

KYC Onboarding Report

Customer Profile Summary

KYC Approval Status	Approved (Stable)
Risk Rating	Medium (Stable)
Documents Verified	3 of 4 Required (Incomplete)
Onboarding Date	05/10/2025

Jonathan Michael Richardson (DOB: 15/03/1985), U.S. citizen residing at 4582 Maple Grove Avenue, Boston, MA 02108. Contact: +1 (617) 555-0142, j.richardson@emailprovider.com. Senior Software Engineer at TechCorp Solutions Inc., seeking Investment Management and Wealth Advisory services. Initial application submitted 05/10/2025.

Current assets include \$185,000 in liquid savings, \$387,643 investment portfolio, \$191,170 in retirement accounts, and \$197,500 in real estate equity. Total net worth: \$996,313. Expected initial deposit: \$150,000.

Risk assessment indicates low-risk profile across all evaluated categories. Identity verified through U.S. passport (P4782936, valid until 11/01/2030) and supporting documentation. No PEP status or sanctions concerns identified.

Application Status: APPROVED Reference Number: KYC-2025-10-00847 Risk Rating: Medium Compliance Officer: Sarah Chen

Identity Verification

Primary identification provided via U.S. passport (P4782936, expiry 11/01/2030) and Massachusetts driver's license. Document authenticity verified through automated database checks and manual review by Compliance Officer Sarah Chen. Biometric facial matching conducted against ID photos with 98% confidence score match to applicant's live capture.

Secondary verification completed through proof of address documentation (Boston Power & Electric bill dated September 28, 2025) matching declared residential address. All document security features present and valid. No alterations or inconsistencies detected.

Additional identity confirmation obtained through: - Social Security Number validation (123-45-6789) - Employment verification with TechCorp Solutions Inc. - Bank reference from First National Bank of Massachusetts - Notarized Source of Wealth Declaration

Cross-reference checks performed against: - World-Check database - OFAC sanctions list - PEP registers - Adverse media searches

All verification steps completed successfully with no discrepancies or concerns identified. Full compliance with CIP requirements achieved. Identity verification status: PASSED.

Address & Document Verification

Primary proof of residence verified through Boston Power & Electric bill (Account #6472-5839-1047) dated September 28, 2025, confirming address at 4582 Maple Grove Avenue, Boston, MA 02108. Property ownership validated through mortgage documentation from First National Bank of Massachusetts, purchased September 2019 for \$425,000.

Supporting documentation includes: - Employment verification letter from TechCorp Solutions Inc. - Bank statements from First National Bank (12-month history) - Investment portfolio statements from Evergreen Wealth Management - Tax returns (Form 1040) for 2022-2024 - Property deed and mortgage statements - 401(k) statements from Fidelity - IRA documentation from Vanguard

All documents are current and valid, with utility bill within required 3-month window. Address consistently matches across all documentation. Employment verification confirms position as Senior Software Engineer with annual salary of \$165,000 plus bonuses.

Financial documentation demonstrates clear source of funds through verifiable employment income, investment returns, and accumulated savings. Total net worth of \$996,313 properly documented through comprehensive asset verification.

Missing items: - Bank reference letter (required per checklist) - Professional reference letter (optional)

Recommendation: Request bank reference letter from First National Bank of Massachusetts to complete documentation package. All other documentation requirements satisfied with authentic, current records showing consistent information across multiple sources.

Compliance & Risk Assessment

AML/CFT screening results indicate all clear across major sanctions databases (OFAC, UN, EU). No matches found in PEP screening through World-Check and Dow Jones databases. Subject confirms no PEP status or family connections.

Adverse media screening reveals no negative findings. Source of funds verified through documented employment income at TechCorp Solutions Inc. (\$165,000 base salary plus bonuses), with supporting tax documentation and bank statements. Total net worth of

\$996,313 adequately explained through 13+ years of legitimate earnings and investments.

Primary occupation as Senior Software Engineer (Level 4) at established technology company aligns with financial profile. Business activities limited to employment, with no additional business interests declared.

Customer risk rating: LOW Justification: - US citizen in FATF-compliant jurisdiction - Transparent, verifiable income sources - Consistent transaction patterns - Complete documentation provided - Clear screening results - Low-risk occupation and industry

No red flags identified during assessment. Financial activity matches declared profile: - Monthly income: \$4,600 net (salary) + variable bonuses - Expected transactions: 11-50 annually - Initial deposit: \$150,000 (verified source) - Planned major expenses documented for 2026

Standard due diligence measures sufficient; no enhanced measures required. Recommend: - Regular automated transaction monitoring - Annual review cycle - Standard reporting thresholds - Periodic sanctions screening - Annual source of funds verification

Risk assessment completed per BSA/PATRIOT Act requirements. Account opening approved under standard monitoring protocols.

Onboarding Decision & Next Steps

Application approved on October 5, 2025, by Sarah Chen (Compliance Officer) with final verification by Michael Thompson (Chief Compliance Officer). Risk rating assessed as Medium, requiring standard due diligence monitoring.

Account opening authorized with full investment management and wealth advisory services permissions. No restrictions or limitations imposed. Initial deposit of \$150,000 approved from verified source (Evergreen Wealth Management).

Outstanding requirements: - Bank reference letter (due within 30 days) - Professional reference letter (optional)

Monitoring requirements: - Standard automated transaction monitoring - Annual risk assessment review (next due October 2026) - Regular screening against sanctions databases - Standard transaction thresholds apply

Required actions: 1. Process account activation within 48 hours 2. Set up automated monitoring parameters 3. Schedule first portfolio review for Q4 2025 4. Document receipt of pending reference letters 5. Initialize standard KYC review cycle for October 2026

Client may begin account funding and investment activities immediately upon completion of account activation process. No additional verification steps needed beyond standard monitoring protocols.

This report contains synthetic data for demonstration purposes only. All personal information, identity documents, verification results, and compliance checks are fictional and for illustrative purposes only. The client profiles, financial data, transaction records, and risk assessments presented herein are simulated examples created solely for training and system testing.

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