

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.

The screenshot shows the EASYAML interface for an individual's record. The top header includes the user's name 'Esha Amar', creation date '11/07/2026', last checked date '11/07/2026', and risk level 'Low'. A red box highlights the top section, which contains a 'Request Information' button, an 'Add note' button, a 'New KYC' button, an 'Exclude from Verification' button, a 'Mark as Indirect Customer' button, and an 'Archive' button. Below this, the 'Summary' tab is active, showing a '2 Documents Collected' card, a 'Completed Verification Results' card, a '31 Relationships' card, and a '2 Notes' card. The 'Verification Results' section includes six cards: 'Banned Directors' (No Matches), 'Sanctions Check' (No Matches), 'PEP Check' (No Matches), 'Facial Comparison' (Pass - High confidence), 'Adverse Media' (No Coverage), and 'Online Fraud' (No Indicators). The 'Document Checks' section shows two documents: 'Australia Passport' and 'Australia (Western Australia) Driver's Licence', each with 'Document Check', 'Face Match', and 'Name Match' outcomes, all marked as 'Pass'.

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.

Summary

2
Documents Collected

Completed
Verification Results

30
Relationships

1
Notes

Verification Results

Banned Directors
No Matches

Sanctions Check
No Matches

Facial Comparison
Pass - High confidence

Adverse Media
No Coverage

Document Checks

Australia Passport Pass

- Document Check ☒
- Face Match ☒
- Name Match ☒
- Document Edits — N/A

Australia (Western Australia) Driver's Licence Pass

- Document Check ☒
- Face Match ☒
- Name Match ☒
- Document Edits — N/A

Billing Information

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).

2 overdue tasks

[Request Information](#)
[Add note](#)
[New KYC](#)
[Exclude from Verification](#)
[Mark as Indirect Customer](#)
[Archive](#)

Verification 11/12/2025 - Complete

[Generate Summary Report](#)

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.

Request Information Add note New KYC Exclude from Verification Mark as Indirect Customer Archive

Verification 11/12/2025 - Complete

Generate Summary Report

30 Relationships 1 Notes

s Check PEP Check

Matches No Matches

Dev Tools

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.

Edit legal name

Legal name

Enter legal name

Esha Amar

Enter custom name...

Cancel Save

No Matches

Adverse Media

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

Edit legal name

Legal name

Esha Sally Amar

Choose from existing names

Display Name: Esha Amar

Cancel Save

2 Notes

PEP Check

No Matches

Adverse Media

No Coverage

Online Fraud

No Indicators

Australia (Western Australia) Driver's License

Pass

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.

The screenshot shows the 'Identity' tab for a client named Esha Amar. The interface includes a sidebar with navigation options: Identity (highlighted), Source of Wealth, Source of Funds, Risk, Matches, Relationships, Billing, Notes, Attachments, Logs, and Questionnaire. The main content area is divided into two sections: 'Name Matches' and 'Liveness Check'.

Name Matches

Document Type	First Name	Middle Name	Last Name	Match
Reference Name	Esha	-	Amar	
Australia (Western Australia) Driver's Licence	Esha	-	Amar	<button>Match</button>
Australia Passport	Esha	-	Amar	<button>Match</button>

Liveness Check

The Liveness Check section displays five selfie frames for comparison. The first frame is the 'Reference' image. The subsequent four frames are labeled 'Right', 'Left', 'Up', and 'Eyebrows', each with a 'Match' button below it. At the bottom, a status bar indicates 'Australia Passport' with a 'Match' button and a message: 'A satisfactory number of frames passed facial comparison and pose validation: 6/6'.

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).

Update VOI Resend

Revoke

Last Name	Match

Dev Tools

documents found.

Update pending VOI

Update the details for this pending VOI and re-send the invite to the subject.

First name * Middle name

Esha Middle name

Last name * Last Name

Amar

☒ Mobile Number ☐ Email

AU +61 417200400 Email address

Cancel Update & resend invite

- 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.

Refresh

Matched Not Matched

First Name	Middle Name	Last Name	Match

- 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.

Match Individual

×

One or more checks for the Individual Being Identified have not passed the electronic verification process.

