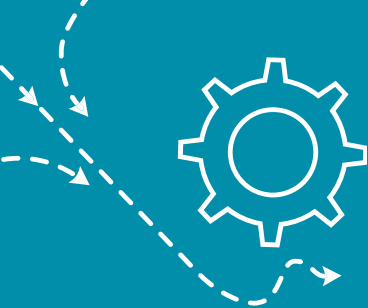


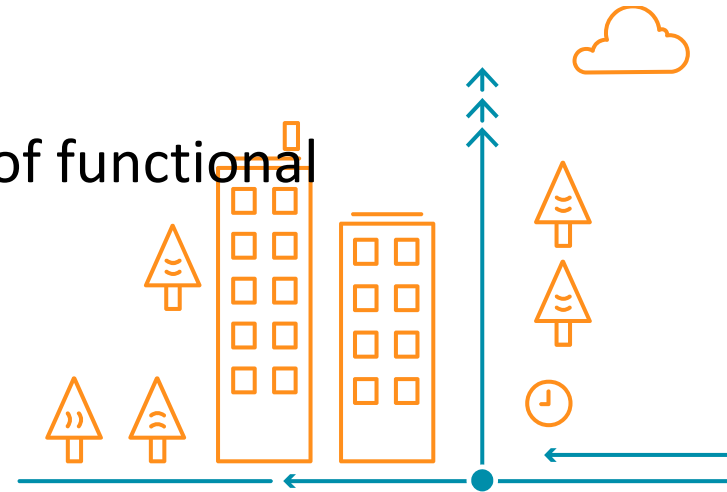
KNOW YOUR CUSTOMER



WE OFFER SERVICES FOR LEGISLATIVE REQUIREMENTS

- Prevention of money laundering
- Prevention of financing of terrorism

Knowing the customer is an essential part of functional credit policy.



WHO DOES THIS CONCERN?

- Banks, financial institutions
- Insurance and pension insurance companies
- Asset and fund management companies
- Real estate agents
- Agents of lodgings
- Auditors, tax advisors
- Debt collection companies
- Law offices
- Bookkeeping agencies/auditors
- Veikkaus
- Patent offices
- Cash transactions or exchange: min. 10.000€
 - E.g. car and boat trade, auctions, jewellery trade, technical devices

WHEN DOES THIS CONCERN?

- Opening of customer relationship
- Follow-up of customer relationship
- Financing decisions
- Transfer of payment
- Renting intermediation
- Return of deposit
- Investments
- Asset management
- Pawnbroking

Knowing the customer

Knowing the customer - background investigation

Risk-based assessment

Can cause termination of customer relationship

PARTNERS AND REPUTATIONAL RISK

**IDENTIFY THE OPPOSING
PARTY AND SUPPLIER,
WITH WHOM YOU ARE
GOING TO CONDUCT
BUSINESS**

**GET ENOUGH
INFORMATION ON THE
COMPANY (QUALITY,
EXTENT), ITS
CONNECTIONS AND
BACKGROUNDS OF
MANAGEMENT**

**FIND OUT HOW
DEPENDENT YOU WOULD
BE OF THE OPPOSING
PARTY**

**MONITOR YOUR
PARTNERS ON A
CONTINUAL BASIS**

ASIAKASTIETO'S OFFERING FOR AML (Anti-Money Laundering) AND KYC (Know Your Customer REQUIREMENTS

Legislative requirements for knowing the customer



- Beneficial owners service (Q1/2017)
- PEP check
- Sanctions list check
- FATCA data (Q1/2017)

Identifying the customer



- Electronic signature check
- Population data
- Custody check (Q1/2017)

Knowing the operations



- Consumer and Company Rating Alfa
- Connection Map
- Monitoring of customer data

Reputational risk



- ESG Report (Q2/2017)

Workflow tools



- Risk-based assessment audit trail (Q1/2017)



 asiakastieto.fi

CONTACT US AND WE ARE HAPPY TO TELL YOU MORE!

myynti@asiakastieto.fi

Tel. +358 10 270 7200

