



EVEREST

# Identity & Compliance



# Full Compliance and Payment Platform



Serving financial institutions globally



ASIAN DEVELOPMENT BANK



ethereum



Partners Trust Everest

ID 2020<sub>2</sub>

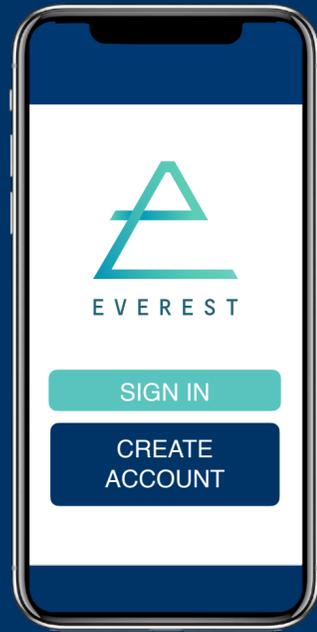
# Services for Exchanges



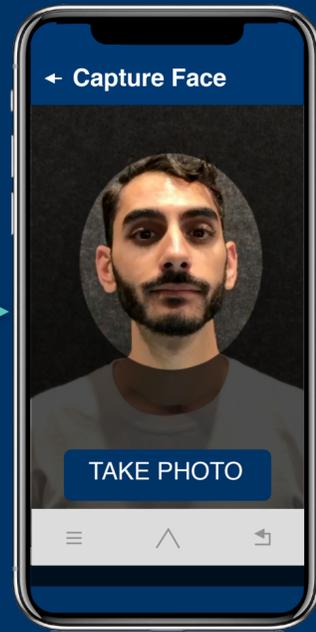
- Compliance —> ensure FATF, 5MLD and GDPR
  - ID verification + eKYC/AML
  - On-boarding via web or mobile
  - Transaction tracking on all sender & receivers
  - Auto-reporting
  - Travel Rule enforcement
  - Investigation modules
  - Pre-configured and programmable CDD and EDD
  
- Fiat on-ramps
  - Offer cross-border payments globally; fiat off-ramps
  
- Easy with cost-savings
  - Account recovery via biometrics
  - Integrate multiple wallets

# On-boarding + eKYC + account setup

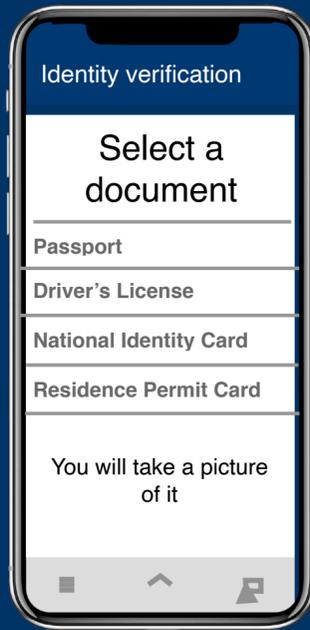
Easy, secure on-boarding for access to any service



Register with mobile app or web

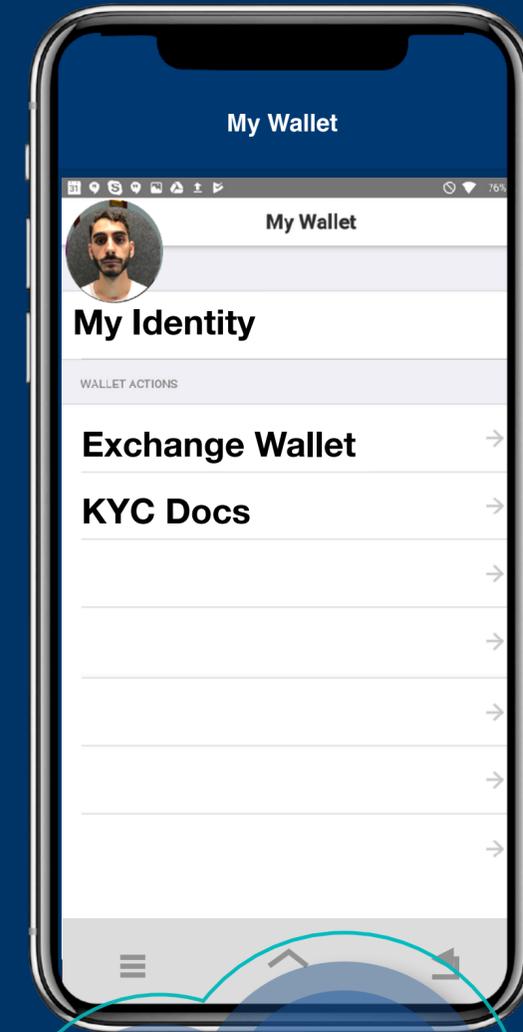


Liveness, photo



Match live user with photo on ID doc

Create account with biometrics + PIN & KYC/AML



- Identity Verification (User or Corp; biometric, eKYC)
- KYC/AML/sanctions
- Integrated compliance
- Documents + online portal
- Accessible with or without a device

