

# CONCEPT Compliance LBA-AML

INTEGRATED within solutions **CONCEPT IAM & Family**

Possible INTERFACING with other IAM solutions

## PROSPECT

(Prior information)

"CLIENT ONBOARDING" PROCESS  
(Collection of pre-contractual information)

Client acceptance

No entry into business relationship

CLIENT / CO-CONTRACTOR

Client Classification

Individual  
Legal person  
Trust / Foundation  
Etc.

Commercial cpy  
Domiciliary cpy

### MODULES INCLUDED IN THE BASE PRODUCT

- ✓ Countries (Risks valuation / Internal notation – Swiss = LBA-AML)
- ✓ Contract of mandate
- ✓ Input of beneficial owner / Control holder
- ✓ Description of economic background (Origin of funds, client declaration, etc.)
- ✓ Definition of bank relations (Banks, Account numbers, Initial estimated amounts, etc.)
- ✓ Definition of stakeholders linked to the client (Directors, Proxies, Settlers, Trustees, etc.)
- ✓ Additional input of shareholders & external participations (allowing their integration to the organisation chart)
- ✓ Information on tax compliance (Tax domicile, Client declaration, Tax status, Search for indications, etc.)

### YOUR REMARKS

### OPTIONAL MODULES

- DIAGNOSTIC COMPLIANCE  
(Data controls, Expiry dates, Missing documents, etc.)
- ESTIMATING OF CUSTOMER RISK (SWISS = LBA-AML)  
(Consideration of countries risk and other indications allowing to detect increased risk criteria, etc.)
- ORGANISATION CHART (Support the identification of complex structures)
- Identification of criteria FATCA US & other legislations (CRS)
- MONITORING OF RISK TRANSACTIONS  
(Transactions control, (amounts, frequencies)) (Manual or automatic Controls using **CONCEPT Processus +** – See [www.concept-complianceLBA/en/processus](http://www.concept-complianceLBA/en/processus))
- AUDIT TRAIL  
(Timestamp and control creations, modifications, deletions of data)
- INTERFACES: WORLDCHECK, FACTIVA ETC.

### YOUR REMARKS

### MANAGEMENT & ARCHIVING OF DOCUMENTS

(Module Interfaced with certified DMS)