EBA guidelines on the use of remote customer onboarding solutions


The AMF complies with the EBA guidelines on the use of remote customer onboarding solutions.

These guidelines are addressed to competent authorities as defined in Article 4(2), point iii) of Regulation (EU) No 1093/2010, which includes the AMF. They are also addressed to financial institutions as defined in Article 3(1) and (2) of Directive (EU) 2015/849, which are the financial sector operators referred to in Article 4(1a), of Regulation (EU) No 1093/2010. They accordingly concern the persons and entities referred to in Article L. 561-36 I 2° of the French Monetary and Financial Code.

These guidelines describe the measures to be taken by those financial institutions when deciding to adopt or reviewing remote business entry tools with new customers, including via the internet, and when assessing the adequacy and reliability of those tools, in order to effectively comply with their AML/CFT obligations.

The guidelines apply from 2 October 2023. The AMF applies them within the framework of the supervision of market participants coming within its jurisdiction under the terms of Article L. 561-36, I, 2° of the French Monetary and Financial Code.

These guidelines are available on the EBA website at the following addresses:

- In French:

- In English:

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1 Asset management companies referred to in Article L. 543-1, branches of European management companies that manage UCITS and AIFs referred to in Articles L. 532-20-1 and L. 532-21-3, collective investment schemes referred to in Article L. 214-1, the persons referred to in Article L. 440-1 1 à 3 and 2° and managers of settlement and delivery systems for financial instruments, authorised persons by virtue of Article L. 621-18-5, financial investment advisers, crowdfunding service providers by virtue of their activities referred to in Article L. 547-4, token issuers referred to in Article L. 561-2 7° ter, and service providers referred to in Article L. 561-2 7° quarter. In accordance with the provisions of Article 39, III of Order no. 2021-1735 of 22 December 2021 modernising the framework relating to crowdfunding investment advisors registered before 10 November 2021 in the single register mentioned in Article L. 546-1 of the French Monetary and Financial Code shall remain subject to AML/CFT provisions until 10 November 2023 or until authorised as a crowdfunding services provider.