

# How to carry out an AML Search



## Creditsafe AML

Customer due diligence is imperative for any business which has to comply with anti-money laundering regulations. An essential part of the customer due diligence process is the accurate identification of the client or beneficial owner.

**Creditsafe AML has been developed to ensure anti-money laundering compliance, meeting all standards for electronic identity verification as per the Joint Money Laundering Steering Group (JMLSG) guidance.**

- Screen individuals against PEP (Politically Exposed Persons) and Sanction data
- Exhibit good governance with a paperless audit trail
- Identify clients not physically present
- Users can reinforce their checks by verifying either one or multiples of Driving Licence, Passport, European ID Card, National Insurance Number & MPAN number

### **Creditsafe AML Datasets:**

- Electoral Roll (Edited)
- Postcode Address File (Royal Mail)
- Consent Databases
- Telephone Directory (BT)
- Electoral Roll (Full)
- Callcredit 'SHARE' Database
- Mortality Registers
- P.E.P. Intelligence Database
- Multiple Sanction Databases
- Birth Index Register
- Age Range
- Bank Account Validation & Verification

Please note that all users must be registered with the DPA by law

## Submission Form

In order to carry out any AML search please enter at least an individual's:

- Forename
- Surname

For a more accurate result please also enter:

- D.O.B.
- Gender
- Address

UK Quick Search

### People Search

Director Search
Director Media Search
Consumer Search
Trace
ID
AML

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Credit Solutions

Company Search

People Search

Risk Tracker

Compliance Search

Fresh Investigation

Debt Recovery

Marketing Solutions

My Account

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Need Help?

What's New?

PERSONAL DETAILS

Forename
Middlename
Surname
Date of Birth
Gender
Male
Female

Profile Name:
AML

CURRENT ADDRESS

Building Name
Building No
Sub Building
Organisation
Street
Sub Street
Town
District
Postcode
Lookup
First Year of Residency
Last Year Of Residency

ADDITIONAL DETAILS/ADDRESSES

Contact Details
Previous Address 1
Previous Address 2
Previous Address 3

Validate
Clear
Reference
History

Also included are datasets that will allow you to enter a landline telephone number and up to three previous addresses.

ADDITIONAL DETAILS/ADDRESSES

+ Contact Details

+ Previous Address 1

+ Previous Address 2

+ Previous Address 3

Validate

Clear

Reference

History

Once available information has been entered press the validate button and the system will begin the search.

Validate

Clear

Reference

History

Prior to this, you can enter a customer reference or something similar in the box above (this will show against the record in the '**History**' section), alternatively to start your search over simply hit the 'Clear' button.

## Results Form

This is how the standard Results page will be displayed, depending on how much information is available on the subject. The left-hand box shows the entered information along with the search result, this will be either a **'PASS'** or, in this case, a **'REFER'**.

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Q

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SEARCH DETAILS

Name

Ruth Goodwin

D.O.B.

1/1/1980

Address

387 High Street Westbury Wiltshire BA133BN

Gender

Female

History

Re-Validate

RESULTS

REFER

Birth Index

Age Range

35-39

Please add at least 2 documents

Follow Up Actions

Driving Licence

NI Number

European ID Card

Passport

MPAN Number

Results Summary and Matches

UK Edited Electoral Roll

Address

Forename

Surname

DOB

Alert

UK National Identity Register

Address

Forename

Surname

DOB

Alert

You may encounter a message like:

### Birth Index

Verifies birth certificate date for England & Wales for people born between 1984 & 2003. It is a valuable check to confirm age, particularly for younger age groups who many not otherwise have a strong footprint on society

### Age Range

This item check takes the date of birth submitted and converts it into an age as of the date of the authentication, resulting in a banding being provided.

RESULTS

REFER

Birth Index

Age Range

35-39

Please add at least 2 documents

It may just request 1 document depending on the match level.

Should this be the case, there are three different forms of documentation that can be used to support the report. These are:

## Passport

Driving Licence

European ID Card

MPAN Number

NI Number

Passport

## Passport

To enter a passport number you should enter the lower line of the MRZ number (Machine Readable Zone).

