EASYAML USER GUIDE

Reviewing an Individual KYC — Step by Step

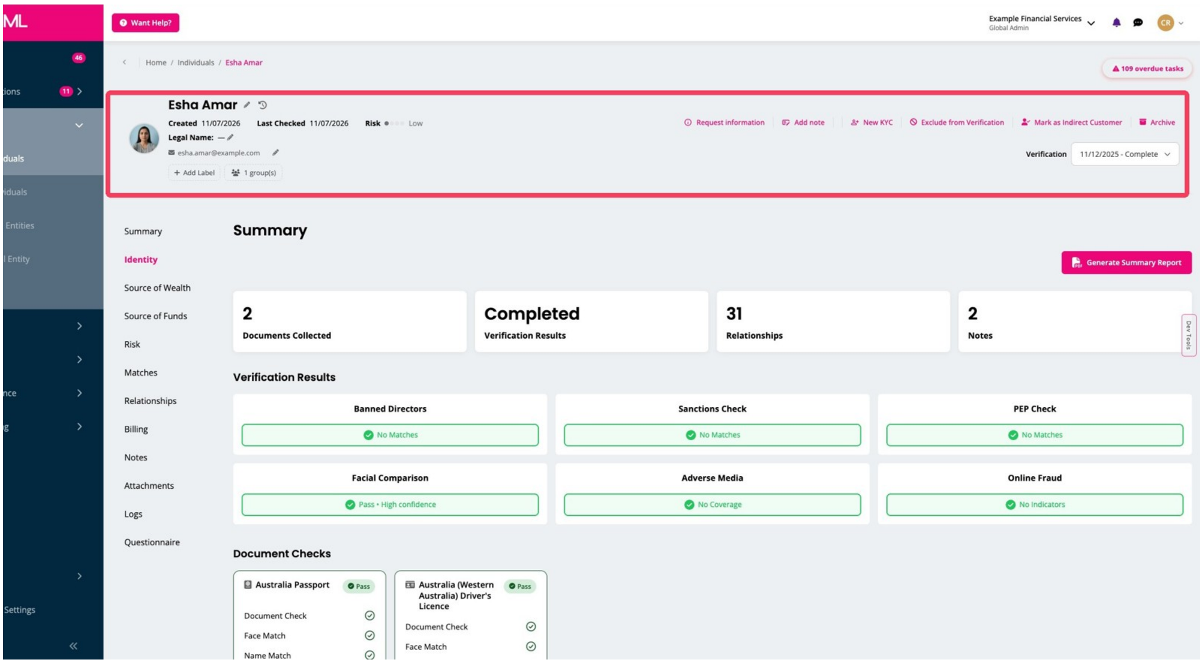
KYC-09 · v2.0

This guide walks you through reviewing and completing a customer KYC workflow — from verifying identity and collecting source-of-wealth/funds evidence to adjudicating risk matches and recording your decisions. Follow it for consistent, compliant record management, with every action landing on the audit trail.

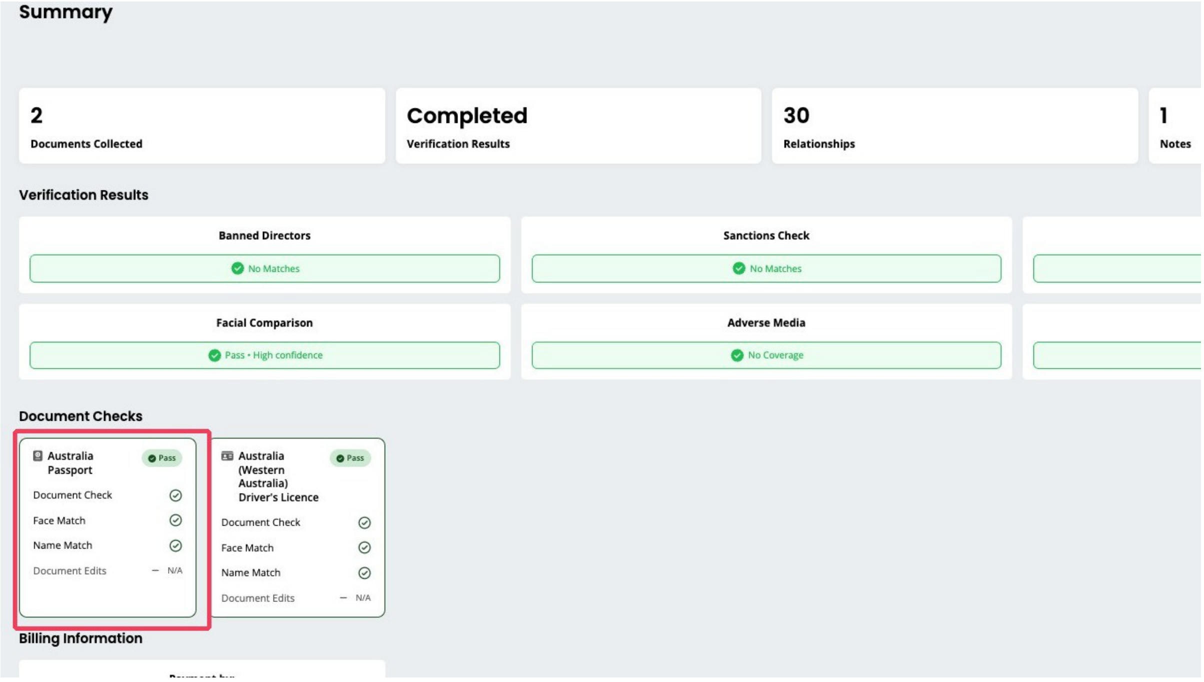
🔗 **Open to start:** `https://app.easyaml.com/individuals`

The Summary tab — your starting point

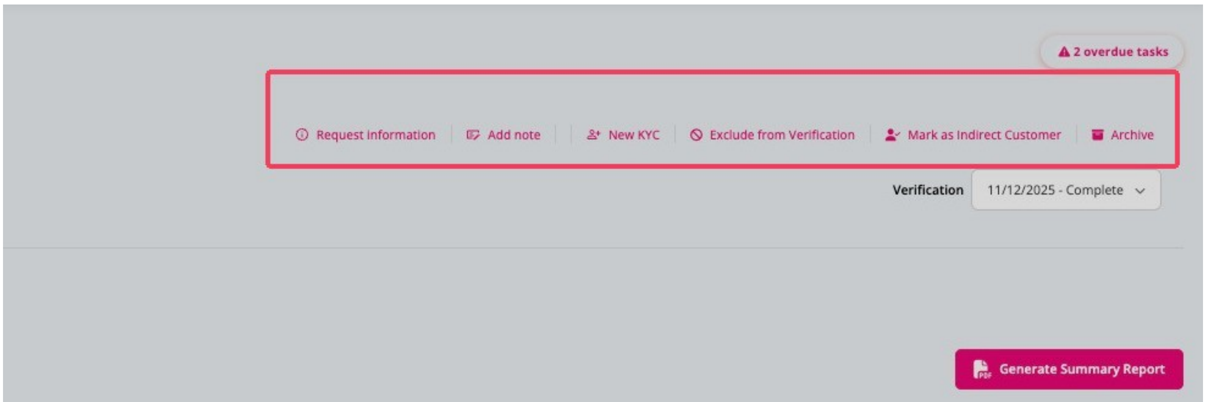
1. Open the individual's record. You land on the **Summary** tab — a one-screen snapshot: documents collected, overall verification status, relationship count, and the automated check results (banned directors, sanctions, PEP, facial comparison, adverse media, online fraud). Use it to see at a glance what has cleared and what still needs attention. The top section stays visible on every sub-tab.



