# AML Checks Basic

Redbrick PM (RPM) integrates with Veriphy an online ID check provider.

This document is a user guide which will show you how to use Veriphy through RPM and contains information about the result.

To use Veriphy checks you will need to have a subscription via Redbrick.

Electronic identity verification checks client identity information against authoritative sources to reduce the risk of identity fraud, instantly identify genuine customers, verify age and support compliance with AML regulations.

There are several advantages to using electronic AML checks.

- They are quick, simple, and remove the need to manage the procurement, copying and posting of documents. This is attractive to potential clients and is provided at a quantifiable and disbursable cost.

- They allow you access to information that is either unavailable non-electronically or very time-consuming to research. This includes electoral register, financial, mortality and relocation data. It also crucially includes PEP and Sanctions data, which is increasingly important, and is only available on-line.

- Electronic checks allow you to validate documents in a way that is simply impossible otherwise. We have detected many fraudulent passports which seem on visual inspection to be authentic.

A Veriphy online Electronic Money Laundering Check typically takes less than 3 seconds.

# Client Status

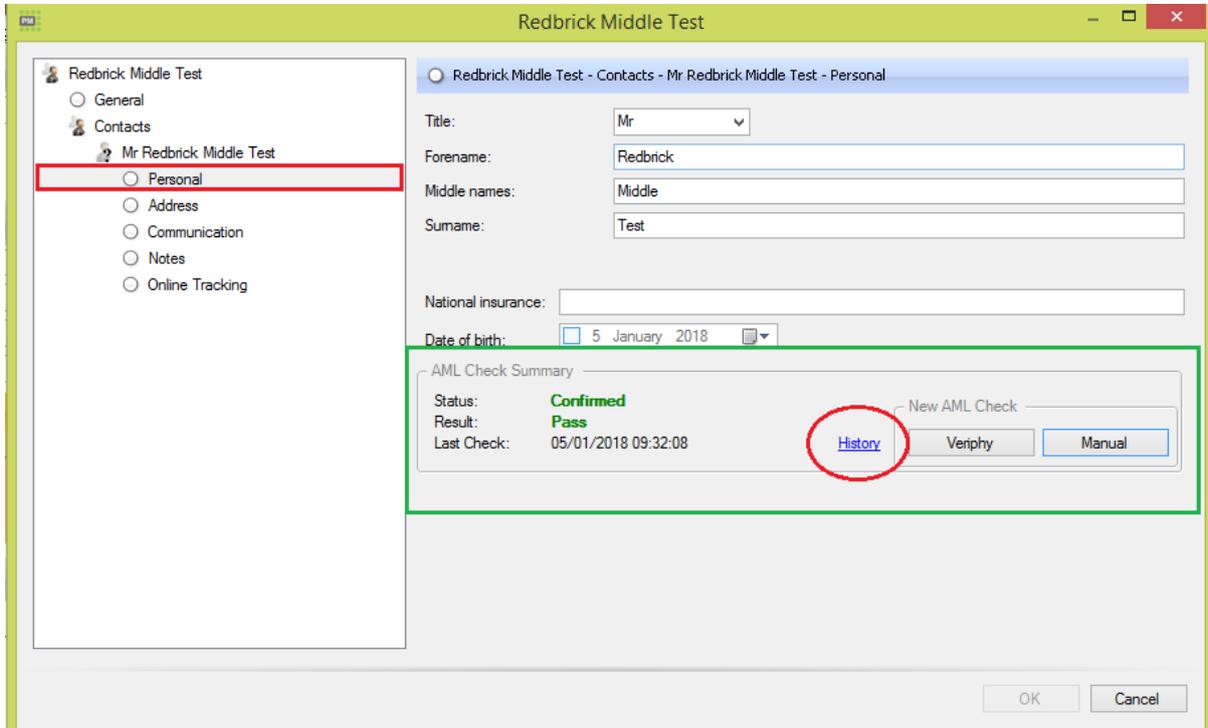Next to the client's name in RPM there are four potential statuses;