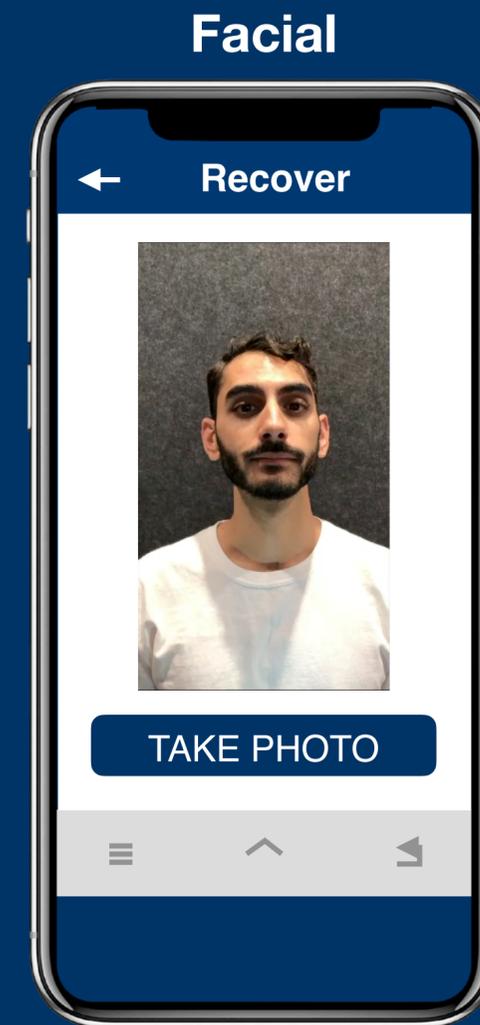
Cost-effective eKYC/AML and on-boarding

# Multi-wallet + account recovery

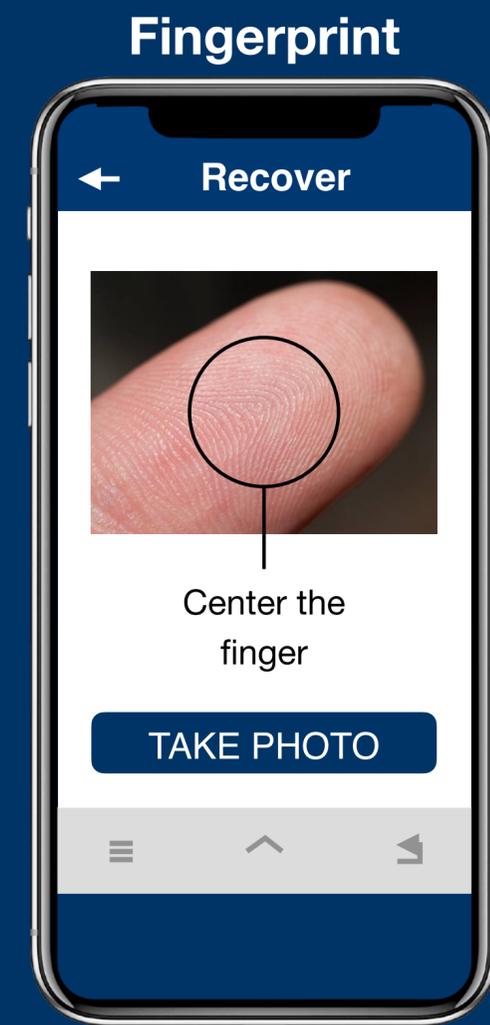
- Account recovery via biometrics
- Pull in multiple wallets - all tied to KYCed identity



- Exchange Hot Wallet
- MEW
- BTC
- EverWallet:  
(remittances & loans)



+



Never lose access to an account. Reduce support costs. Always compliant.

# eKYC/AML + Compliance + Wallet Platform



Registered FI in EU with Anti-Money Laundering Officer on-staff

## eKYC:

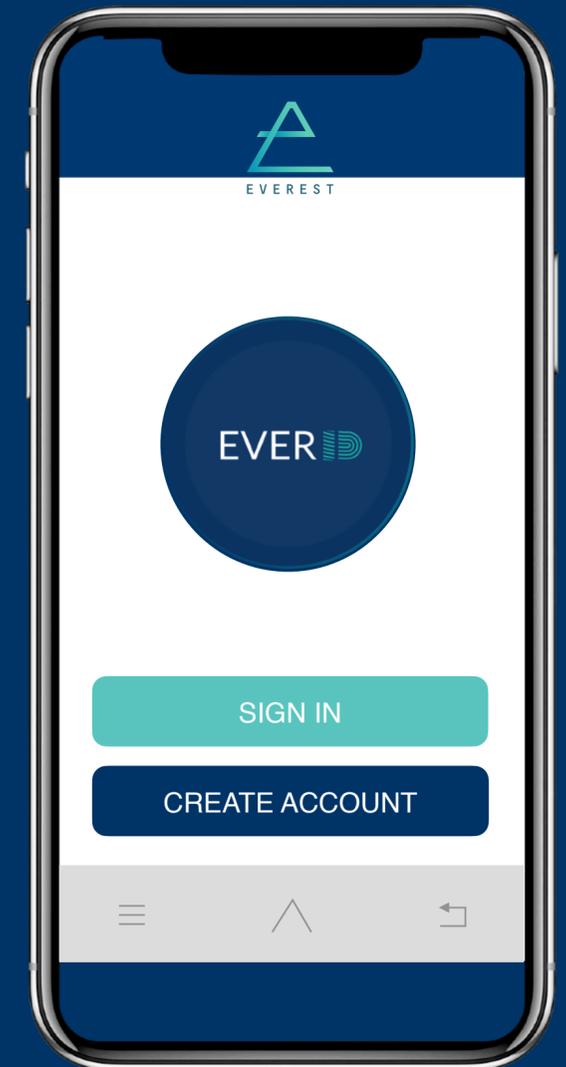
- 190 countries
- over 4,000 identity documents
- Biometrics + Govt. ID + 3rd party attestations
- Single-sign-on
- AML, CFT, PEP, watchlist checks from over 500 sources

## Compliance:

- Financial Transaction Tracking Platform
- Automatic reporting

## Account/wallet:

- Account/wallet for each user; Family account
- ALL wallets are auto-screened for AML, watch lists, etc.