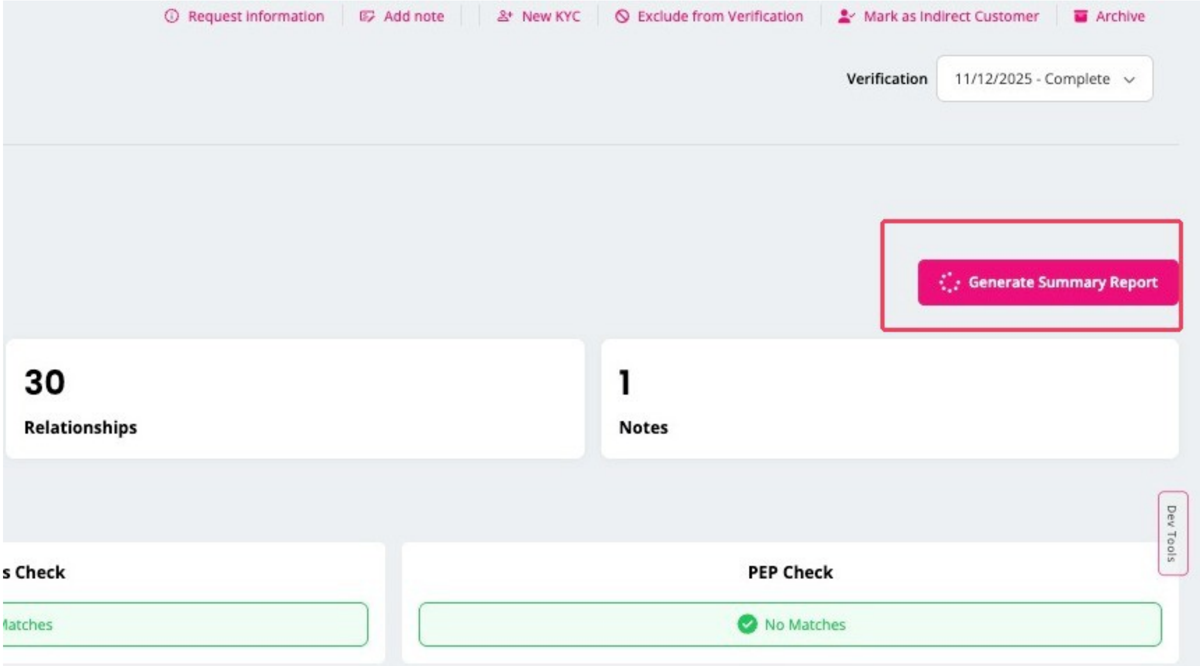
2. Any result marked for review can be opened for detail — click the **Adverse Media** card (or any check card) to expand the underlying match data, and review the document-level checks (e.g. a driver's licence showing **Document Check**, **Face Match** and **Name Match** outcomes) so you can satisfy yourself the result is sound before relying on it.



3. The action links across the top panel: **Request information** (further due-diligence information), **Add note**, **New KYC** (re-verify), **Exclude from Verification** (customer doesn't need KYC), **Mark as Indirect Customer** (not directly a customer for AML), and **Archive** (remove from view).

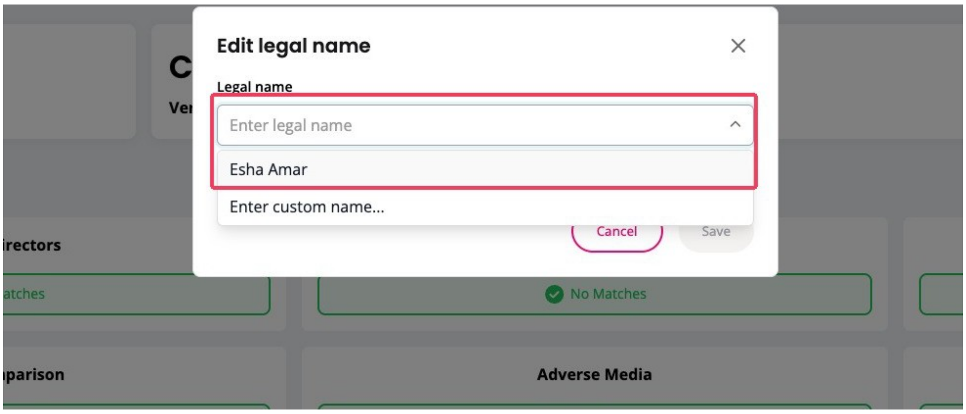


4. Once the record is complete with no actions outstanding, click **Generate Summary Report** — identity, screening and evidence outcomes compiled into a single downloadable report for your file.

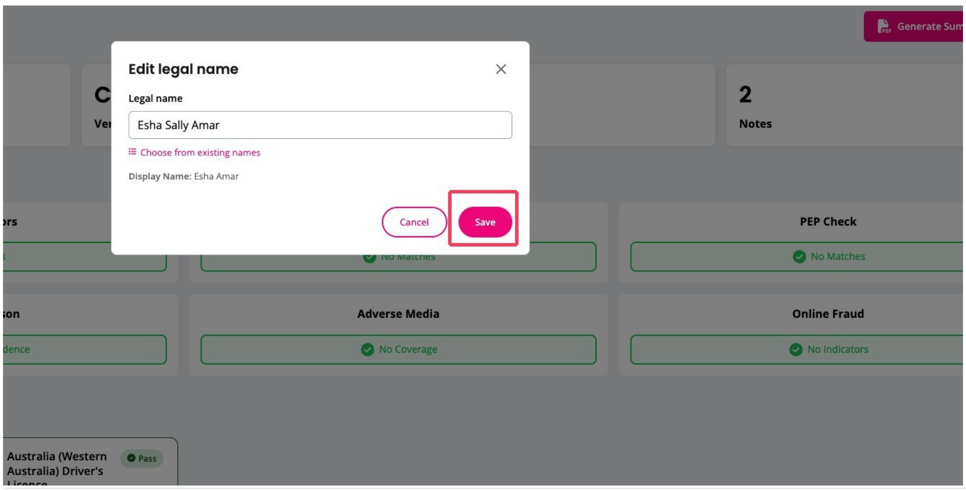


Names, contact details and labels

1. To update a name, click the **edit (pencil)** icon next to the **Display name** or **Legal name** in the record header. Accurate details matter — they drive name matching and where VOI links, evidence requests and questionnaires are sent. You can also apply a **Label** or add the record to a **Group**.
2. The pop-up shows the current name (it can be empty). Click it for the dropdown, then **Enter a customer name...** to type the change.