**All Unconfirmed**, **All Passed**, **All Failed** or **Some Passed**

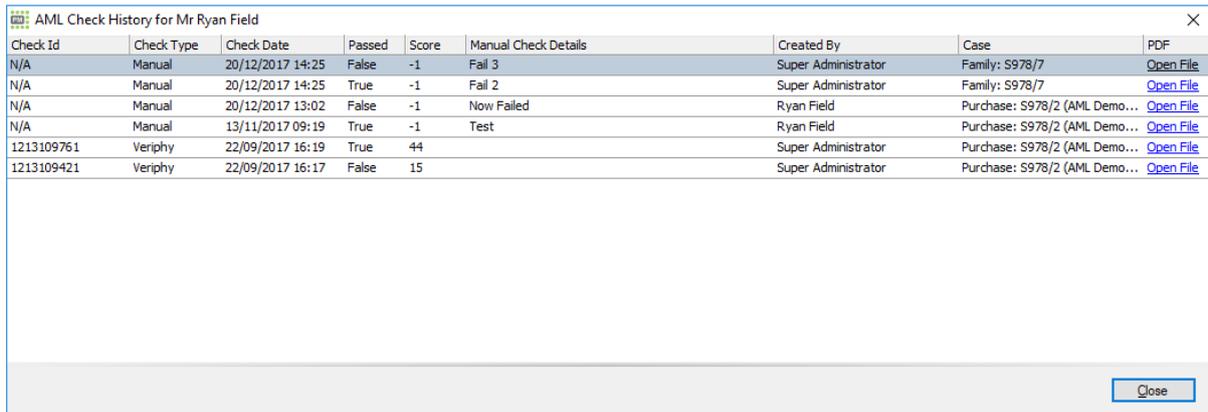This will carry across to any different matters for the same client in RPM.

If a search has already been run you can see further information about the check by clicking Edit, against the client, to enter the client edit screen.

There is an AML check summary, which will show you the last check and the result, and a History area which allows you to view historical checks and get the documentation.



Click on the History button to see the results.



You can click on the 'Open file' button to view the PDF of the Veriphy document (which is also stored in the Document area of the matter the client was attached to when the order was placed).

Manual checks do not have an associated file to open – see the Manual Check Details shown against the record.
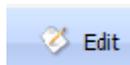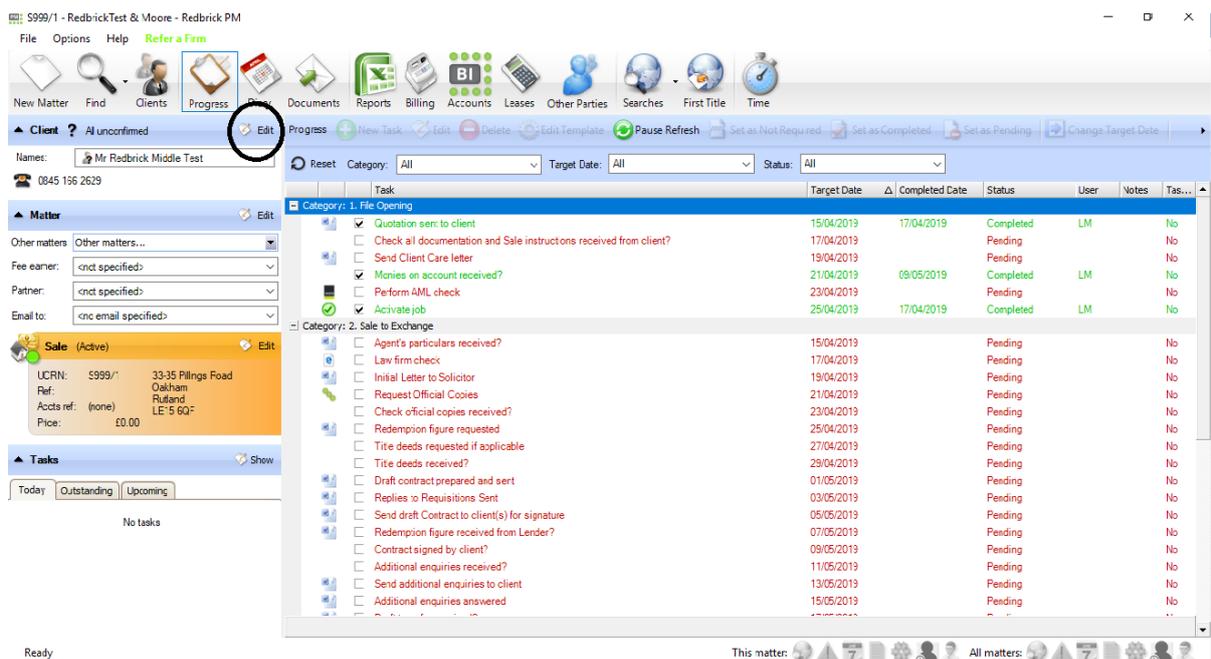
## Required Information