**UK Example**

123456789

1

GBR

1234567

F

1234567

<<<<<<<<<<<

1

1

**International Example**

123456789

1

IRE

1234567

M

1234567

1234567890<<<<

1

1

**MRZ Number**

**Date Of Expiry**

Please Select a Country

## Driving Licence

Driving Licence

European ID Card

MPAN Number

NI Number

Passport

## Driving Licence

Example

ABCDE

123456

AB1


AB

Drivers Licence Number

Mailsort

Postcode

Issue Date



## MPAN Number

Driving Licence	NI Number
European ID Card	Passport
MPAN Number	

### MPAN Number

The full MPAN number will normally appear on the bottom of your electricity bill as 21 digits. Please enter the 13 digit MPAN Core in the box below:

**Metering Point Administration Number (MPAN)**

**S**

**Mailsort**

**Postcode**

## European ID Card

Driving Licence	NI Number
European ID Card	Passport
MPAN Number	


### European ID Card

**Line 1**

**Line 2**

**Line 3**

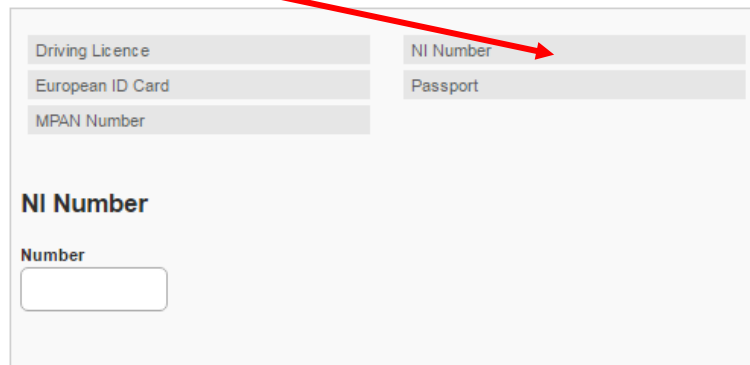
**Date Of Expiry**



**Country Of Nationality**

**Country Of Issue**

## National Insurance Number



The screenshot shows a form with several input fields. A red arrow points to the 'NI Number' field, which is highlighted in grey. Below the 'NI Number' field, there is a section titled 'NI Number' with a sub-label 'Number' and an empty input box.

Driving Licence	NI Number
European ID Card	Passport
MPAN Number	

**NI Number**

Number

\* Please note NI Number does not affect the overall result of the AML check. It only checks the format

Once the necessary details have been entered (correctly) simply hitting the 'Re Validate' button will re-run the search and return a:

RESULTS	
PASS	✓
Birth Index	✓
Age Range	50-54

**IMPORTANT** – 'Re-Validation' can only occur once so it is essential the information entered at this point is correct.



## Results Summary and Matches

This below section that can be found on the right-hand side of the 'Results' page gives a visual representation of the matches returned.

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What's New?

**SEARCH DETAILS**

Name	Ruth Goodwin	D.O.B.	1/1/1980
Address	387 High Street Westbury Wiltshire BA133BN	Gender	Female

**RESULTS**

REFER	
Birth Index	
Age Range	35-39

Please add at least 2 documents

History
Re-Validate

**Follow Up Actions**

Driving Licence	NI Number
European ID Card	Passport
MPAN Number	

**Results Summary and Matches**

UK Edited Electoral Roll

Address
Forename
Surname
DOB
Alert

UK National Identity Register

Address
Forename
Surname
DOB
Alert

You can expand each of the available datasets by clicking the icon to give a detailed breakdown of the match level.

UK Edited Electoral Roll				
Address	Forename	Surname	DOB	Alert
111	No/insufficient address supplied for address #1			!
112	No/insufficient address supplied for address #2			!
113	No/insufficient address supplied for address #3			!
114	No/insufficient address supplied for address #4			!

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## History

On both the Submission Form and Results Page is a 'History' button, this takes you to a page where you can search all previous reports, print results in CSV format, edit reference and 'Re-Validate' those less than 90 days old.

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Name

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Address

387 High Street Westbury Wiltshire BA133BN

Gender

Female

History

Re-Validate

RESULTS

REFER

Birth Index

Age Range

35-39

Please add at least 2 documents

Follow Up Actions

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NI Number

European ID Card

Passport

MPAN Number

Results Summary and Matches

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Address

Forename

Surname

DOB

Alert

UK National Identity Register

Address

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DOB

Alert

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ID

AML

[Need help ?](#) [View Tutorial](#)

History Filters

Date From:

Keyword

Reference

Date To:

Result

All Users

Single User

User Name

Select User

Search

Results - 3


Date	Time	Details	User	Result	Reference		
24/09/2013	10:16:47	Neil Fruit-Shoot (5/11/1979) (x92tr)		REFER	123	Save	View
31/07/2013	11:58:36	Caroline Catnip (20/8/1962) (BT999AG)		REFER	50125445	Save	View
17/07/2013	10:18:26	Harry Hairpin (13/10/1950) (x99ab)		REFER	Please Investigate	Save	View

Download Report (.csv)

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## Bank Match Validation & Verification

Bank Match Validation & Verification provides the instant insight you need. Accessible and usable worldwide, it checks bank account, name and address details against the latest reference data - online and in real time. A new Profile Name drop down is available to allow to choose either a standard AML check or an AML check with Bank Match included.