# Everest Bridge: FATF compliance + Exchange network



## EXCHANGE



1) Send ETH to friend

## EVEREST Bridge

Tracks all Sender, Receiver & Transaction data

Enforces KYC before sending

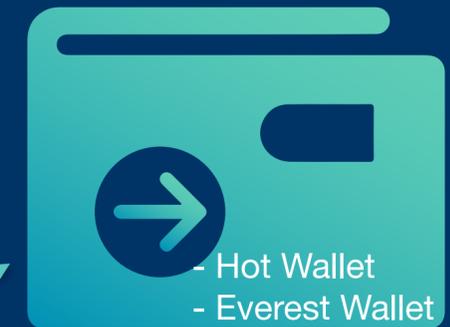
KYCs recipients who aren't registered

Releases funds once KYC is verified

ENS lookup for easy sending

2) Lookup KYC status of address or Name

## EXCHANGE



3) If KYCed wallet, then release funds

If NOT KYCed wallet, then offer KYC service..... then release funds

Every time a user sends to an address not in Exchange's User Directory, Everest will (a) ensure the transaction goes to KYCed wallet owner, and (b) track transaction for compliance.

Send to 3rd party wallets compliantly. Earn more revenue.

# Admin Portal for Continuous Compliance



Real-time view of all transactions, senders, receivers, compliance

The image shows a man with a beard and mustache, wearing a yellow shirt, looking at a computer monitor. The monitor displays a user profile for SIONE FERESA. The profile includes a small profile picture, an EverWallet address, the number of LPG tanks, and the occupation. Below this, there is a section for address and phone number, followed by a table of personal details including sex, birth date, birth place, nationality, mother's name, father's name, siblings names, and children names. At the bottom of the profile, there is a 'Documents' section with three document thumbnails. Below the profile is a search bar and a table with columns for First Name, Last Name, Birth Date, Birth Place, Occupation, Tanks, and EverWallet address.

**SIONE FERESA**

EverWallet address: **0x410997c88dce59a25c8c976e7ad96135a77e5aaa**  
Number of LPG tanks: **0**  
Occupation: **MENGURUS RUMAH TANGGA**

Address: **JL. RAFLESIA**  
Phone number: **N/A**

Sex:	<b>Male</b>	Birth date:	<b>1986 -10-18</b>	Birth place:	<b>SALA'ILUA</b>	Nationality:	<b>SAMOA</b>
Mother's name:	<b>MALAITAI</b>	Father's name:	<b>RANGI FERESA</b>	Siblings names:	<b>-</b>	Children names:	<b>-</b>

Documents:

Search...

First Name	Last Name	Birth Date	Birth Place	Occupation	Tanks	EverWallet address
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# Admin Console | User/Agent Profile & Transactions



Admin Console

## Agent or User Profile

Organizations: INF Members

**ROBERT [REDACTED] REID** KYC Historic



Enrollment date/time: **06/19/2020 3:52:58 PM**  
EverWallet address: **0xb51da2d028408272a3b1d27ae47043a1d129ea51**  
Number of CRDT Tokens:  
E-mail: **bob.[REDACTED].com**

Promote to Agent Add Credits to Member Change to Organization ▾

Address: **USA, 92128-6308, CA, [REDACTED]**  
Phone number: **(+1) 858 [REDACTED]**

Sex: **Male**  
Birth date: **09 [REDACTED]**  
Nationality: **USA**

Document Expiration Date: **07/02/2023**



**Identity Status:**  
Identity Verification: ✔ Clear  
Facial Verification: ✔ Clear

**KYC Status:** ✔

# Admin Console | Details of KYC on User



**Results** Collapse All

ROBERT HUNTER REID Match (10) Hide

**Matches ( sorted by relevance )**

**Robert Reid** This is a politically exposed person (PEP). More Details

**Matched:** Pep , Pep-class-4  
**Relevance:** Name matched exactly,  
**Type:** person  
Match found on 1 lists.

**Robert Reid** This is a politically exposed person (PEP). More Details

**Matched:** Adverse-media , Adverse-media-general , Pep , Pep-class-2 , Pep-class-4  
**Relevance:** Name matched exactly,  
**Type:** person  
Match found on 2 lists.

**H. Robert Reid** More Details

**Matched:** Adverse-media , Adverse-media-financial-crime , Adverse-media-fraud , Adverse-media-general , Adverse-media-violent-crime  
**Relevance:**  
**Type:** person  
Match found on 1 lists.

Entity Information	
<b>Key Information</b>	
Name	Robert Reid
Sources	<ul style="list-style-type: none"><li>United States County Governments</li></ul>
Listing Type	<ul style="list-style-type: none"><li>pep</li><li>pep-class-4</li></ul>
<b>Additional Information</b>	
Also Known As (A.K.A)	Robert Reid
Country	United States
Countries	United States
Political Position	Board Member
Chamber	County Government
Region	Kankakee County, IL

