

## Equifax Anti-Money Laundering Verification Consumer AML Checks

Provide a best-in-class experience to your clients, by streamlining your onboarding and ongoing risk screening processes. Reduce friction and time performing manual checks with **Equifax Anti-Money Laundering (AML) Profile**, a solution that encompasses a rich data set, to enable you to efficiently and accurately confirm the identity of your clients.

### Why choose Equifax AML Profile?

---



**Facilitates regulatory compliance** – Equifax AML Profile verification interrogates a range of robust datasets and incorporates alert database screening to support your AML obligations

---



**Generates transparent outcomes** – A 3-digit result coupled with a pass/fail outcome clearly displays the number of positive residency and identity checks, and also highlights the presence of alert risk indicators associated with an individual

---



**Delivers traceable intelligence** – powerful data insights from a financial account perspective, combined with rich external sources from the public sector such as courts and electoral registers, which is refreshed, checked and securely held by Equifax

---



**Configurable and flexible** – solution can be streamlined, offering a framework that can be flexible to serve your varying risk policies across different departments

---



**Simple to capture and store** - Equifax AML Profile checks can be saved as a pdf to support the retention of documentary evidence when performing verification checks for regulator or auditor requirements

---



**Option to incorporate Equifax Watchlist Check** – worldwide watchlists data alongside financial crime analytics help to identify sanctioned persons, Politically Exposed Persons (PEPs), or those categorised as relatives and close associates, or special interest persons. This can be delivered at the point of Know Your Customer (KYC) check either through our real-time API, or our offline batch service

---

# Equifax AML Profile

Reliable, Transparent and Configurable

Equifax AML Profile is an electronic identification solution which performs a trifecta of checks.

- **Confirms residency - does this person have a UK address?**
- **Identity exists - checks the full name including aliases and date of birth.**
- **Checks adverse alerts - is this customer on the CIFAS register, are they on the HALO database, or are they politically exposed?**

All data used throughout the checks is selected as a result of our dedicated research, added to our vast experience of delivering verification services that meet industry expectations in accordance with regulations and your evolving requirements.



Choose from either:

### Real-Time Screening

You can access your AML checks through **Equifax Equip**; our screen based real-time platform or our system-to-system APIs.

We are on hand to support, our team of dedicated consultants can help you with configuring the solution to meet your specific compliance requirements.

.....

### Offline Batch Processing

KYC reverification is available in batch, which provides a simple way to refresh your customer due diligence (CDD) data. With **Equifax Watchlist Check**, via one-off or regular customer file screening, we can support your ongoing AML obligations, covering sanctions and PEPs.

.....

Helping you to mitigate and manage your exposure to risk and avoid potential reputational damage and/or regulatory fines. **Equifax AML Profile** complements KYC and CDD processes, vastly improving your visibility of potential risks associated with clients.



**For more information regarding AML Verification checks and the other ID, Fraud and Compliance services we provide, please contact your Account Manager or email: [eumarketing@equifax.com](mailto:eumarketing@equifax.com)**

Equifax is regulated by the Information Commissioner's Office (ICO) as well as the Financial Conduct Authority (FCA) and we strictly adhere to the objectives and principles set by these organisations, which ensure we conduct our business as a Credit Reference Agency with integrity, transparency and due diligence. Our extensive data assets are constantly maintained in compliance with GDPR requirements and the information we provide is accurate and suitable for verification purposes.

Equifax Limited is registered in England with Registered No. 2425920.  
Registered Office: 1 Angel Court, London, EC2R 7HJ. Equifax Limited is authorised and regulated by the Financial Conduct Authority C22.289

