



# Anti-Money Laundering (Personal)



## Why you need a Personal AML search:

Remain compliant with the European Union's Fourth Money Laundering Directive

Electronic screening, including Sanctions, Politically Exposed Persons and ongoing alerts

Personal AML search is the UK standard in anti-money laundering customer due diligence screening. It's quick, simple and verifies the identity of your customers in real-time. It includes full positive and negative verifications of identity, giving you a clear indication of the level of risk.

To order a Personal AML search, your company Money Laundering Officer (MLO) is required to register on the Geodesys site ([www.geodesys.com](http://www.geodesys.com)). This is done by entering the company's Information Commissioner's Office (ICO) number when prompted. All colleagues covered by the same ICO number are then automatically registered.

A simplified Personal AML search is offered for low risk assessments and an enhanced Personal AML search is offered for low, medium and high risk assessments (the enhanced search includes additional verification of identity, date of birth and address).

Personal AML search checks against multiple high quality data sources including:

- Full Electoral Roll
- Post Office Address File
- Bereavement Register
- HALO File (the deceased fraud prevention system)
- Stolen Passport Records
- CIFAS Fraud Data and Cases

- County Court Judgements
- BAI's (Bankruptcies, Administrative Orders, Insolvencies)
- HM Treasury Sanctions File (Terrorist File)
- Politically Exposed Persons File (people who have been entrusted with a prominent public function, or a close relative or known associate of that person)
- OFAC Specially Designated Nationals File (individuals, groups, and entities, such as terrorists and narcotics traffickers designated under programs that are not country-specific).

Personal AML search is fully compliant with the European Union's Fourth Money Laundering Directive. In addition to electronic screening and automated risk assessments, it also offers the following benefits:

- A choice of simplified or enhanced due diligence based on the level of risk
- Integral document management to add, manage and certify client documents
- Automated record keeping and audit with secure removal of expired data
- Compliance reporting, with downloadable reports
- Screening of alert lists to ensure ongoing due diligence. You will receive an automated alert if the documentation or data is found to be non-compliant.