CCH Entities: AML, CDD and Electronic ID Verification

This guide will help you to understand the full range of AML and CDD features including manual and Electronic ID verification.

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AML/CDD Features

- Record AML information about a person, trust or company.
- Record CDD information about a person, trust or company.
- Complete a manual AML/CDD check for a person, trust or company.
- Complete an electronic ID check for a person via the Cloudcheck interface.
- Report on all AML and CDD information for a person, trust or company.
- Create customized Checklists to document your firms specific AML/CDD procedures.
- Create customized documents and letters to support your firms specific AML/CDD procedures.

A quick note on relationships

There are many ways that a person, trust and company can be linked in the software. When AML/CDD checks are completed against a person, trust or company the information will also be included for all other linked entities.
AML/CDD Trust

Open the trust and select AML/CDD from the left hand screen menu.

Trust AML Information

- AML Status can be set to Completed, To Do or Not Required. This information will filter into your AML reports.
- Select a Last Review Date and Next Review Date. This will filter into your AML reports.

Trust AML Documents

- Select Open (next to Trust Documents).
- Here you can add and upload a document you have checked manually.
- Documents include Bank Statements, Proof of IRD Number and Trust Deeds.
- Notes: All individual/personal AML document are loaded against a person.
Trust Linked People

- Anyone who has a relationship to the trust will be shown in the Linked People list with their role in brackets.
- Select Open Person to view the person AML/CDD screen and to complete individual ID checks.
- See People AML/CDD for more information on individual checks.
- Once a check has been completed for a person and you select Save and Close you will return to the Trust AML/CDD screen.

Trust CDD Information

- Select the CDD Level; Simple, Standard or Enhanced.
- The appropriate fields for each level will be displayed once the level is set.
- Select a Last Review Date and Next Review Date. This will filter into your AML reports.
- Once all boxes have been completed the Completed Check will automatically appear. You can also check this one manually if required (eg if a specific piece of information is not required in this case).

Trust AML/CDD Notes

- Any additional information can be added to Notes.
Trust AML/CDD Reports

The **TRUST SUMMARY** Report will include all AML/CDD information for the trust and people or companies linked to it.

### AML

<table>
<thead>
<tr>
<th>Date</th>
<th>Name</th>
<th>Role</th>
<th>Documentation</th>
</tr>
</thead>
<tbody>
<tr>
<td>20/08/2019</td>
<td>Katie Bice</td>
<td>Beneficiary, Settlor, Trustee</td>
<td>Bank Statement</td>
</tr>
<tr>
<td>08/08/2019</td>
<td>Katie Bice</td>
<td>Beneficiary, Settlor, Trustee</td>
<td>Certified copy of passport</td>
</tr>
<tr>
<td>14/08/2019</td>
<td>Katie Bice</td>
<td>Beneficiary, Settlor, Trustee</td>
<td>Certified copy of drivers licence</td>
</tr>
<tr>
<td>08/08/2019</td>
<td>Mary Horn</td>
<td>Beneficiary, Settlor, Trustee</td>
<td>Bank Statement</td>
</tr>
<tr>
<td>14/08/2019</td>
<td>Mary Horn</td>
<td>Beneficiary, Settlor, Trustee</td>
<td>Certified copy of passport</td>
</tr>
<tr>
<td>08/08/2019</td>
<td>Eva Janine Rofee</td>
<td>Trustee (independant)</td>
<td>Certified copy of drivers licence</td>
</tr>
<tr>
<td>14/08/2019</td>
<td>Eva Janine Rofee</td>
<td>Trustee (independant)</td>
<td>Certified copy of firearms licence</td>
</tr>
<tr>
<td>19/08/2019</td>
<td>Jayden Edgerton</td>
<td>Adviser</td>
<td>Marriage Certificate</td>
</tr>
<tr>
<td>08/08/2019</td>
<td>Jayden Edgerton</td>
<td>Adviser</td>
<td>Certified copy of passport</td>
</tr>
<tr>
<td>14/08/2019</td>
<td>Jane Smith</td>
<td>Lawyer</td>
<td>Bank Statement</td>
</tr>
<tr>
<td>08/08/2019</td>
<td>Jane Smith</td>
<td>Lawyer</td>
<td>Certified copy of drivers licence</td>
</tr>
<tr>
<td>08/08/2019</td>
<td>Steve Smith</td>
<td>Accountant</td>
<td>18+ card</td>
</tr>
<tr>
<td>14/08/2019</td>
<td>Steve Smith</td>
<td>Accountant</td>
<td>Certified copy of drivers licence</td>
</tr>
</tbody>
</table>