3. Enter the new name and press **Save**.

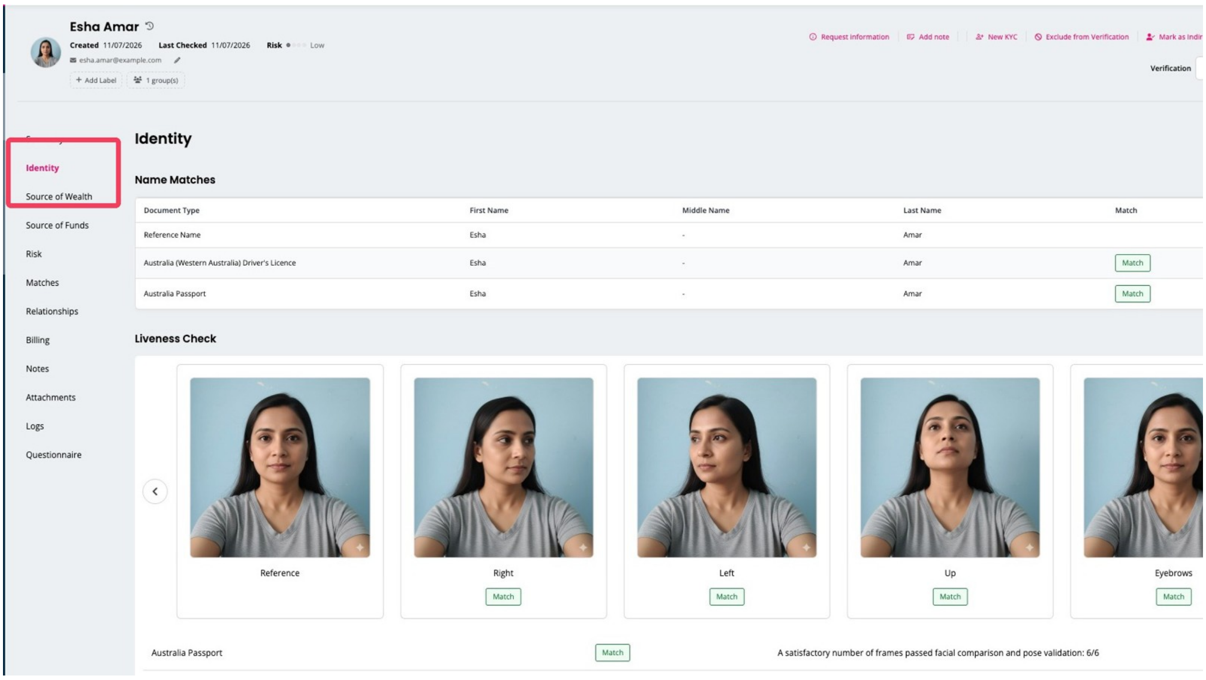


Changing a Display name is common (e.g. Tony instead of Anthony). Changing the Legal name is not generally recommended unless it is clearly incorrect.

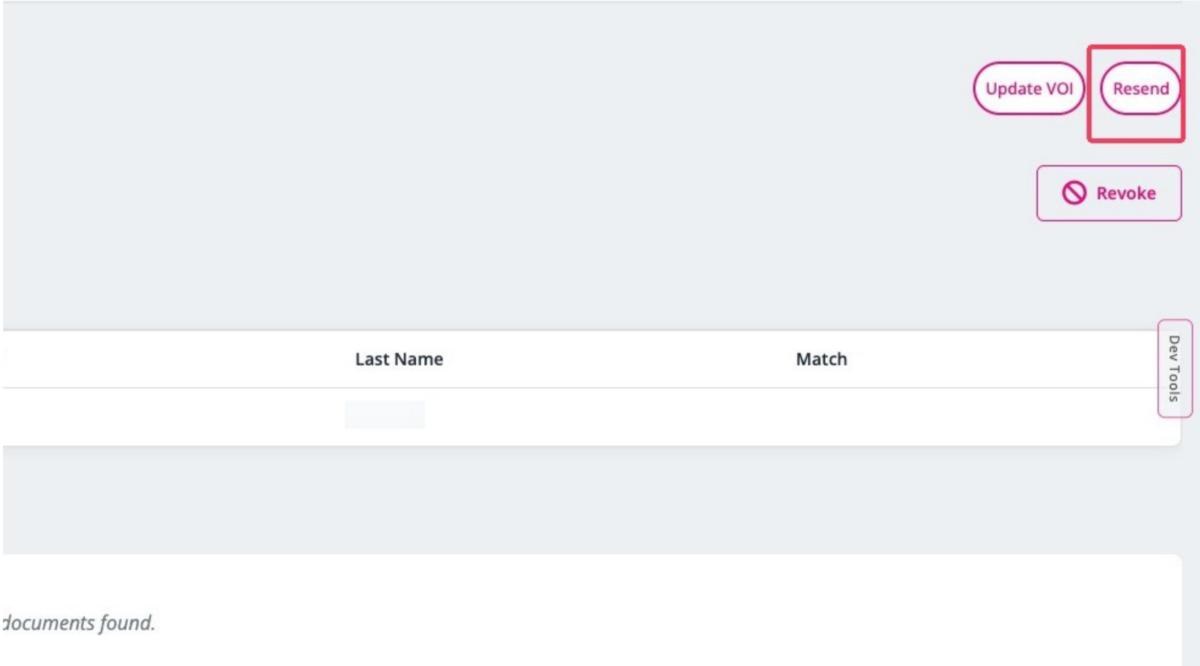
4. For the client's **mobile number or email**, click the pencil next to the displayed details, enter the changes, and **Save**.

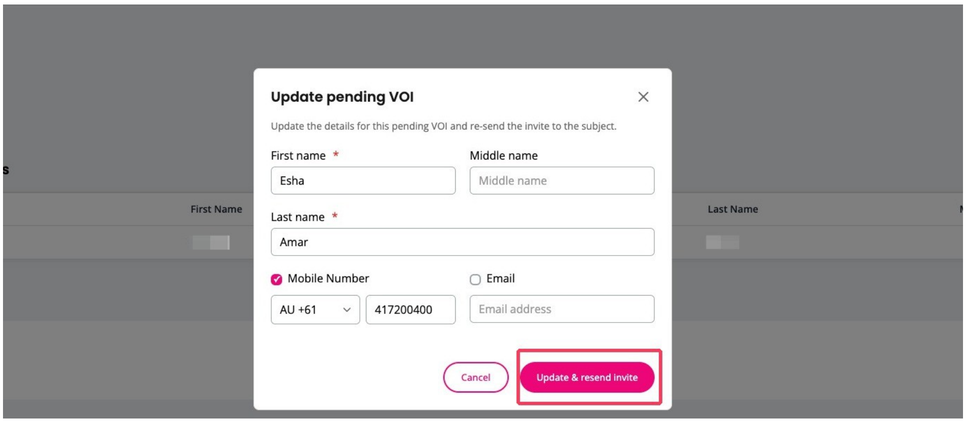
Identity verification

1. Open the **Identity** tab: the **Name Matches** table (reference name checked against each captured document) and the **Liveness Check** selfie frames from the VOI. Review these to confirm the person who verified is the person on the documents.