Ticks in the below table indicate the *minimum* information required to run a check, however, the more optional information you fill in, the more likely it is that the check will return a pass. See the **Pass, Fails and Alerts** section below for more information.

| | |
|---|---|
| **Gender** | ✓ |
| **Title** | ✓ |
| **First name** | ✓ |
| **Middle name** | optional |
| **Last name** | ✓ |
| **Date of birth** | ✓ |
| **UK Address** | ✓ |
| **UK landline telephone** | optional |
| **UK mobile telephone** | optional |
| **NI Number** | optional |
| **UK/International Passport** | optional |
| **UK Driving Licence** | optional |

## Performing a Check

Click **Edit** on the client to enter the client edit screen.

To perform an AML check, click the **Veriphy** button.



This will present you with a new window, some information will already be filled out from the information in RPM, some will need entering. Please take extra care filling out the official documentation section.

A greyed out example is already in the box to guide you, **but you will need to overtype every section**. If you do not fill out every section, it will not be submitted with that document. For example, most UK passports have 14 '<' symbols, if you do not enter these, the passport will not be submitted.

Once all information is filled in click the Perfom Check button.

You will then be presented with a PDF document of the results. This PDF will be saved on the Edit Client Screen, under the AML Check Summary History, and also on the document screen for the case you are currently working on.

## Results

### Pass, Fails and Alerts

Veriphy uses several different sources to match the data provided from Redbrick PM to. Based on the number of matches and mismatches on this data the system calculates a score for the individual and award one of three possible outcomes; Pass, Fail or Alert.

A score of 20 or more will result in a "Pass" outcome. A score of 19 or less will result in a "Fail" outcome. An "Alert" will be presented if you need to be aware of something, which won't necessarily mean the client has not passed, but it may need referring to your Money Laundering Reporting Officer (MLRO).
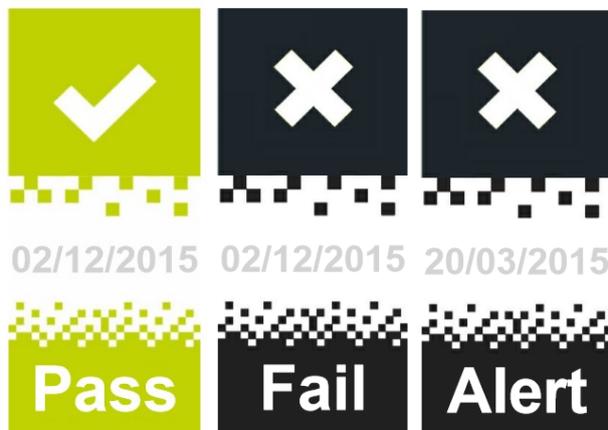


The document is broken into sections which are covered below.

Sections of the Document

## Details

Example (Sensitive data removed):

id/anti-money laundering
check

details

| | |
|---|---|
| **Title:** Mr | **Address 1:** 8 |
| **First Name:** Ryan | **Address 2:** ████████ |
| **Middle Name(s):** | **Address 5:** Rutland |
| **Surname:** Field | **City/Town:** Oakham |
| **Gender:** Male | **Post Code:** LE15███ |
| **Date of Birth:** 15/07███ | **Mobile No:** 07541████ |
| **Reference:** S990/22 | **NI Number:** JS11████ |
| **Check Date:** 02/12/2015 16:10 | **Passport Number:** |
| **Score:** 24 | 4626642855██████████████ |
| | <<<<<<███████ |
| | **Driving Licence:** FIELD████████ |

This section of the document will display exactly what has been submitted to Veriphy. If the check has returned a fail, this is the first section you should check. You'll want to ensure everything has been entered correctly.