### CDD

<table>
<thead>
<tr>
<th>CDD Level</th>
<th>Enhanced</th>
<th>Completed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Last Review Date</td>
<td>14/08/2019</td>
<td></td>
</tr>
<tr>
<td>Next Review Date</td>
<td>15/08/2020</td>
<td></td>
</tr>
<tr>
<td>Trading Name</td>
<td>ABC Training Ltd</td>
<td></td>
</tr>
<tr>
<td>Nature &amp; Purpose of Business</td>
<td>Training Services</td>
<td></td>
</tr>
</tbody>
</table>

- Class & type of beneficiary recorded (if required)
- Objects of trust recorded (if required)
- Names and dates of birth of each beneficiary recorded (if required)
- Name and DOB of anyone acting on behalf of trust verified
- Name and trading name verified (if trading trust)
- Name, DOB and residential address of beneficial owner verified
- Principal Business Address & Registered Office verified (if trading trust)
- Residential address of any person acting on behalf of client verified
- Source of fund or wealth verified
The **AML CHECK REVIEW - TRUSTS** Report will show all individual items that have been checked across all trusts.

- You can filter by Check Type.
- You can filter by Manager.
- You can filter by Expiry Date of individual documents.
- You can Open a trust from the list.
- You can print this report by clicking on the small blue arrow in the top right of the list.

The **AML STATUS REVIEW** will show all trusts by the status you selected in the AML page and includes the last and next review date.

- You can filter by Status.
- You can filter by Manager.
- You can search for a specific trust by name.
- You can filter by Next Review Date.
- You can Open a trust from the list.
- You can print this report by clicking on the small blue arrow in the top right of the list.
The CDD STATUS REVIEW will show all trusts by the status you selected in the AML page and includes the last and next review date.

− You can filter by CDD Level; Simple, Standard or Enhanced.
− You can filter by Completed, Not Completed or All.
− You can search for a specific trust by name.
− You can filter by Next Review Date.
− You can see details of which parts of the CDD checks have been completed or are outstanding by selecting CDD Details.
− You can Open a trust from the list.
− You can print this report by clicking on the small blue arrow in the top right of the list.
AML/CDD Company

Open the company and select AML/CDD from the left hand screen menu.

Company AML Information

- AML Status can be set to Completed, To Do or Not Required. This information will filter into your AML reports.
- Select a Last Review Date and Next Review Date. This will filter into your AML reports.

Company AML Documents

- Select Open (next to Company Documents).
- Here you can add and upload a document you have checked manually.
- Documents include Bank Statements, Proof of IRD Number, Certificate of Incorporation, Credit Check, Proof of Address and Utility Bill.
- Notes: All individual/personal AML document are loaded against a person.
Company Linked People
- Shareholders and directors are automatically imported and will appear on the list of Linked People. Go to Relationships on the left hand menu in the company to add further relationships like Company Secretary, Beneficial Owner, or Authorised to Act.
- Select Open Person to view the person AML/CDD screen and to complete individual ID checks.
- See People AML/CDD for more information on individual checks.
- Once a check has been completed for a person and you select Save and Close you will return to the Company AML/CDD screen.

Company CDD Information
- Select the CDD Level; Simple, Standard or Enhanced
- The appropriate fields for each level will be displayed once the level is set.
- Select a Last Review Date and Next Review Date. This will filter into your AML reports.
- Once all boxes have been completed the Completed Check will automatically appear. You can also check this one manually if required (eg if a specific piece of information is not required in this case).