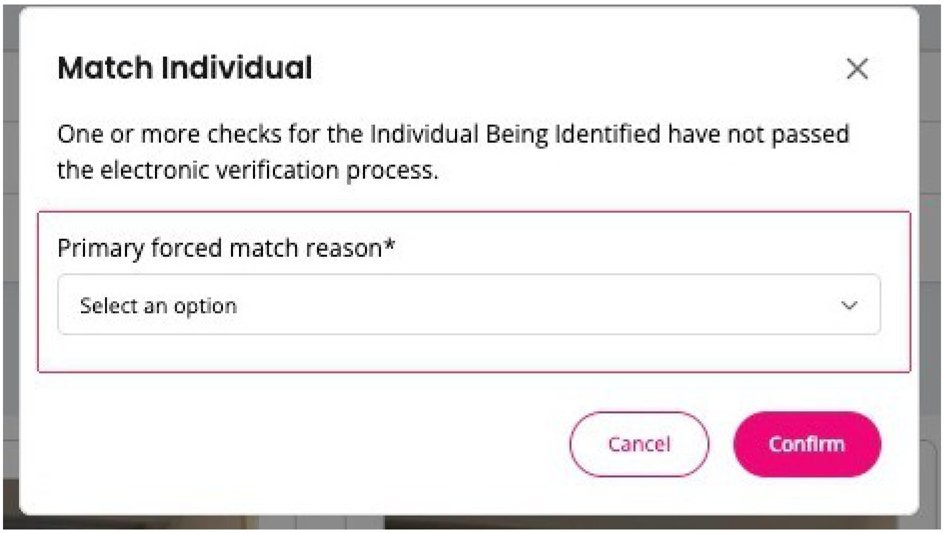
2. Sent a KYC request in error? **Revoke** it — available only while the client hasn't started providing information.
3. Client hasn't received (or has deleted) the KYC link? **Resend** pushes it to the mobile number provided.
4. Request sent to the wrong name, mobile or email? Click **Update VOI**, edit the details, then **Update & Resend invite** (the button activates once you've made a change).





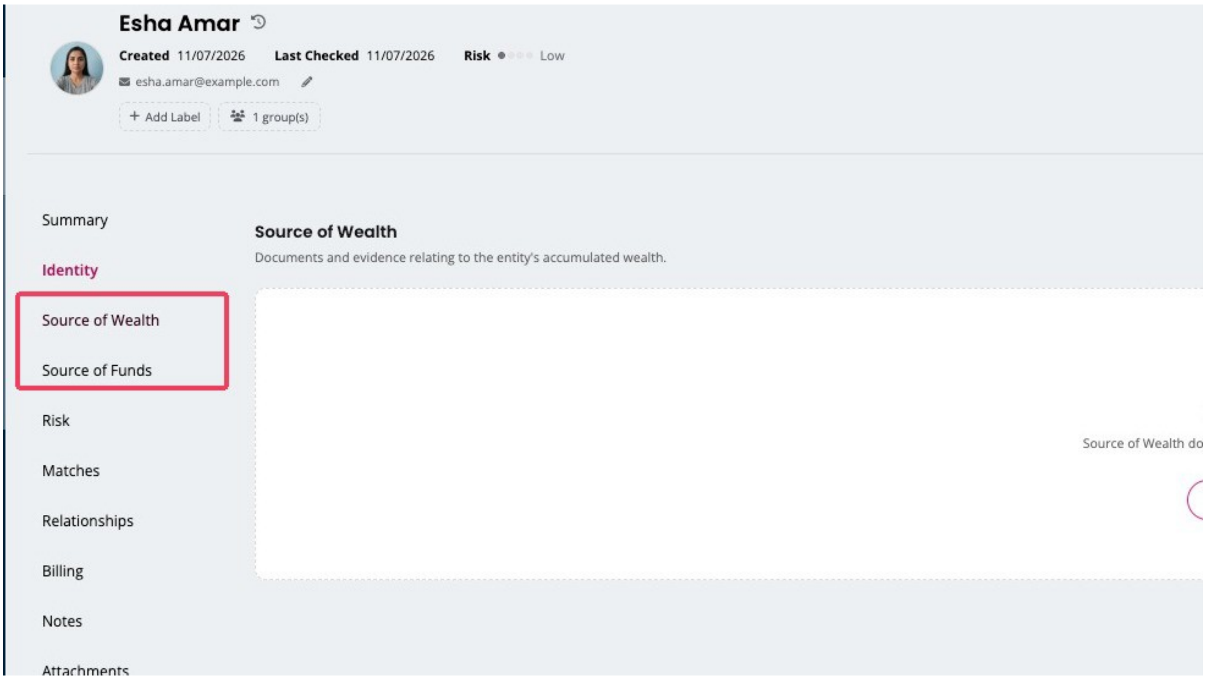
5. Where checks haven't fully passed, easyAML prompts a **Match Individual** decision. Review the issue noted, then choose **Matched** or **Not Matched** — the system requires a reason before proceeding.

6. Open the **Primary forced match reason** dropdown, choose the reason that applies — e.g. *"(Name matching issue) – Reference name different to passport"* — and click **Confirm**. This records a manual (forced) match with a documented justification, preserving the audit trail for why the individual was accepted despite the electronic result.

