

## GENERAL INFORMATION

**Connectivity:** FxOnline Web Service  
**Mobile Wallet Service:** Payout Sending Both

**Service Accessibility:** Will the customer be able to perform the transaction at a physical location as well?

**Service Territory:** Mobile Wallet can be used by correspondent's customer: only in the correspondent's registered country or also outside it? Can the customer initiate a transaction while out of the territory?

## ANTI-MONEY LAUNDERING & REGULATION

1. Does the correspondent have a separate AML policy in place for the Mobile Wallet? Yes No

If **Yes**, has the Correspondent provided the policy?. Yes No

2. Does the Correspondent conduct a periodic review of the Mobile Wallet's AML policy? Yes No

If **Yes**, please indicate how often: \_\_\_\_\_

3. Does the Correspondent's license allow to operate to conduct transactions using the Mobile Wallet? Yes No

Please specify the type of license: \_\_\_\_\_

4. Does the Correspondent have any other license for providing financial services/ other Money transfer services? Yes No

If **Yes**, please specify: \_\_\_\_\_

5. Does the Correspondent have specific AML reporting obligations or regulatory requirements for Mobile Wallet? Yes No

Please describe the requirements below:

## KYC PROCEDURES

### KYC for Customers

1. Does the customer need to be registered to use Mobile Wallet? Yes No

If **Not**, explain when will the Customer KYC be performed:

## KYC for Customers

2. Please describe the KYC process in place and provide the list of documents required to register a customer:

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3. Can a customer open an account on-line?

Yes

No

If **YES**, describe the due diligence process in place:

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4. Indicate what type of customers are allowed to open an account:

Local

Foreign

Both

5. Does the Correspondent have any Enhanced Due Diligence for High Risk customers?

Yes

No

If **YES**, describe the enhanced due diligence process in place:

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6. Are new customers screened against sanction lists?

Yes

No

If **YES**: a) indicate against which lists are customers screened:

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b) what is the procedure in case of a possible hit?

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3. Is the KYC process linked to a bank account?

Yes

No

If **YES**, please specify:

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## KYC for beneficiaries

1. Does the beneficiary need to be registered to receive the transaction?

Yes

No

If **YES**, describe the registration process:

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2. Are new beneficiaries screened against sanction lists?

Yes

No

If **YES**: a) indicate against which lists are customers screened:

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## MOBILE WALLET CHARACTERISTICS

1. Please describe the procedure to logging into the Mobile wallet in order to **send** a transaction: *(If applicable)*

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2. Please describe the procedure to logging into the Mobile wallet in order to **receive** a transaction: *(If applicable)*

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3. How would the account holder know that the funds have been withdrawn from his/her account? *(In case of sending)*

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4. How would the account holder know that the funds have been deposited to his/her account? *(In case of paying)*

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5. What is the procedure for verifying the beneficiary's/sender Identification is still valid (not expired)?

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6. Has the customer an option to print receipt when receive/send a transaction with Ria via Mobile Wallet?

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7. Will the Correspondent be able to provide a proof that the payment has been desposited to the Mobile Wallet? *(In case of paying)*

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8. What are the record retention procedures in place for all documents provided? For how long are records retained in the system?

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9. How does the Correspondent Verify the validity of the phone number? Is there any external/internal source to verify the phone number?

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## MONITORING

1. Does the Correspondent have any Compliance/watch filters specifically established for Mobile Wallet? Yes No  
If **YES**, describe them:

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2. Does the Correspondent have amount limits per customer/day/month? Yes No  
If **YES**, please specify the limits for payout/sending/both:

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3. Are the limits for paying/sending through Mobile Wallet different from those for cash transactions? (If Applicable) Yes No  
If **YES**, please specify:

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4. Does the customer have any limitation on number of beneficiaries or countries to be sent to? Yes No  
If **YES**, please specify:

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5. Does the Correspondent any limitation on the number of Mobile Wallet accounts per customer? Yes No  
If **YES**, please specify:

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6. Does the Correspondent have a screening process in place? Yes No  
If **YES**, how does the correspondent manage any potential matches? (Transaction rejected/On Hold/...):

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7. Will correspondent run real time verification filters? Yes No  
If **YES**, please specify:

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8. Will correspondent perform post-transactional analysis to identify suspicious patterns on transactions performed through Mobile Wallet? If **YES**, please specify: Yes No

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9. What type of monitoring and verification is performed for account holders?

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Authorized Signature & Date

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Name and Title of the signatory