Company AML/CDD Notes
- Any additional information can be added to Notes.
Note on historic information

In earlier versions of CCH Entities you were able to upload an individual document, for example a driving license or passport, against a company. This is no longer allowed.

Personal documents that have been loaded against a company are still visible in the Company Documents screens. These will apply only to the company they are loaded against and will not show in the Person Checks screen.

Personal documents that have been loaded against a company will also appear in all company AML reports.

Over time these documents should be moved to the correct location, in the People AML/CDD screen. Once they are in the Person AML/CDD screen they will be visible for all companies and trusts that the person is involved in.
**Company AML/CDD Reports**

The **COMPANY SUMMARY** Report will include all AML/CDD information for the company and any trusts, people or companies linked to it.

### ABC Trading Limited

<table>
<thead>
<tr>
<th>AML</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>AML Status:</td>
<td>To Do</td>
</tr>
<tr>
<td>Last Review Date:</td>
<td>19/08/2019</td>
</tr>
<tr>
<td>Next Review Date:</td>
<td>29/08/2023</td>
</tr>
<tr>
<td>Checks:</td>
<td>15/08/2019 15/08/2019</td>
</tr>
<tr>
<td></td>
<td>14/08/2019 14/08/2020</td>
</tr>
</tbody>
</table>

**Notes:**

- **20/08/2019** Cooper John Down Director & Shareholder Certified copy of drivers licence
- **20/08/2019** Cooper John Down Director Bank Statement
- **20/08/2019** Katie Bice Director Certified copy of passport
- **20/08/2019** Katie Bice Director Certified copy of drivers licence
- **20/08/2019** Katie Bice Director Certified copy of drivers licence
- **14/08/2019** Katie Bice Director Certified copy of drivers licence
- **14/08/2019** Dennis The Menace Beneficial Owner Certified copy of drivers licence
- **14/08/2019** Dennis The Menace Beneficial Owner Bank Statement
- **08/08/2019** Eva Janine Rofee Authorised to Act Certified copy of drivers licence
- **08/08/2019** Eva Janine Rofee Authorised to Act Certified copy of firearms licence

<table>
<thead>
<tr>
<th>CDD</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>CDD Level:</td>
<td>Enhanced</td>
</tr>
<tr>
<td>Completed:</td>
<td>☑</td>
</tr>
<tr>
<td>Last Review Date:</td>
<td>20/08/2019</td>
</tr>
<tr>
<td>Next Review Date:</td>
<td>20/08/2021</td>
</tr>
<tr>
<td>Nature &amp; Purpose of Business:</td>
<td>Training Services</td>
</tr>
<tr>
<td></td>
<td>Name and trading name verified</td>
</tr>
<tr>
<td></td>
<td>Name and DOB of anyone acting on behalf of</td>
</tr>
<tr>
<td></td>
<td>Name, DOB and residential address of beneficial</td>
</tr>
<tr>
<td></td>
<td>Principle Business Address &amp; Registered Office</td>
</tr>
<tr>
<td></td>
<td>Residential address of any person acting on</td>
</tr>
<tr>
<td></td>
<td>Source of fund or wealth verified</td>
</tr>
</tbody>
</table>
The AML CHECK REVIEW - COMPANIES Report will show all individual items that have been checked across all companies.

- You can filter by Check Type.
- You can filter by Manager.
- You can filter by Expiry Date of individual documents.
- You can Open a company from the list.
- You can print this report by clicking on the small blue arrow in the top right of the list.

The AML STATUS REVIEW will show all companies by the status you selected in the AML page and includes the last and next review date.

- You can filter by Status.
- You can filter by Manager.
- You can search for a specific company by name.
- You can filter by Next Review Date.
- You can Open a company from the list.
- You can print this report by clicking on the small blue arrow in the top right of the list.
The **CDD Status Review** will show all trusts by the status you selected in the AML page and includes the last and next review date.

- You can filter by CDD Level; Simple, Standard or Enhanced.
- You can filter by Completed, Not Completed or All.
- You can search for a specific Company by name.
- You can filter by Next Review Date.
- You can see details of which parts of the CDD checks have been completed or are outstanding by selecting CDD Details.
- You can Open a company from the list.
- You can print this report by clicking on the small blue arrow in the top right of the list.
AML/CDD Person
Open the person and select AML/CDD from the left hand screen menu.

