- C3O certificates are valid for **2 years** from the issue date.
- Renew your certification at **20% of the current course fee**.
- Renewal ensures continued compliance with new FATF, MiCA, and DeFi regulatory updates.

Holders who fail to renew within 90 days of expiry may need to reapply for full certification.

11. ONRIGA Accreditation

ONRIGA is the Global Authority for Compliance Accreditation and Verification. It accredits institutions, professionals, and certification programs based on strict compliance standards.

C3O's ONRIGA accreditation ensures:

- Global verification via blockchain
- Independent review of AC3O's curriculum
- Recognition by financial regulators, VASPs, and FinTech firms
- Transparent and tamper-proof credentialing

Holding an **ONRIGA Seal** means your expertise is globally verified — not self-declared.

12. Candidate Support

For assistance during registration or examination:

 **Email:** support@ac3o.org

 **Website:** www.ac3o.org

Response time: within **24–48 business hours (Mon–Fri, 9:00 AM – 6:00 PM EST)**

13. Academic Integrity

C3O candidates are required to:

- Complete the exam independently.
- Avoid any form of impersonation or plagiarism.
- Maintain confidentiality of assessment materials.

Violation of integrity rules may result in permanent disqualification.

14. Career Pathways

After earning the **C3O Certification**, professionals typically advance into roles such as:

- Crypto Compliance Officer
- AML Investigator (Virtual Assets)
- VASP Regulatory Specialist
- Blockchain Forensics Analyst
- FinTech AML/CFT Consultant
- Compliance Audit Lead (DeFi/Exchange)

15. Benefits of Certification

- Lifetime access to AC3O study materials and updates
- Free listing in AC3O's **Graduate Directory**
- Recognition by employers worldwide through ONRIGA compliance registry

16. About ONRIGA

“What ISO did for quality, ONRIGA does for compliance.”

ONRIGA provides blockchain-based accreditation for professionals, institutions, and organizations across AML, KYC, and financial crime prevention sectors. It ensures trust through independent verification — bridging the gap between knowledge and compliance accountability.

Learn more at: <https://onriga.org>

17. Contact Information

Global Association of Certified Crypto Compliance Officers (AC3O)

✉ Email: support@ac3o.org

🌐 Website: www.ac3o.org

End of Handbook