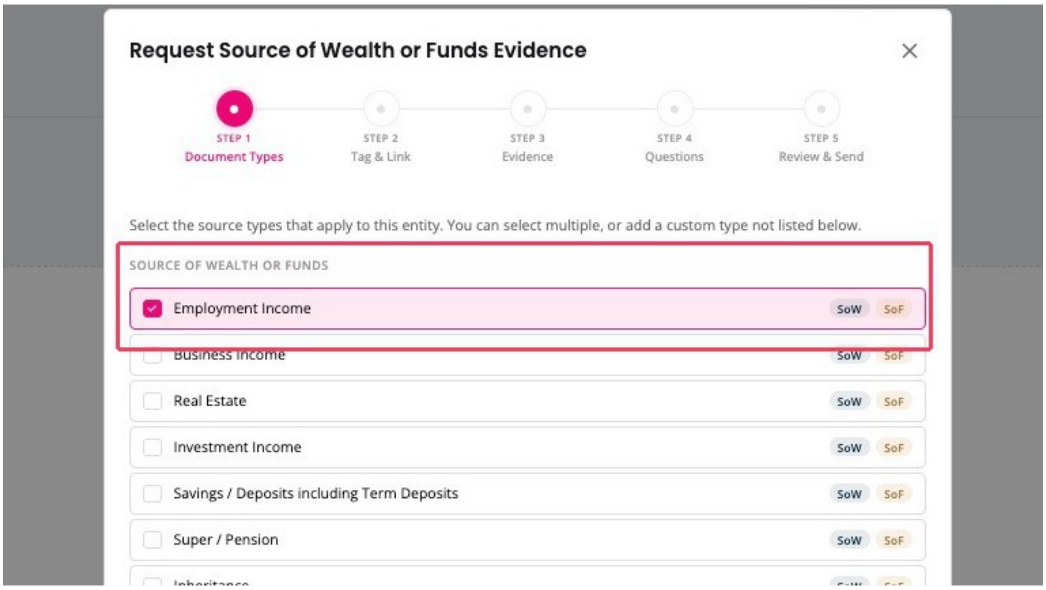


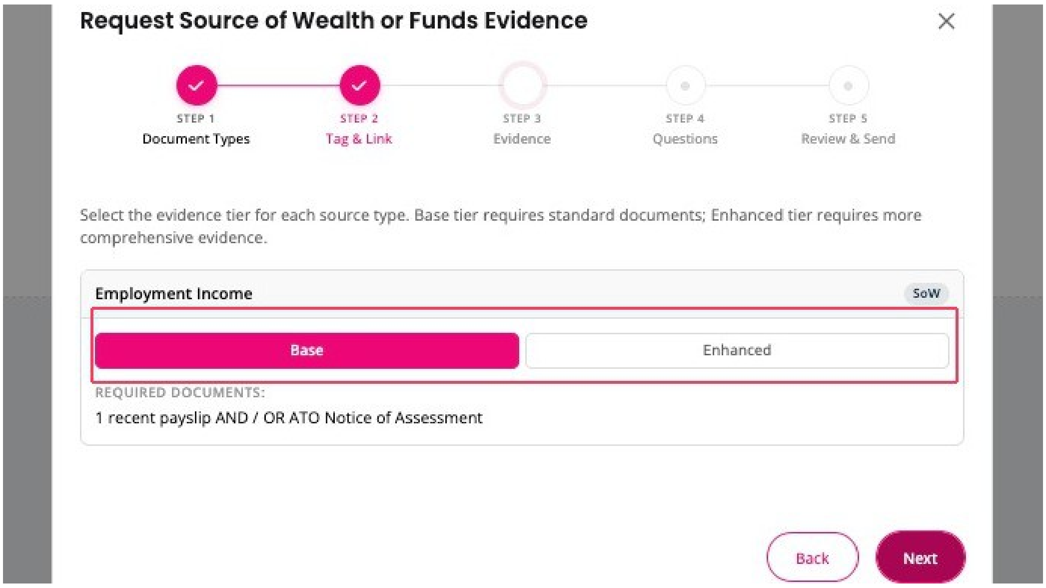
Enhanced CDD — Source of Wealth / Source of Funds

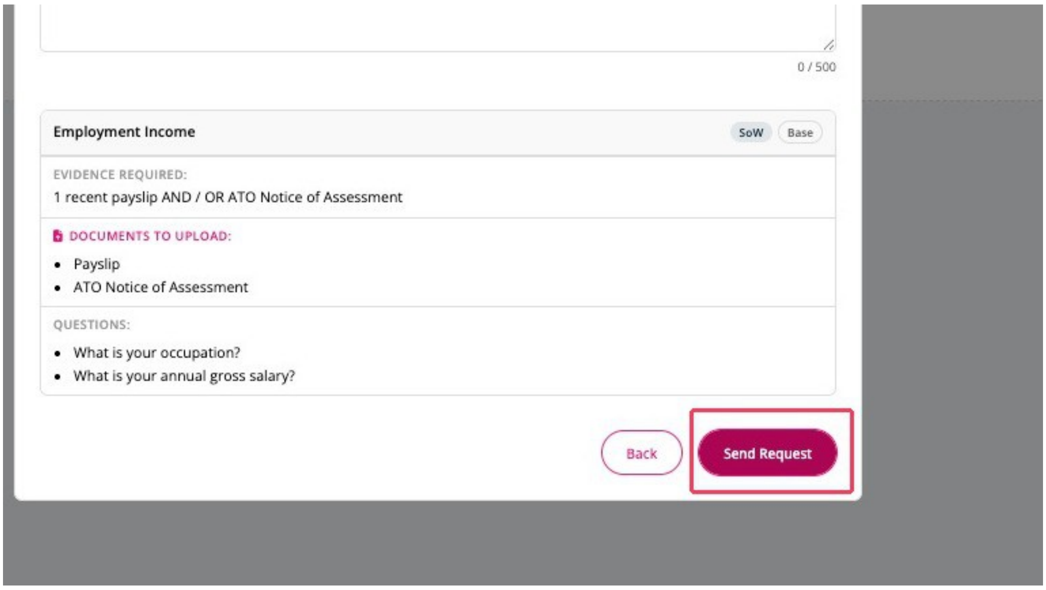
1. Open the **Source of Wealth** or **Source of Funds** tab. If nothing has been requested or collected yet you'll see *"No documents yet"* with a prompt to request it.



2. Click **Request documents** and work through the five-step wizard: ① **Document Types** — select the source(s) that apply; ② **Tag & Link** — tag each as Source of Wealth, Source of Funds, or both; ③ **Evidence** — choose the **Base** or **Enhanced** tier and confirm the required documents; ④ **Questions** — review the questions the individual should answer and any documents to upload; ⑤ **Review & Send** — add an optional message and click **Send Request**. The response lands back in this tab.

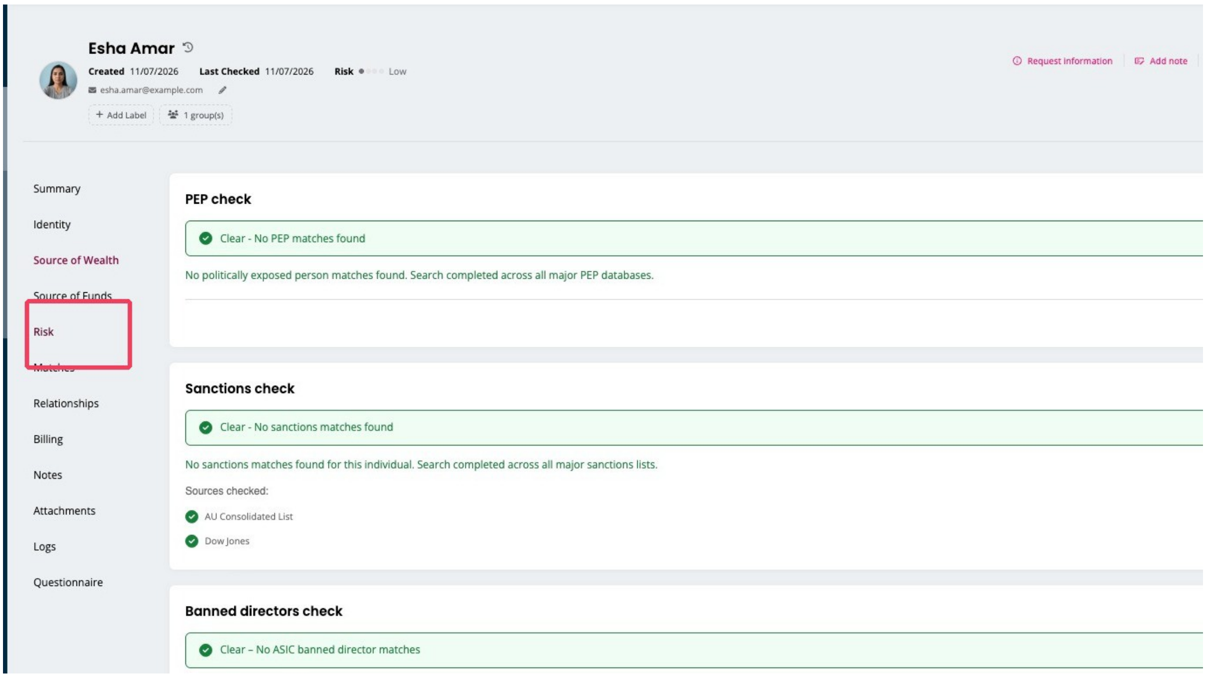

Request Source of Wealth or Funds Evidence
STEP 1
Document Types
STEP 2
Tag & Link
STEP 3
Evidence
STEP 4
Questions
STEP 5
Review & Send
Select the source types that apply to this entity. You can select multiple, or add a custom type not listed below.
SOURCE OF WEALTH OR FUNDS
Employment Income
SoW
SoF
Business Income
Real Estate
Investment Income
Savings / Deposits including Term Deposits
Super / Pension