You can also get to this screen by selecting Open Person in the Linked Person list of a trust or company.

Person AML Information
- AML Status can be set to Completed, To Do or Not Required. This information will filter into your AML reports.
- Select a Last Review Date and Next Review Date. This will filter into your AML reports.

Person AML Checks Manual
- Select New the Manual AML Check.
- Here you can add and upload a document you have checked manually.
Person AML Checks Electronic (via Cloudcheck interface)

− Select New then Cloudcheck AML Verification.
− Complete the information as required.
− Use the Consent Form links (top right) to gain your customers consent for checks to take place.
− Add the information in this screen carefully as any checks that fail due to misspelling or typing errors will still be charged.
− Use the address lookup to ensure accuracy.
− Select 2 documents to check + vehicle registration (if required).
− Details for Watchlists/PEP checks are not essential but will help with accuracy.
− Check Consent on the bottom of this screen to confirm you have obtained your consent from your customer.
– Information is returned as a PDF. Select Open next to the Cloudcheck entry to view the PDF.

– You must have Cloudcheck enabled and an account in place to use this feature.
**Person CDD Information**
- Select the CDD Level; Simple, Standard or Enhanced
- The appropriate fields for each level will be displayed once the level is set
- Select a Last Review Date and Next Review Date. This will filter into your AML reports.
- Once all boxes have been completed the Completed Check will automatically appear.
  You can also check this one manually if required (eg if a specific piece of information is not required in this case).

![CDD Level and Dates](image.png)

**Person AML/CDD Notes**
- Any additional information can be added to Notes.

![Notes](image.png)
Person AML/CDD Reports

The PERSON SUMMARY Report will include all AML/CDD information for the person. The Person Summary also includes a list of all trusts and companies that this person is linked to.

Arnold Schwarzenegger

AML

AML Status: Completed
Last Review Date: 29/07/2019
Next Review Date: 29/07/2021
Checks: 20/08/2019 20/08/2021
06/08/2019 08/08/2022 Certified copy of passport YTq3o487q084
14/08/2019 30/08/2021 Certified copy of drivers licence 4646775
Notes:

CDD

CDD Level: Enhanced  ☑ Completed
Last Review Date: 20/08/2019
Next Review Date: 21/08/2021
☑ Full name verified
☑ DOB verified
☑ Residential address verified
☑ Source of fund or wealth verified
☐ Politically exposed person

Trusts

Beano Trust  Authorised to Act

Companies

ABC Trading Limited  Director
The **AML CHECK REVIEW - PEOPLE** Report will show all individual items that have been checked across all people.

- You can filter by Check Type.
- You can filter by Expiry Date of individual documents.
- You can Open a person from the list.
- You can print this report by clicking on the small blue arrow in the top right of the list.

The **AML STATUS REVIEW** will show all people by the status you selected in the AML page and includes the last and next review date.

- You can filter by Status.
- You can search for a specific person by name.
- You can filter by Next Review Date.
- You can Open a person from the list.
- You can print this report by clicking on the small blue arrow in the top right of the list.
The **CDD REVIEW PEOPLE** will show all people by the status you selected in the AML page and includes the last and next review date.

- You can filter by CDD Level; Simple, Standard or Enhanced.
- You can filter by Completed, Not Completed or All.
- You can search for a specific person by name.
- You can filter by Next Review Date.
- You can see details of which parts of the CDD checks have been completed or are outstanding by selecting CDD Details.
- You can Open a person from the list.
- You can print this report by clicking on the small blue arrow in the top right of the list.
Other AML/CDD Features

You can add Customized Checklists to guide your staff through your specific AML/CDD procedures and risk assessments.

This is an example of what that could look like.

You can add Customized Documents and Letters which can be linked to your Checklists to direct users to the correct content.

This is an example of what a linked document looks like in a Checklist. Clicking on the green icon will open up the document creation screen with the correct template loaded.

The Checklist Report shows where any outstanding work may be required.