**Adverse Media**

**Media Mentions**

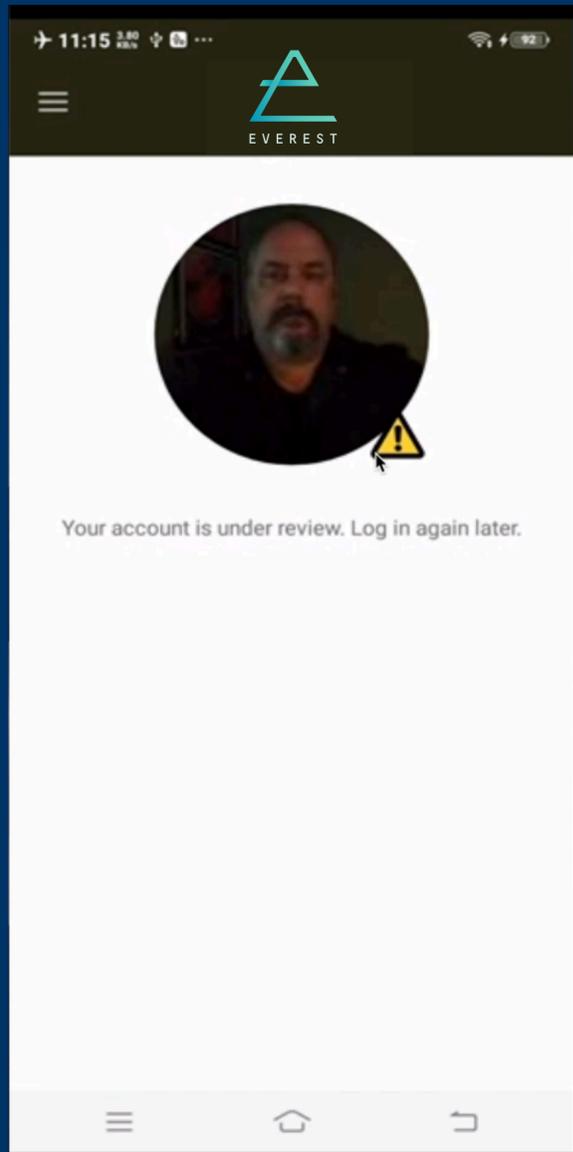
**'This reversed the Korean War virtually overnight': The Incheon landing's victorious, bloody legacy 69 years later - Pacific - Stripes**  
U.S. MARINE CORPS/NAVAL HISTORY AND HERITAGE COMMAND A larger-than-life statue of Gen. Douglas MacArthur, who led the September 1950 Incheon landing, towers above a seaside park in the South Korean port city. ROBERT H. REID/STARS AND STRIPES  
Businessman who bilked US of millions meant for Afghanistan mine sentenced to 41/2 years Army redacts report on Fort Hood training accident that killed nine Missing Camp Pendleton Marine found unharmed in Texas Former top military officials seek action, saying climate change poses 'unprecedented security risks' Fort Jackson soldier dies preparing for training drill, officials say editors' picks Pentagon to investigate Air Force over KC-46A refueling arm US military helicopter drops container unit on building in South Korea Pentagon to investigate Air Force over KC-46A refueling arm Four Marine officers fired in wake of deadly 2018 collision during in-air refueling After three USS George H.W. Bush sailor suicides in one week, commander calls for prevention ideas stripes rewards  
**Published:** 10th Sep 2019

**Charity plans to remain in Afghanistan despite murders**  
Charity plans to remain in Afghanistan despite murders Charity plans to remain in Afghanistan despite murders By Robert H. Reid  
Associated Press |  
**Published:** 10th Aug 2010

**Experts Say U.S. in Iraq for Long Haul**  
Experts Say U.S. in Iraq for Long Haul GlobalSecurity.org In the News Experts Say U.S. in Iraq for Long Haul By Robert H. Reid All signs point to a major drawdown of U.S. troops in Iraq in 2006 \_ perhaps to fewer than 100,000 by year's end. But it is far from certain when there will be further reductions, or a total pullout, after that.  
**Published:** 10th Feb 2006

**Major players in the Iraq conflict - Middle East - Stripes**  
Stripes The hotspots in Iraq This undated file photo posted on a militant website on Tuesday, Jan. 14, 2014, shows fighters from the al-Qaida splinter group Islamic State of Iraq and the Levant (ISIL) marching in Raqqa, Syria. MILITANT WEBSITE By ROBERT H. REID |  
**Published:** 14th Jan 2014

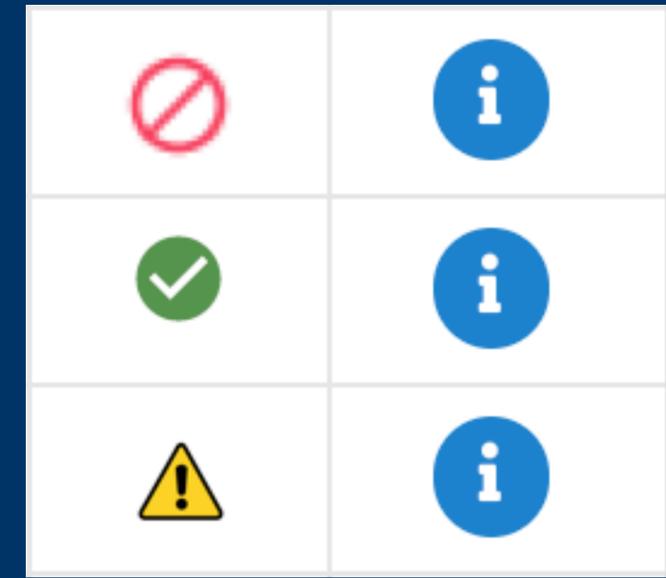
# Admin Console | User/Agent Profile & Transactions



