



KNOW YOUR CUSTOMER (KYC)

KYC is used to cross check an individual's first name, last name, social security number, date of birth, and address against a number of United States databases (listed below) to verify the person's identity. This automatic KYC check through this third party service will fail against any persons who are not U.S. citizens. In order to manually approve a foreign person's KYC status, a government issued photo ID will need to be collected from the person to verify their identity. The United States databases that are checked include the following:

- Businesses
- Bankruptcy
- Driver's License
- Directory Assistance
- Reverse Look Up & Mobile
- Civil Court
- Motor Vehicles and Boat
- Hunting/Fishing License
- Merchant Vessel
- Geolocation
- Official Records
- Person Search
- Professional Licenses
- Property Assessment
- Credit Headers
- Property Deed
- Voter Registration
- Corporations
- UCC Filings
- Internet Domain Name
- Delaware Corporations
- Criminal Conviction
- Concealed weapons Permit
- DEA Controlled Substances Licenses
- FAA Aircraft
- FAA Pilot
- Federal Firearms and Explosives License
- Florida Accidents

ANTI MONEY LAUNDERING (AML)

AML is used to cross check an individual's name against a number of global watch lists (listed below) to verify that the person isn't a wanted person. This check will work for both U.S. persons and non-U.S. persons. If an individual fails this check, this means that this person's name was at least a 90% match with a name on a watch list. It is extremely rare that the individual who fails this check is actually the person on the list but even so, a government issued photo ID needs to be collected to verify. The following lists are checked for AML:

- OFAC
- PEP (Politically Exposed Persons)
- Non SDN Consolidated Sanctions (PLC, FSE, ISA, SSI)
- Defense Trade Controls (DTC) Debarred Parties
- Commodity Futures Trading Commission Sanctions List of Regulatory and Self-Regulatory Authorities
- Bank of England Sanctions List (BOL)
- World Bank Ineligible Firms

List continued on following page...



- FBI Fugitives 10 Most Wanted, Most Wanted
- Terrorists and Monthly Most Wanted
- Financial Crimes Enforcement Network
- Foreign Agent Registrations
- International Police Most Wanted
- OFAC - Enhanced Sanctioned Countries
- Office of Controller of Currency of Unauthorized Banks
- Office of the Superintendent of Financial Institutions (OSFI) - Canada
- State Department Terrorist Exclusions
- Terrorists Inside of European Union
- Terrorists Outside of European Union
- United Nations Named Terrorists
- US Bureau of Industry and Security - Unverified Entity List
- US Bureau of Industry and Security - Unverified Entity List
- US Bureau of Industry and Security - Denied Person List