PERSONAL DETAILS	
Forename	<input type="text"/>
Middlename	<input type="text"/>
Surname	<input type="text"/>
Date of Birth	<input type="text"/> <input type="text"/> <input type="text"/> 
Gender	<input type="radio"/> Male <input type="radio"/> Female


  

CURRENT ADDRESS	
Building Name	<input type="text"/>
Building No	<input type="text"/>
Sub Building	<input type="text"/>
Organisation	<input type="text"/>
Street	<input type="text"/>
Sub Street	<input type="text"/>
Town	<input type="text"/>
District	<input type="text"/>
Postcode	<input type="text"/> <input type="button" value="Lookup"/>
First Year of Residency	<input type="text"/>
Last Year Of Residency	<input type="text"/>

Profile Name:	
	AML ▼
	AML
	Bank Match

If the Bank Match profile has been chosen, two boxes to insert Sort Code and Account Number appear. The Personal Details, Current Address & Bank Account Details will need to be populated to perform a full Bank Match check.

PERSONAL DETAILS	
Forename	<input type="text"/>
Middlename	<input type="text"/>
Surname	<input type="text"/>
Date of Birth	<input type="text"/> <input type="text"/> <input type="text"/> 
Gender	<input type="radio"/> Male <input type="radio"/> Female

BANK ACCOUNT DETAILS	
Sort Code	<input type="text"/> <input type="text"/> <input type="text"/>
Account Number	<input type="text"/>

Profile Name:	<input type="text" value="Bank Match"/>
---------------	---

CURRENT ADDRESS	
Building Name	<input type="text"/>
Building No	<input type="text"/>
Sub Building	<input type="text"/>
Organisation	<input type="text"/>
Street	<input type="text"/>
Sub Street	<input type="text"/>
Town	<input type="text"/>
District	<input type="text"/>
Postcode	<input type="text"/> <input type="button" value="Lookup"/>
First Year of Residency	<input type="text"/>
Last Year Of Residency	<input type="text"/>

Once all the details have been entered, two new sections will be displayed within the results of the AML report:

UK Bank Account Validation						
Direct Debits	Direct Credits	CHAPS Sterling	CC&C Clearing	Faster Payments	BACS Clearing	Alert
2330	Bank account number and sort code valid					✓
3511	Sort code found on EISCD data file					✓
6504	Unable to determine distance between subject and branch address, this is due to the bank supplying a PO Box or the bank is in Jersey, Guernsey, Northern Ireland or Republic of Ireland					!

UK Bank Account Verification				
Address	Forename	Surname	DOB	Alert
3500	Sort code verification passed in conjunction with provided account number			✓
3501	Bank account number verification passed			✓
3502	Bank account details matched to individual for a live account at current address			✓
3504	Bank account age between 7 - 12 months			✓

## Validation

The validation section currently checks the below criteria:

- Direct Debits - Allows a third party to transfer money from a person's account. Used for household bills, subscriptions, memberships etc.
- Direct Credits - Is a deposit of money by a payer directly into a payee's bank account. Used for salaries, pensions etc.
- CHAPS Sterling - Is a same day system for payments made within the UK in sterling as long as instructions are received by 2pm on a working day. Used for high value transactions with guaranteed same day payment.
- CC&C Clearing - Is an interbank payment system in England, Scotland and Wales that processes cheques and other paper instruments.
- Faster Payments - A UK banking initiative to reduce payment times between different banks. Used for large number of small payments such as bills, expenses etc.
- BACs Clearing - A system in the UK for making payments directly from one bank account to another.
- EISCD Data File (Extended Industry Sort Code Directory) - is a downloadable database containing information about all banks and building societies.



## **Verification**

The verification section verifies that the bank information entered matches the individual who the AML has been run against and confirms the age of the bank account.