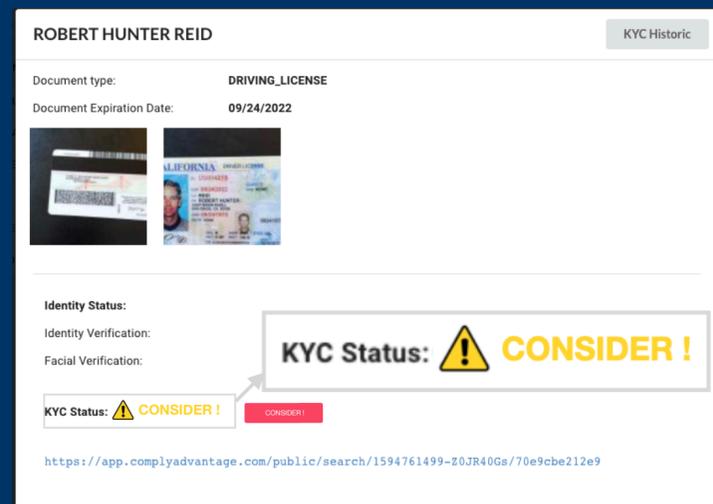
The Agent is informed of delay



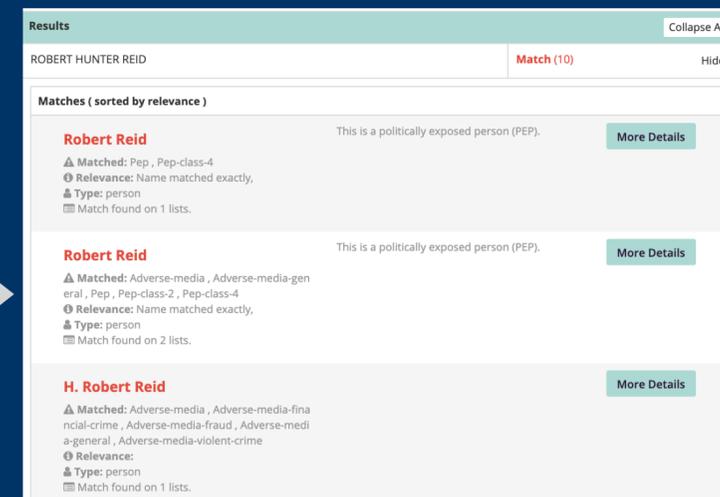
Sending	Sender	Receiving	Recipient	Amount sent	Date and Time	Risk	Status	Details	
<input type="checkbox"/>	MTO_WSM	0xF6a42c2020279...	MTO_AUS	0xE464bA5C2928...	300 WST	02/21/2020 8:07:3...	↓	i	i
<input type="checkbox"/>	MTO_WSM	0x60979706Ae7b4...	MTO_AUS	0x714e8125e5126...	500 WST	02/21/2020 4:27:2...	↓	i	i
<input type="checkbox"/>	MTO_WSM	0x60979706Ae7b4...	MTO_AUS	0x714e8125e5126...	250 WST	02/18/2020 1:15:0...	↓	✓	i
<input type="checkbox"/>	MTO_WSM	0x60979706Ae7b4...	MTO_AUS	0x714e8125e5126...	250 WST	02/18/2020 1:10:3...	↓	✓	i
<input type="checkbox"/>	MTO_WSM	0x60979706Ae7b4...	MTO_AUS	0x714e8125e5126...	50000 WST	02/18/2020 1:05:3...	↓	⊘	i
<input type="checkbox"/>	MTO_AUS	0x714e8125e5126...	MTO_WSM	0x60979706Ae7b4...	225 AUD	02/17/2020 11:47:...	↓	✓	i
<input type="checkbox"/>	MTO_AUS	0x714e8125e5126...	MTO_WSM	0x60979706Ae7b4...	225 AUD	02/17/2020 11:42:...	↓	⚠	i
<input type="checkbox"/>	MTO_AUS	0x714e8125e5126...	MTO_WSM	0x60979706Ae7b4...	125 AUD	02/17/2020 11:38:...	↓	✓	i
<input type="checkbox"/>	MTO_AUS	0x714e8125e5126...	MTO_WSM	0x60979706Ae7b4...	175 AUD	02/17/2020 11:35:...	↓	✓	i
<input type="checkbox"/>	MTO_AUS	0x714e8125e5126...	MTO_WSM	0x60979706Ae7b4...	150 AUD	02/17/2020 11:32:...	↓	✓	i



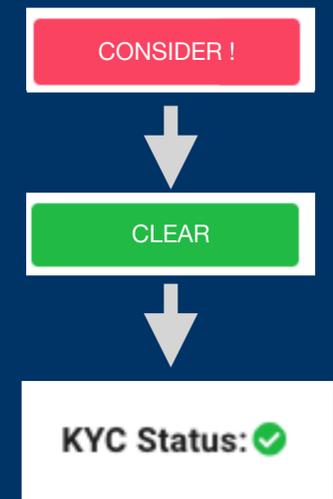
The Admin sees the Alert and clicks on Info



Opens and reviews the individual's information



Reviews the concerning issue flagged by system



Clicks on Consider button and Clear.

# Configurable risk-based CDD



Customize or import existing rules, thresholds, triggers

- Full identification of customer, including source of funds and wealth
- Transaction and activity profiles
- Definition and acceptance of customer, products and services
- Grading of risks
- Account and transaction monitoring
- Investigation/examination of unusual customer or account activity
- Documentation of findings

Step 1 - Conduct CDD on the individual

Step 2 - Record the jurisdiction set for this transaction

Step 3 - Calculate a Risk Rating for this transaction

Step 4 - Based upon Risk Rating, does this transaction require EDD

Step 5 - if EDD not required, complete the transaction

**Everest CDD Risk Rating Tool**

#	Risk Levels	Score
1	Risk Level for Country of Government	1
2	Risk Level for Country of Incorporation	1
3	Risk Level for Country of Operation	1
4	Risk Level for Authorized Signers	1
5	Risk Level for Country of Nationality	1
6	Risk Level for Country of Residency	1
7	Risk Level (Government Income)	3
8	Risk Level for Industry	3
9	Risk Level for Legal Structure	1
10	Risk Level for Management	1
11	Risk Level for Owners	3
12	Risk Level for Primary Regulatory Body	1
13	Risk Level for Purpose of Account	3
14	Risk Level for Source of Wealth	3
15	Risk Level for High Risk Transactions	5

<b>Simple Average</b> (No Weights Assigned to Any of the Risk Levels Above)	<b>1.93</b>
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<b>Client Risk</b>	<b>Low Risk</b>
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Legend		
1	2	Low Risk
2	3.5	Medium Risk
3.5	5	High Risk

# CDD with Everest



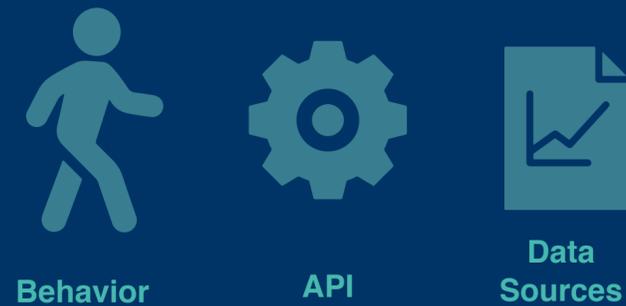
1.93  
Low Risk

546  
List

Calculated risk of transaction, screen AML & CFT, then if necessary PEP, Watchlists, Sanctions Lists etc.