## Address Verification

Example (Sensitive data removed):

# address verification

✓ Full match, matched on both forename and surname

**Address Verification - Detailed Results**

Forename: ████████
Middle Names: F
Surname: ████████
DOB: ████-07-05
Telephone: ████████
Telephone Name: ████████
Gone Away: No
Sources: Electoral Roll 2000, Electoral Roll 2001, Electoral Roll 2002, Electoral Roll 2003, Electoral Roll 2004, Electoral Roll 2005, Electoral Roll 2006, Electoral Roll 2009, Electoral Roll 2010, Electoral Roll 2011, Electoral Roll 2012, Electoral Roll 2013, Companies House - Director, Tracesmart Register - Other

If the Client has recently changed address, it is possible that only some sources will match. For example, Electoral records generally take a few months to update (council tax registration does not imply electoral registration).

**The following will trigger fails, with the point deduction shown in brackets:**

Very strong Departure Indication (-2001)

## Identity Verification



In the example above, all three sources have been searched. The date of birth has been confirmed by one out of three sources, this doesn't mean the other two sources have failed, simply that they have not found a match.

Sources: Electoral records, financial data and the Births Index.

## Financial Data Verification



"Insight" is Equifax's term for credit-based accounts – so the figures refer to the number of lenders and the number of credit accounts associated with the applicant. These can range from mortgages to store cards, and include current accounts with credit facilities.

Sources: Financial data.

## Sanctions/PEP (no impact on score)

Sources: HMT, OFAC and PEP lists.

PEP and Sanctions matches will trigger a specific alert but will not affect the score.

If the client is flagged as matching against the Sanctions or PEP lists, please check the details of the match entry and notify your Money Laundering Reporting Officer (MLRO). Our system will show the full details of possible matches to allow you to discount false positives.

## Insolvency

insolvency

✔ No bankruptcy/IVA match found

Adverse credit data (Bankruptcies, CCJs, IVAs, or Scottish equivalents) (-1000).

Refer to the point deduction applied to assess the status of the AML portion of a combined AML/Credit Screen when there is adverse credit data.

## CCJ

ccj

✔ No CCJ match found

Adverse credit data (Bankruptcies, CCJs, IVAs, or Scottish equivalents) (-1000)

Refer to the point deduction applied to assess the status of the AML portion of a combined AML/Credit Screen when there is adverse credit data.

## Mortality

Example fail (sensitive data removed):

# mortality

**✕ Death screen match found at this address**

**Mortality - Detailed Results**

Forename: ▮▮▮▮▮▮
Middle Names:
Surname: ▮▮▮▮▮▮▮▮
DOB: 05/07▮▮▮▮
Date of Death: 05/02/2012
Date Registered:
District:
Matched on: ADDRESS AND DOB

Sources: All mortality registers.

The following will trigger inevitable fails, with the point deduction shown in brackets.

Mortality match on name, postcode and date of birth (-1000).

## Other Sections (NI Number, Telephones, Passport and Driving Licence)

Other sections you can check are: National Insurance Number, Telephone, Mobile Telephone, Passport, and Driving Licence. It will check the details provided are valid, but not necessarily all details on the document, for example, the passport below has confirmed the Number, Date of Birth and Gender, but the Drivers licence only confirms that it is valid, not that is has the correct address on it. For National Insurance Numbers it will check the Number is Valid, but not whether it belongs to your client.

# national insurance

**✔ NI number is valid**

## passport

✔ MRZ number is valid

✔ Date of birth is valid

✔ Gender is valid

## driving licence

✔ Driving licence is valid

## What to do if the outcome is Pass

If the outcome is "Pass" the system saves an electronic copy of the pdf report and it will be stored in Redbrick PM both in the Clients area under the Veriphy button and in the Case Documents area. You may be asked to produce the report in line with Money Laundering Regulations at any time over the next 5 years.

## What to do if the outcome is Fail

The first step is to double-check that the information is correct – for example, the spelling of the name or the address details. Check also that any document details have been correctly added.

Then make sure that there are no flags for matches on the Mortality or Gone Away Registers.