Primary forced match reason*

Select an option

▼

Cancel

Confirm

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.

Esha Amar

Created 11/07/2026

Last Checked 11/07/2026

Risk ●●●● Low

esha.amar@example.com

+ Add Label

1 group(s)

Summary

Identity

Source of Wealth

Source of Funds

Risk

Matches

Relationships

Billing

Notes

Attachments

Source of Wealth

Documents and evidence relating to the entity's accumulated wealth.

Source of Wealth do

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



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 | SoW | SoF |
| ☐ Real Estate | SoW | SoF |
| ☐ Investment Income | SoW | SoF |
| ☐ Savings / Deposits including Term Deposits | SoW | SoF |
| ☐ Super / Pension | SoW | SoF |
| ☐ Inheritance | SoW | SoF |

Request Source of Wealth or Funds Evidence



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.

The screenshot shows the 'Risk' tab selected in the left sidebar. The main content area displays three screening checks:

- PEP check:** Clear - No PEP matches found. No politically exposed person matches found. Search completed across all major PEP databases.
- Sanctions check:** Clear - No sanctions matches found. No sanctions matches found for this individual. Search completed across all major sanctions lists. Sources checked: AU Consolidated List, Dow Jones.
- Banned directors check:** Clear - No ASIC banned director matches.

The left sidebar contains the following tabs: Summary, Identity, Source of Wealth, Source of Funds, Risk (highlighted), Matches, Relationships, Billing, Notes, Attachments, Logs, and Questionnaire.

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.

The screenshot shows the 'Matches' tab selected in the left sidebar. The main content area displays the following information:

- Personal Information:** FIRST NAME, LAST NAME, CITIZENSHIP (United States (US)).
- Relatives & Associates (4):** A list of four associated Special Interest Persons (DR, BH, DM, CH) with their first, middle, and last names.
- Sources (1):** The Journal-News (MCT), 07-Sep-2011, on Factiva.com.

The left sidebar contains the following tabs: Matches (highlighted), Relationships, Billing, Notes, Attachments, Logs, and Questionnaire.

United States (US)

Dev Tools

SI-LT

SI-LT

Esha Amar

Created 11/07/2026

Last Checked 11/07/2026

Risk Low

Request Information

Add note

New

esha.amar@example.com

+ Add Label

1 group(s)

Total cost

0 AUD

Billing events

0

Activity

No billable activ

Date	Type	Amount
No billing events for this entity		

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.

Add Note

×

Note Type *

General

Additional Notes

Client is being sent questionnaire

Cancel

Add Note

[Clear Filters \(1\)](#)

Type	Message
General	Client is being sent questionnaire
Compliance	Individual marked as 'Will Not Verify'. This individual will not be ve

Showing 1 to 2 of 2 notes

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**.

Esha Amar

Created 11/07/2026
Last Checked 11/07/2026
Risk Low

[Request Information](#)
[Add note](#)
[New KYC](#)
[Exclude from Verification](#)
[Mark as Indirect Customer](#)
[Archive](#)

[Add Label](#)
[1 group\(s\)](#)

Verification 11/12/2025 - Complete

Summary
Identity
Source of Wealth
Source of Funds
Risk
Matches
Relationships
Billing
Notes
Attachments
Logs
Questionnaire

Questionnaire

No questionnaire responses have been recorded yet.

[New Questionnaire](#)

The screenshot shows a three-step process at the top: STEP 1 Select Sets (completed), STEP 2 Questions (completed), and STEP 3 Review & Send (current step). Below the steps, there is a 'Customer-facing description' text area. Underneath is a section titled 'My Onboarding Question Set' with a '3 questions' indicator. It lists three questions: 'How old are you?', 'What is your BSB and Account Number', and 'What is your occupation'. Below this is a 'Custom message (optional)' section with a text area containing the placeholder 'Add a message to include with the questionnaire...'. At the bottom right, there are two buttons: 'Back' and 'Send Request', with the 'Send Request' button highlighted by a red border.

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/PKp0ki2kThyzGwDRLEXASw/viewer/Reviewing_an_Individual_KYC_-_step_by_step__YcTJIzf0RK65jqUqCicNhQ