Request Source of Wealth or Funds Evidence
STEP 1
Document Types
STEP 2
Tag & Link
STEP 3
Evidence
STEP 4
Questions
STEP 5
Review & Send
Select the evidence tier for each source type. Base tier requires standard documents; Enhanced tier requires more comprehensive evidence.
Employment Income
SoW
Base
Enhanced
REQUIRED DOCUMENTS:
1 recent payslip AND / OR ATO Notice of Assessment
Back
Next

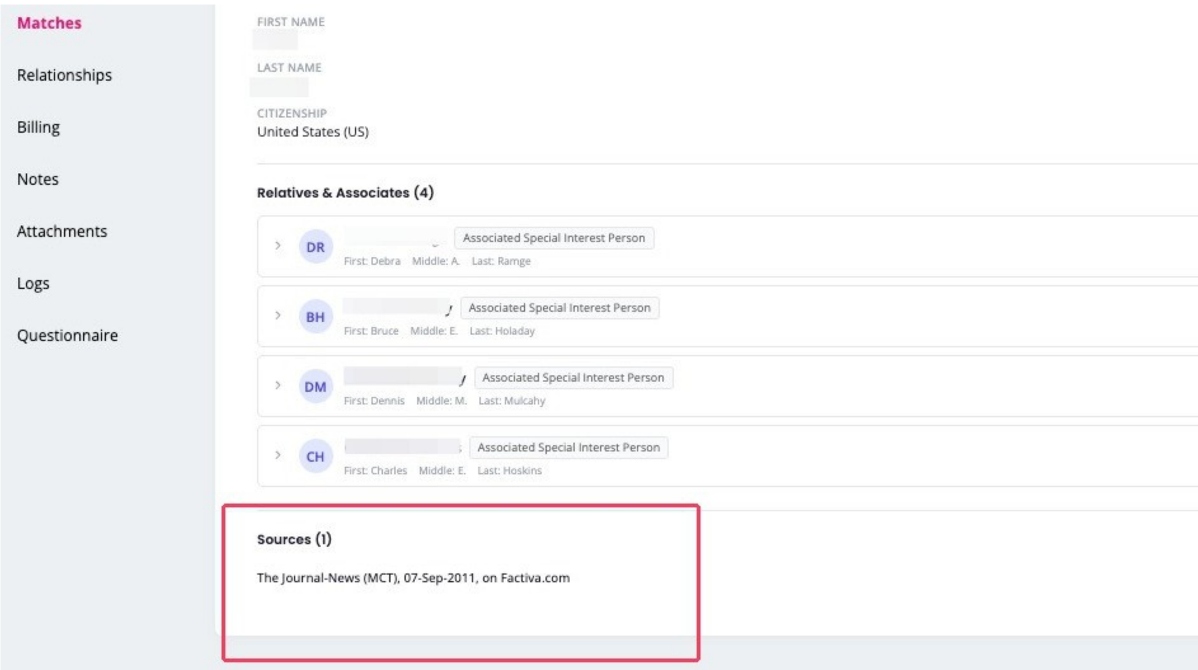

0 / 500
Employment Income
SoW
Base
EVIDENCE REQUIRED:
1 recent payslip AND / OR ATO Notice of Assessment
DOCUMENTS TO UPLOAD:
Payslip
ATO Notice of Assessment
QUESTIONS:
What is your occupation?
What is your annual gross salary?
Back
Send Request

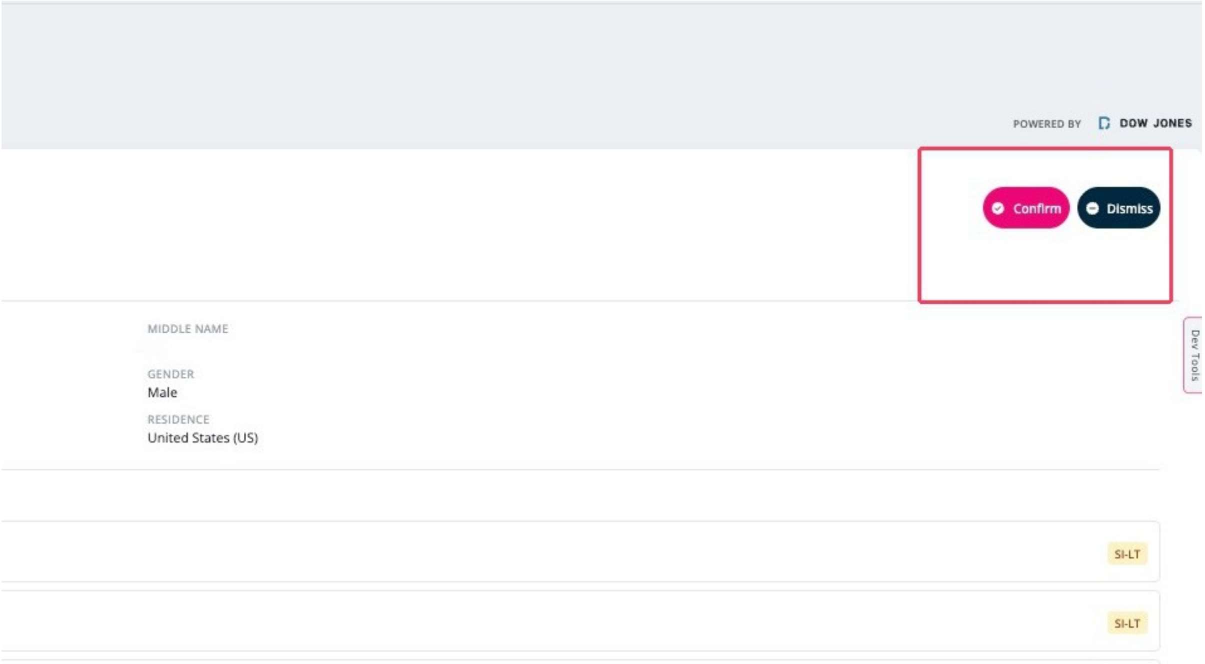
Risk screening and matches

1. Open the **Risk** tab for the screening outcomes in full — **PEP check**, **Sanctions check** and **Banned Directors check** — each with its status and the sources searched. This is where you evidence that screening was completed across the major databases.