Consider submitting a fresh search with additional data – passport number (the full machine-readable number is required, please), driver's licence number and/or NI number. Please note that if you submit a new search you will be charged for this.

If the result of a fresh search with added data is still a Fail, and there is nothing suspicious about the result and the client is not confirmed to be on any Sanctions lists, print and/or save an electronic copy of the report and keep it for a period of not less than 5 years. You will now need to validate the address and/or identity of your client by further documentary or manual means.

If you have any concerns or suspicions about the search result, notify your MLRO immediately.

If you are happy that the manual verification is acceptable, enter these details into the system using the 'Manual' button.  This opens a window with a free type area – enter the

details as agreed by the MLRO in your firm. Once you start typing, the Pass and Fail buttons become available. Select 'Pass' once you have typed the data.
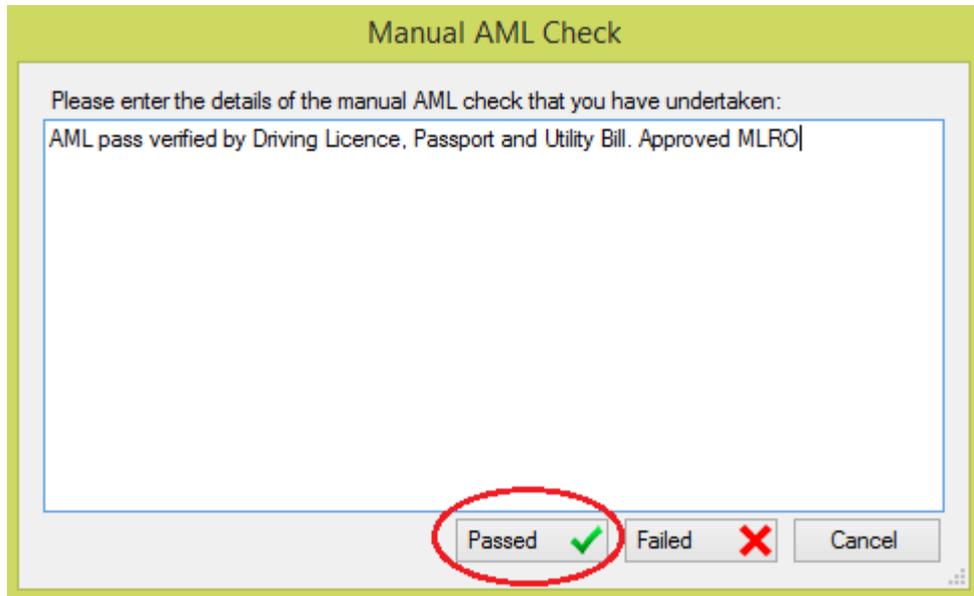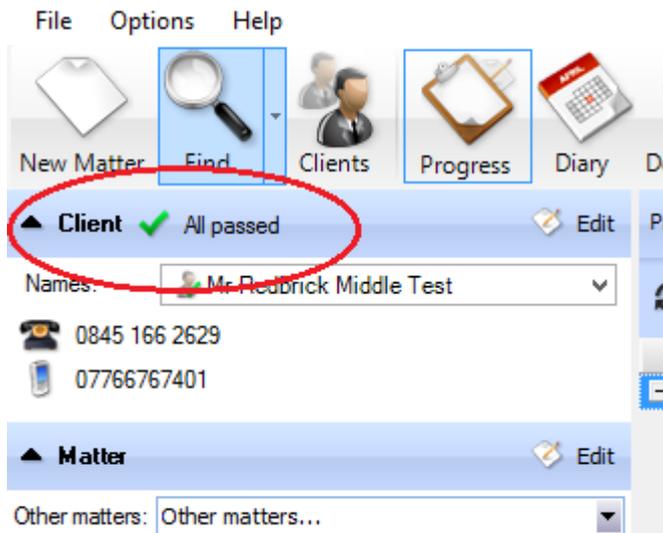


Using the manual override on a Veriphy 'fail' will ensure the correct AML status shows against the client when you are in their matter/s.

If you have any queries on Redbrick please either contact your dedicated Business Consultant or our Support team.

## Support

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