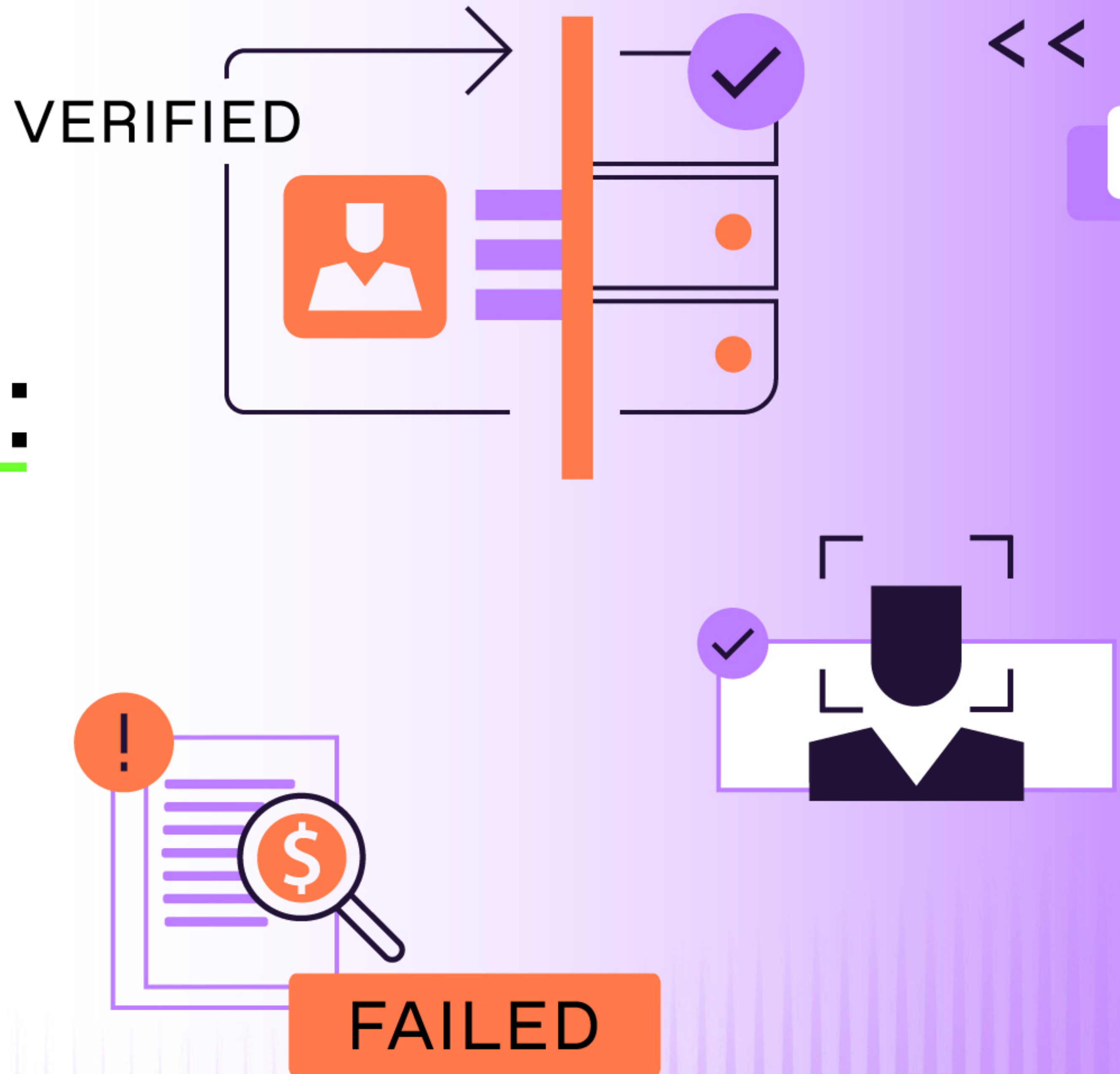


Regula

Customer Due Diligence: All Essential Operations



To Be Collected (For All Levels)

| Essential Data | Notes | Done? | |
|---|---|------------------------------|-----------------------------|
| Full legal name | | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| Date of birth | | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| Residential address | | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| Email address | | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| Phone number | | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| Valid ID photo | A passport, national ID, driver's license, or other government-issued document. | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| Face biometrics (with liveness detection) | | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| Account purpose, longevity of contract | | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| Expected transaction types and volumes | | Yes <input type="checkbox"/> | No <input type="checkbox"/> |

Simplified Due Diligence

| Essential Operations | Notes | Done? | |
|--|---|------------------------------|-----------------------------|
| Confirm low-risk classification | Based on transparency, customer type, and jurisdictional factors. | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| Verify basic information | Name, DOB, phone number, email. | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| Conduct routine monitoring for potential escalations in risk | | Yes <input type="checkbox"/> | No <input type="checkbox"/> |

Standard Due Diligence

| Essential Operations | Notes | Done? | |
|---|--|------------------------------|-----------------------------|
| Cross-check the ID against official databases | | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| Verify the ID against facial biometrics | | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| Validate residential address | Request utility bills, bank statements, tenancy agreements. | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| Verify UBOs holding 25% or more ownership | | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| Obtain business registration documents | Request Articles of Incorporation, Tax ID. | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| Consider geographic risk factors | Customer's location, operational jurisdiction, country of origin of funds, financial transaction channels. | Yes <input type="checkbox"/> | No <input type="checkbox"/> |

Enhanced Due Diligence

| Essential Operations | Notes | Done? | |
|---|---|------------------------------|-----------------------------|
| Verify the source of funds | Request bank statements, property deeds, inheritance records, tax declarations, business contracts; and verify the legitimacy of these financial documents. | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| Conduct in-depth reviews of the customer’s financial history | | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| Check for the customer’s presence on relevant watch lists | Review sanctions lists (OFAC, UN, EU), PEP databases, adverse media reports from trusted sources; and make sure you use the up-to-date versions of these databases. | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| Verify complex corporate hierarchies or cross-border ownership structures | | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| Validate all intermediary entities within the ownership chain | | Yes <input type="checkbox"/> | No <input type="checkbox"/> |

Monitor involvement with high-risk jurisdictions

As defined by the FATF and other regulatory bodies.

Yes ☐

No ☐

Analyze historical patterns for anomalies

Common examples are unusual transaction volumes or sudden spikes.

Yes ☐

No ☐

Ongoing Due Diligence (For All Levels)

| Essential Operations | Notes | Done? | |
|--|--|------------------------------|-----------------------------|
| Review customer risk profiles annually or upon significant changes | Common yellow flags are change of country or unusual transactions. | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| Update records for UBOs, addresses, contact details | | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| Match current activity to expected behavior | | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| Escalate deviations that may indicate suspicious activity | | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| Incorporate changes in AML guidelines | | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| Maintain updated sanctions lists and PEP databases | | Yes <input type="checkbox"/> | No <input type="checkbox"/> |

About Regula

Regula is a global developer of forensic devices and identity verification solutions.

With our 30+ years of experience in forensic research and the most comprehensive library of document templates in the world, we create breakthrough technologies for document and biometric verification. Our hardware and software solutions allow over 1,000 organizations and 80 border control authorities globally to provide top-notch client service without compromising safety, security or speed.

Regula was repeatedly named a Representative Vendor in Gartner® Market Guide for Identity Verification.

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