STRs filed daily automatically recorded at time of incident

All transaction reports available in a few minutes



Automated on-going compliance, monitoring & reporting



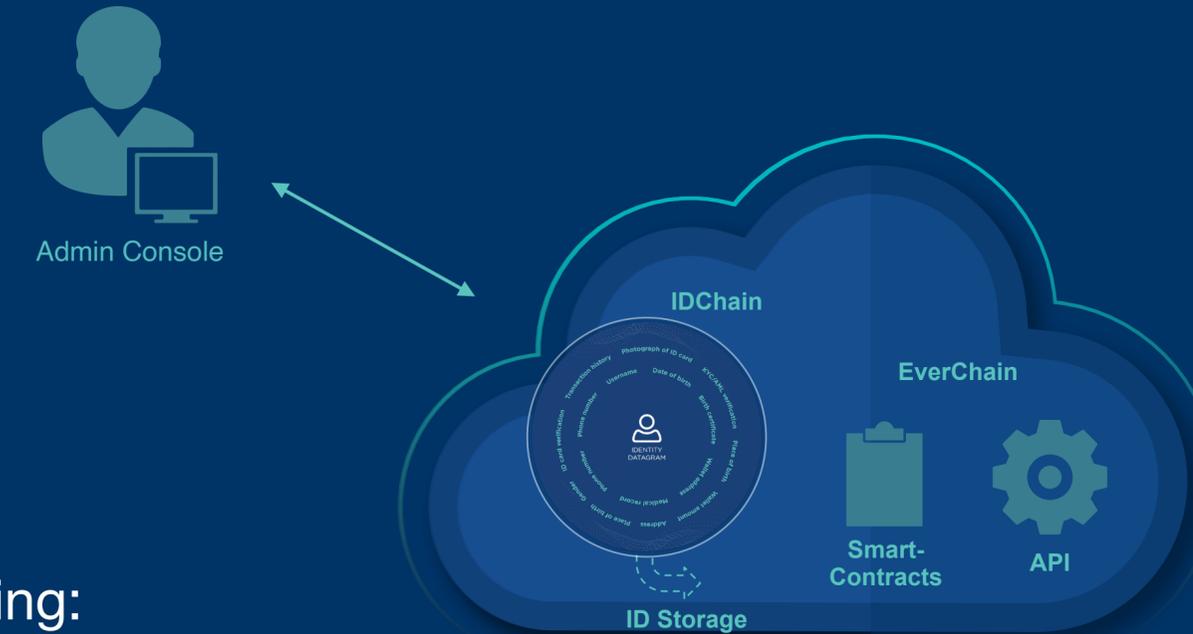
In-Country ID Storage

IDChain  
ID Storage (Identity Diagram)  
+  
EverChain  
Smart-Contracts  
API

Data maintained in cloud or in-country (on-prem)

# Enhanced Due Diligence

EDD is recommended when customers identified through the customer risk rating process as presenting higher risk money laundering and/or terrorist financing attributes.