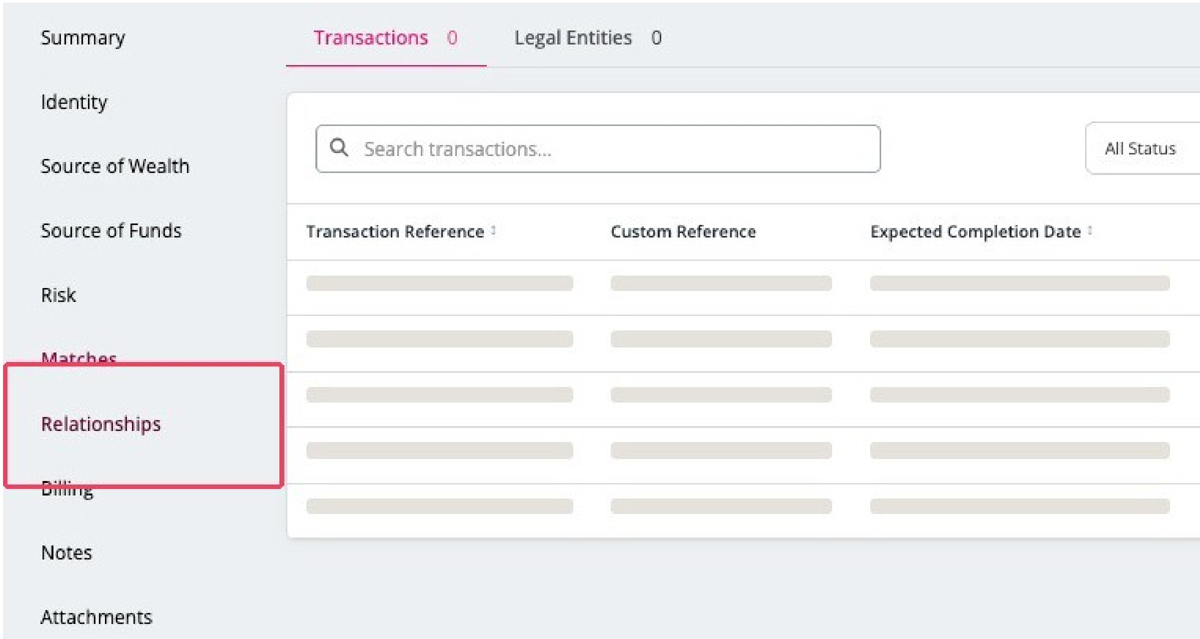
2. Open the **Matches** tab. If screening returned nothing you'll see *"No potential matches found."*
3. Where a potential match exists, open it to adjudicate: review the name, date of birth, nationality, listed **Entities & Associations** and **Sources**, then **Confirm** it as a true match or **Dismiss** it as a false positive. Recording the decision here keeps your screening disposition auditable.



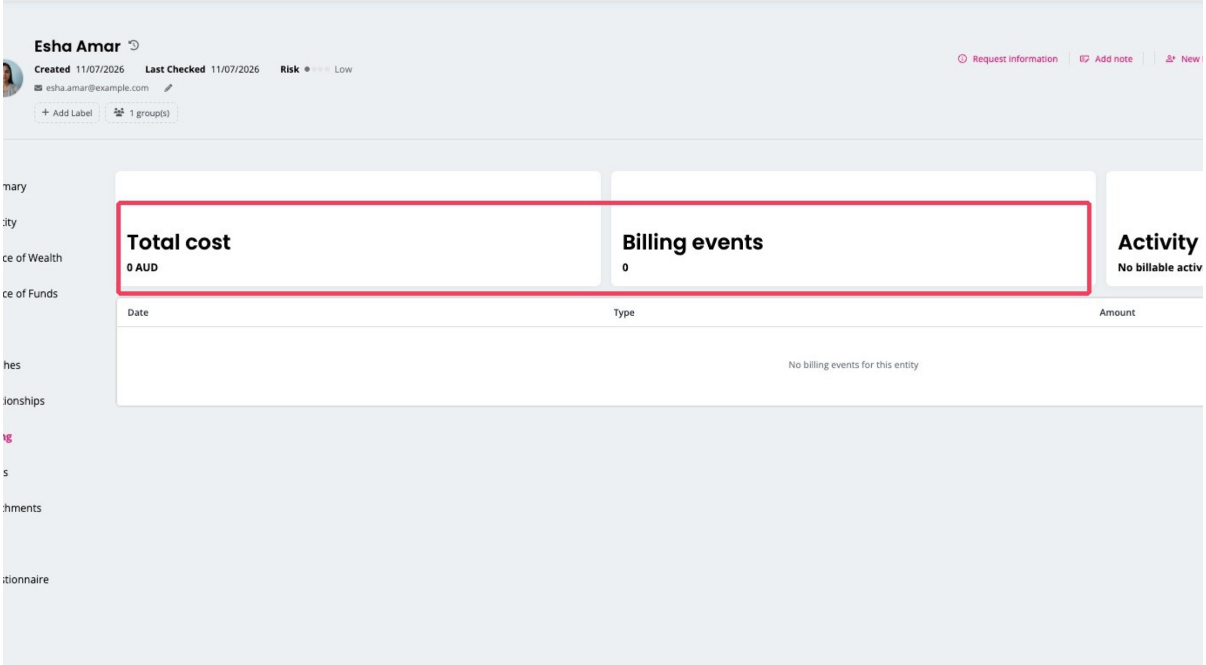


Relationships and billing

1. Open the **Relationships** tab to see how the individual connects to your business — the **Transactions** they're tagged to and any **Legal Entities** they're linked to.

