

# KYC/AML Procedure

Use this template to customer due diligence for [account type].

## Template Metadata

Field	Details
Category	Finance
Owner	[Team or owner]
Version	[Version number]
Effective Date	[Date]
Review Cycle	[Monthly / Quarterly / Annual / Event-based]
Status	[Draft / In Review / Approved]

## Customer Identification Requirements

Detail the documents and information required for identity verification. Use a table listing document types, acceptable forms, and verification methods for both individuals and entities.

Item	Details	Owner	Status
[Item or requirement]	[Describe the relevant detail, evidence, or decision]	[Owner]	[Open / Complete]
[Item or requirement]	[Describe the relevant detail, evidence, or decision]	[Owner]	[Open / Complete]

## Notes

[Add context, assumptions, exceptions, evidence links, screenshots, calculations, or reviewer comments.]

## Risk Scoring Matrix

Define the risk categories (low, medium, high, prohibited) and the factors that determine each score. Use a table mapping risk factors to point values and thresholds.

Item	Details	Owner	Status
[Item or requirement]	[Describe the relevant detail, evidence, or decision]	[Owner]	[Open / Complete]
[Item or requirement]	[Describe the relevant detail, evidence, or decision]	[Owner]	[Open / Complete]

### Notes

[Add context, assumptions, exceptions, evidence links, screenshots, calculations, or reviewer comments.]

## Enhanced Due Diligence Triggers

List the specific conditions that trigger EDD, such as PEP status, high-risk jurisdictions, unusual transaction patterns, and adverse media hits.

Item	Details	Owner	Status
[Item or requirement]	[Describe the relevant detail, evidence, or decision]	[Owner]	[Open / Complete]
[Item or requirement]	[Describe the relevant detail, evidence, or decision]	[Owner]	[Open / Complete]

### Notes

[Add context, assumptions, exceptions, evidence links, screenshots, calculations, or reviewer comments.]

## Ongoing Monitoring

Describe the continuous monitoring requirements including transaction monitoring thresholds, periodic review schedules, and trigger events for re-assessment.

Item	Details	Owner	Status
[Item or requirement]	[Describe the relevant detail, evidence, or decision]	[Owner]	[Open / Complete]
[Item or requirement]	[Describe the relevant detail, evidence, or decision]	[Owner]	[Open / Complete]

## Notes

[Add context, assumptions, exceptions, evidence links, screenshots, calculations, or reviewer comments.]

## SAR Filing Criteria

Document the criteria for filing Suspicious Activity Reports, including red flags, escalation procedures, timelines, and record-keeping requirements. Use tables extensively. Reference applicable regulations (BSA, USA).

Item	Details	Owner	Status
[Item or requirement]	[Describe the relevant detail, evidence, or decision]	[Owner]	[Open / Complete]
[Item or requirement]	[Describe the relevant detail, evidence, or decision]	[Owner]	[Open / Complete]

## Notes

[Add context, assumptions, exceptions, evidence links, screenshots, calculations, or reviewer comments.]

## Review and Signoff

Document review conclusions, approvals, unresolved items, and next review date.

Role	Name	Date	Notes
Preparer	[Name]	[Date]	[Notes]
Reviewer	[Name]	[Date]	[Notes]

<b>Role</b>	<b>Name</b>	<b>Date</b>	<b>Notes</b>
Approver	[Name]	[Date]	[Notes]