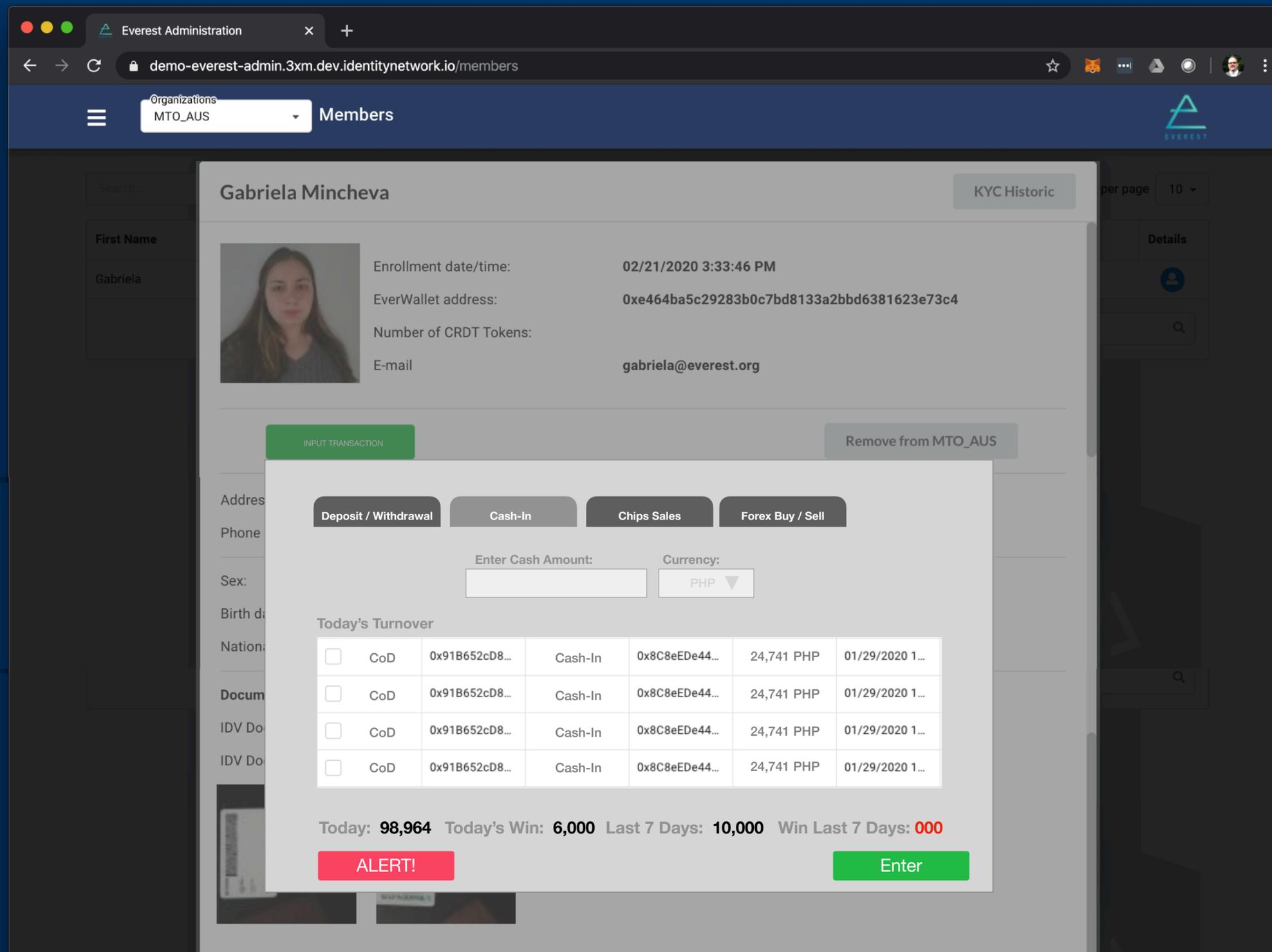


Everest enables more robust due diligence processes including:

- Negative news and media searches
- PEP assessment
- Additional documentation gathering
- Source of funds evidence
- Source of wealth evidence
- Higher frequency of periodic review on customer information and activity
- Due diligence on controlling persons or related parties (e.g. lower threshold on definition of controlling parties)
- Required review by Partner Compliance Officer — and Sign-off by senior management on the reviewed activity

EDD includes additional info. Reviewed and recorded by Compliance.

# See Transaction History, Alerts



The screenshot shows the Everest Administration interface. The main header displays "Organizations MTO\_AUS" and "Members". The user profile for Gabriela Mincheva is visible, including her photo and details: Enrollment date/time: 02/21/2020 3:33:46 PM, EverWallet address: 0xe464ba5c29283b0c7bd8133a2bbd6381623e73c4, Number of CRDT Tokens, and E-mail: gabriela@everest.org. A modal window titled "INPUT TRANSACTION" is open, showing options for "Deposit / Withdrawal", "Cash-In", "Chips Sales", and "Forex Buy / Sell". It includes a form for "Enter Cash Amount" and "Currency" (set to PHP). Below the form is a table titled "Today's Turnover" with the following data:

	CoD	Address	Type	Address	Amount	Date
<input type="checkbox"/>	CoD	0x91B652cD8...	Cash-In	0x8C8eEde44...	24,741 PHP	01/29/2020 1...
<input type="checkbox"/>	CoD	0x91B652cD8...	Cash-In	0x8C8eEde44...	24,741 PHP	01/29/2020 1...
<input type="checkbox"/>	CoD	0x91B652cD8...	Cash-In	0x8C8eEde44...	24,741 PHP	01/29/2020 1...
<input type="checkbox"/>	CoD	0x91B652cD8...	Cash-In	0x8C8eEde44...	24,741 PHP	01/29/2020 1...

Below the table, it shows: Today: 98,964 Today's Win: 6,000 Last 7 Days: 10,000 Win Last 7 Days: 000. At the bottom of the modal are buttons for "ALERT!" and "Enter".

**Admin  
can see:**

- all user's deposits
- withdrawals
- history
- transfers
- etc.

# Admin Portal | Transaction History



➔ **Agent – Client relationship is suspect as all transaction from same agent**

The screenshot shows a table of transactions with columns for Amount sent, Date and Time, Risk, and Status. A yellow warning icon is overlaid on the table, and a red box highlights a specific transaction row.

Amount sent	Date and Time	Risk	Status
300 WST	02/21/2020 8:07:3...	↓	
500 WST	02/21/2020 4:27:2...	↓	
250 WST	02/18/2020 1:15:0...	↓	
250 WST	02/18/2020 1:10:3...	↓	
50000 WST	02/18/2020 1:05:3...	↓	
225 AUD	02/17/2020 11:47:...	↓	✓
225 AUD	02/17/2020 11:42:...	↓	⚠
125 AUD	02/17/2020 11:38:...	↓	✓
175 AUD	02/17/2020 11:35:...	↓	✓
150 AUD	02/17/2020 11:32:...	↓	✓

Admin opens Alert flagged transaction

The screenshot shows the 'Details of transaction' page. It displays the transaction ID, MTO details for AUS and WSM, and the agents involved: Gabriela (Sending MTO Agent) and Alejandro (Receiving MTO Agent). Transaction details include date, time, amount sent, fee, amount received, and purpose.

**Details of transaction**

ID: 0x28f72114049e3f377fcb44dc4d28f414a45a9ddb380d5a07369b4c19d114c0

MTO\_AUS (AUS) 0xE931d17d9c07eC80ecfc9f73925dD645562fC3Ad

MTO\_WSM (WSM) 0x44F2F1CA1030d88b366eaA27112006f4EC56948B

**Gabriela** (Sending MTO Agent) 0x714e8125e5126dBF28ac0ab214E1b70013a14ac2

**Alejandro** (Receiving MTO Agent) 0x60979706Ae7b4c15403774Bd119eCCd5a9B1540F

Date & time: 02/17/2020 11:47:23 PM

Amount sent: 225 AUD

Fee: 2 AUD

Amount received: 403 WST

Amount of CRDT: 1

Purpose of Transaction: Family Assistance and Expenses

Source of Funds: Cash

Inspects transaction details in Admin Console

The screenshot shows the 'Members' page for Gabriela. It displays her profile information, including enrollment date, EverWallet address, and KYC documents. A Washington Intermediate License is shown in the bottom right corner.