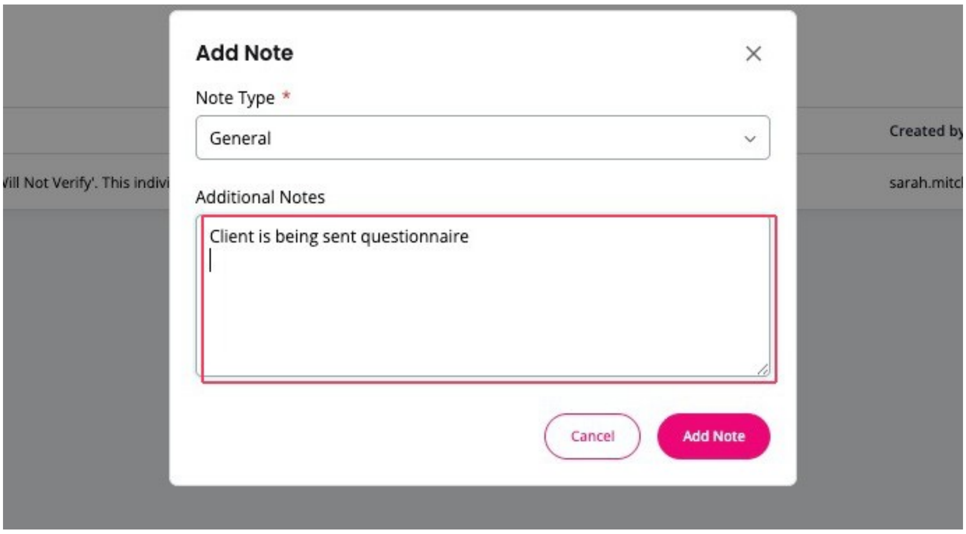


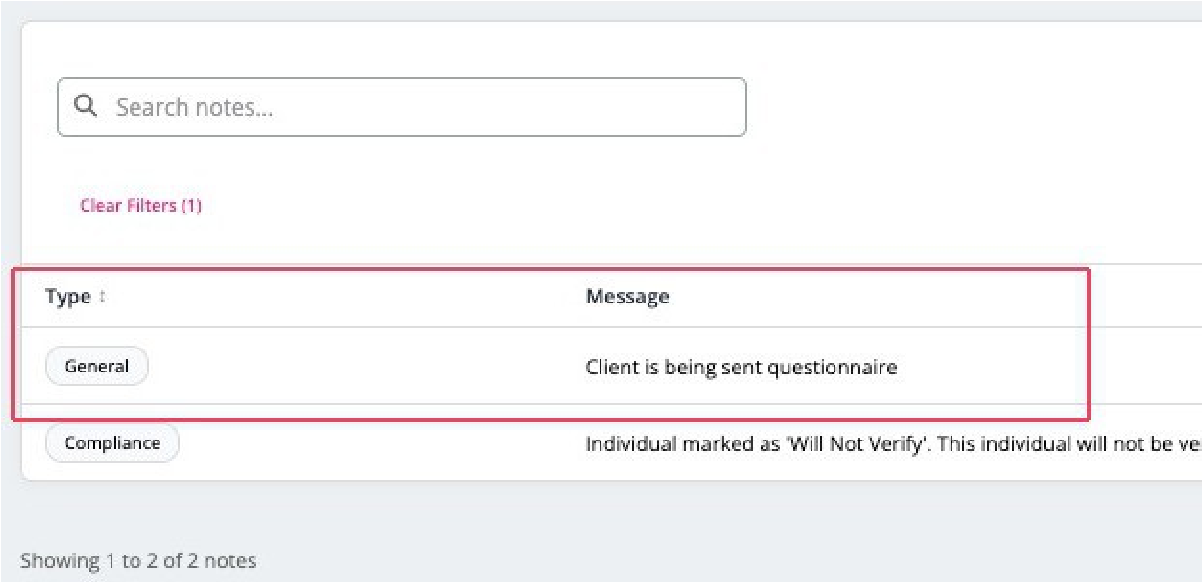
2. Open the **Billing** tab for the costs attributed to your business for this individual — total cost and billing events. If the KYC request was set to **Invoice my Company** you'll see cost and billing-event figures; if it was **Collect Payment from Client**, it shows $0 and no billing event.



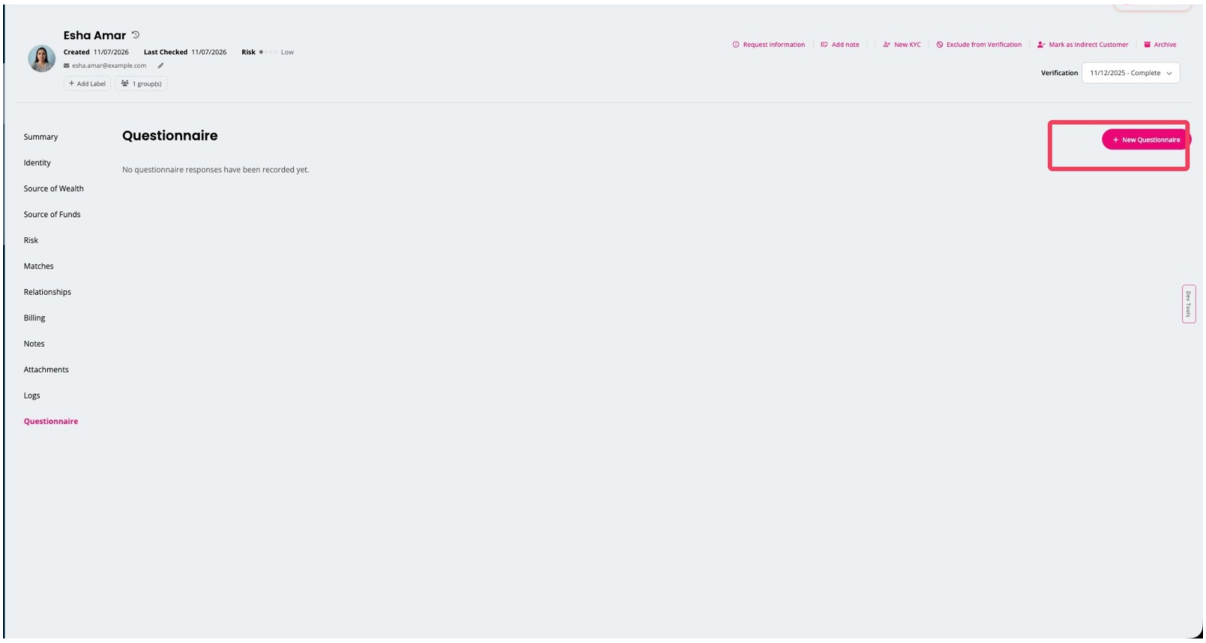
Notes, attachments, logs and questionnaires

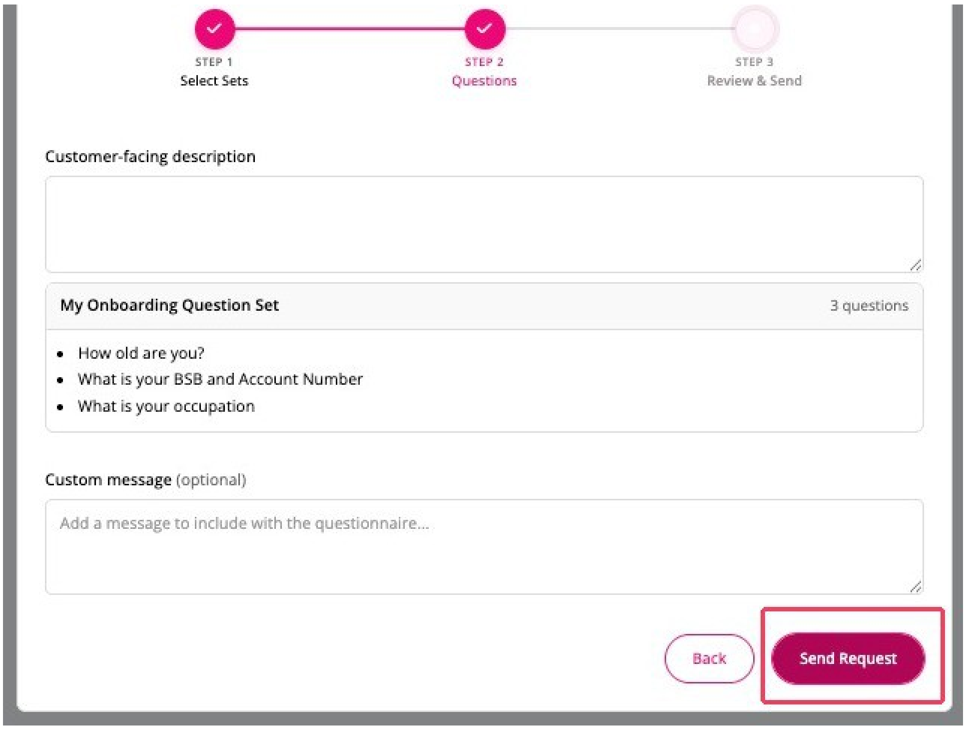
1. Open the **Notes** tab — the narrative history of the review, each note with its type, message, author and timestamp. Click **Add Note**, choose a **Note Type** (e.g. General or Compliance), enter the note, and save — it's recorded with your name and date/time for the audit trail.





2. Open **Attachments** to view and search every document held against the record in one place.
3. Open **Logs** for the full activity log — date/time, user and action — evidencing everything done on the record.
4. Open the **Questionnaire** tab to view issued and completed questionnaires, or click **New Questionnaire** and work through the wizard: ① **Select Sets** — choose a question set; ② **Questions** — select/deselect questions and add custom ones; ③ **Review & Send** — add an optional customer-facing description and message, then **Send Request**.





> *Building your own question sets (including the internal vs customer-facing descriptions) is covered in KYC-08 — Adding Custom Questionnaires to Send to Clients.*

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:** https://scribehow.com/o/PKpOki2kThyzGwDRLEXASw/viewer/Reviewing_an_Individual_KYC_-_step_by_step__YcTJIzfQRK65jqUqCicNhQ