EASYAML USER GUIDE

easyAML

Reviewing PEP, Sanctions and Adverse-Media Matches

KYC-03 · Version 1.1

When a match appears, the aim is to work out whether the person is genuinely the individual named in the match, or someone unrelated who shares a name. Screening data is supplied by **Dow Jones** — one of the leading global watchlist and adverse-media providers, widely used across Australian and international financial institutions.

OPEN TO START `https://app.easyaml.com/transactions`

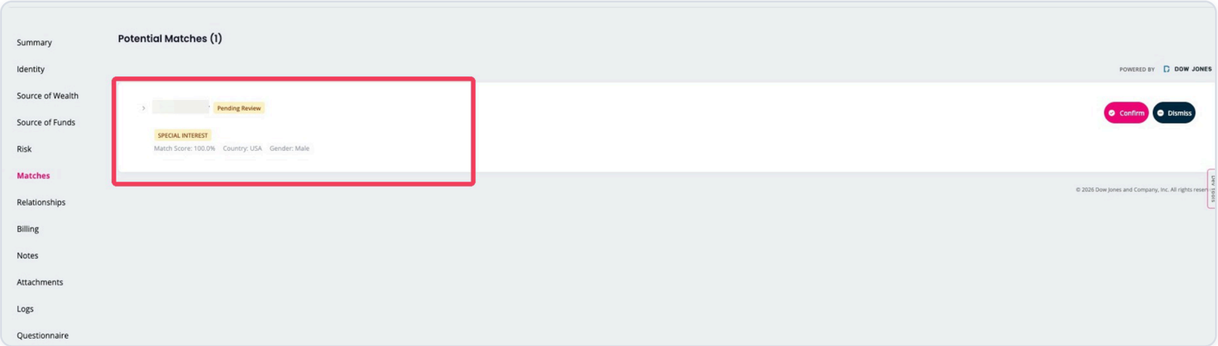
What the system does before you see anything

Matches that clearly aren't your customer are dismissed automatically — for example where an available photo doesn't match, the date of birth or age is too far apart, or the names can plainly be distinguished (such as both records carrying a middle name, but a different one). After identity verification (VOI) completes, matches are re-checked against the customer's verified name and, where available, date of birth and biometric photo comparison. That keeps the noise down, so you only review matches that genuinely warrant a look.

Where to review — step by step

1. Open the individual's record and go to the **Matches** tab. If screening returned nothing, you'll see *"No potential matches found"* — nothing further to do.

2 Where a potential match exists, open it to adjudicate. Review the match detail — name, date of birth, nationality, listed **Entities & Associations**, and **Sources** (articles or info snippets where available).



3 Decide: **Confirm** it as a true match, or **Dismiss** it as a false positive — recording your reason. The decision is stored against the record, keeping your screening disposition auditable.

How to assess a match

Compare the match against the details you hold for the customer:

1. **Name** — exact match, or just a common name in common?
2. **Date of birth** — same, different, or not stated in the match?
3. **Nationality / country of birth** — consistent with the customer?
4. **Photo** — where a photo is available on the match, does it resemble the person verified?
5. **Articles or info snippets** — included with the match record where available.
6. **Open-source / web checks** — search the named individual to see whether anything ties them to your customer, or clearly separates them.

When to dismiss the match

1. Dismiss where the available details clearly point away from your customer — for example a different date of birth, a different country, or a different person of the same name.

2. Where information is limited, dismiss on the basis that nothing found confirms a link, and the match is therefore unlikely to relate to this customer.

> *Always record a brief, specific reason. A bare "not them" isn't enough — note the distinguishing factor: different DOB, different country, different person of the same name, or no corroborating information found. The dated note is your evidence, if AUSTRAC or an independent reviewer ever asks, that the screen was assessed rather than waved through. An unexplained dismissal leaves a gap in the audit trail.*

When to confirm (accept) the match

1. Accept where the verified details clearly identify your customer as the person named — for example a matching date of birth and country, a photo that resembles them, or a corroborating occupation or role.

2. Accepting can trigger Enhanced Due Diligence and elevate the customer's risk rating. Add a short comment noting what confirmed the match.

More ways to get help

- **In-platform:** the "Want Help?" button on each page opens the relevant walkthrough.
- **Knowledge Base:** knowledge.easyaml.com
- **Video walkthrough:** Reviewing a KYC — step by step (covers this flow in context).