**Gabriela**

Enrollment date/time: 02/21/2020 3:33:46 PM

EverWallet address: 0xe464ba5c29283b0c7bd8133a2bbd6381623e73c4

Number of CRDT Tokens: [redacted]

E-mail: gabriela@[redacted]

Address: USA, WA, [redacted]

Phone number: (+1) [redacted]

Sex: Female

Birth date: 10 [redacted]

Nationality: Bulgaria

Documents: driving\_licence

IDV Document Expiration Date: 10/31/2022

Transactions:

- MTO\_AUS 0x91B652cD8... MTO\_WSM
- MTO\_AUS 0x91B652cD8... MTO\_WSM
- MTO\_AUS 0x91B652cD8... MTO\_WSM
- MTO\_AUS 0x91B652cD8... MTO\_WSM

Inspects transactor details in Admin Console

# Admin Portal | Transaction History



➔ **Agent – Client relationship is suspect as all transaction from same agent**

14...	100 AUD	01/29/2020 1...	↓	✓	i
14...	100 AUD	01/29/2020 1...	↓	✓	i
14...	150 AUD	01/29/2020 1...	↓	✓	i
14...	250 AUD	01/29/2020 1...	↓	✓	i

*Admin inspects transactor's transaction history*

The image shows a series of overlapping screenshots of the 'Details of transaction' page. Each screenshot shows transaction details for a specific agent, including the amount sent, date, and purpose of transaction. The screenshots are arranged to show a sequence of transactions, with red arrows pointing from the table on the left to the first screenshot, and subsequent red arrows pointing from one screenshot to the next, illustrating the flow of transactions and the involvement of the same agent (Bradley Witteman) in multiple transactions.

*Inspects agent service during transactions and correlates agent service across transactions*

The screenshot shows the 'Everest Administration' console. The 'Agents' section is active, displaying the profile for 'Bradley Witteman'. The profile includes a photo, enrollment date/time (12/18/2019 3:04:05 PM), EverWallet address, and email. A prominent red 'SUSPEND' button is visible, along with a 'Remove from MTO\_AUS' button. Below the profile, there are fields for address, phone number, sex, birth date, and nationality. A 'Documents' section shows an IDV document type of 'passport' with an expiration date of 06/19/2027. A small thumbnail of the passport is also visible.

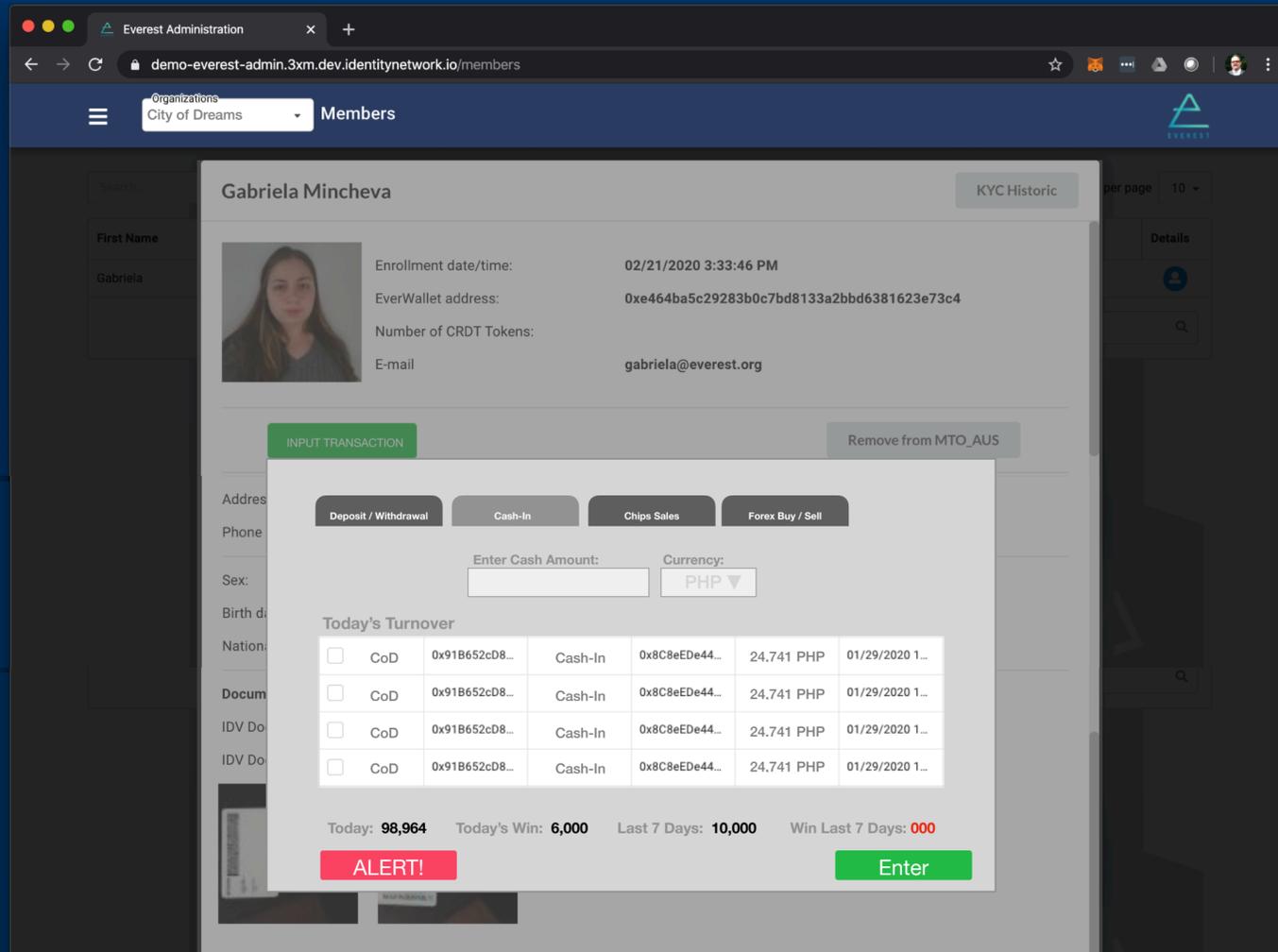
*Inspects agent and Suspends their capabilities in real time to further inspect their behavior*

# Admin Portal | Suspicious Matter Report



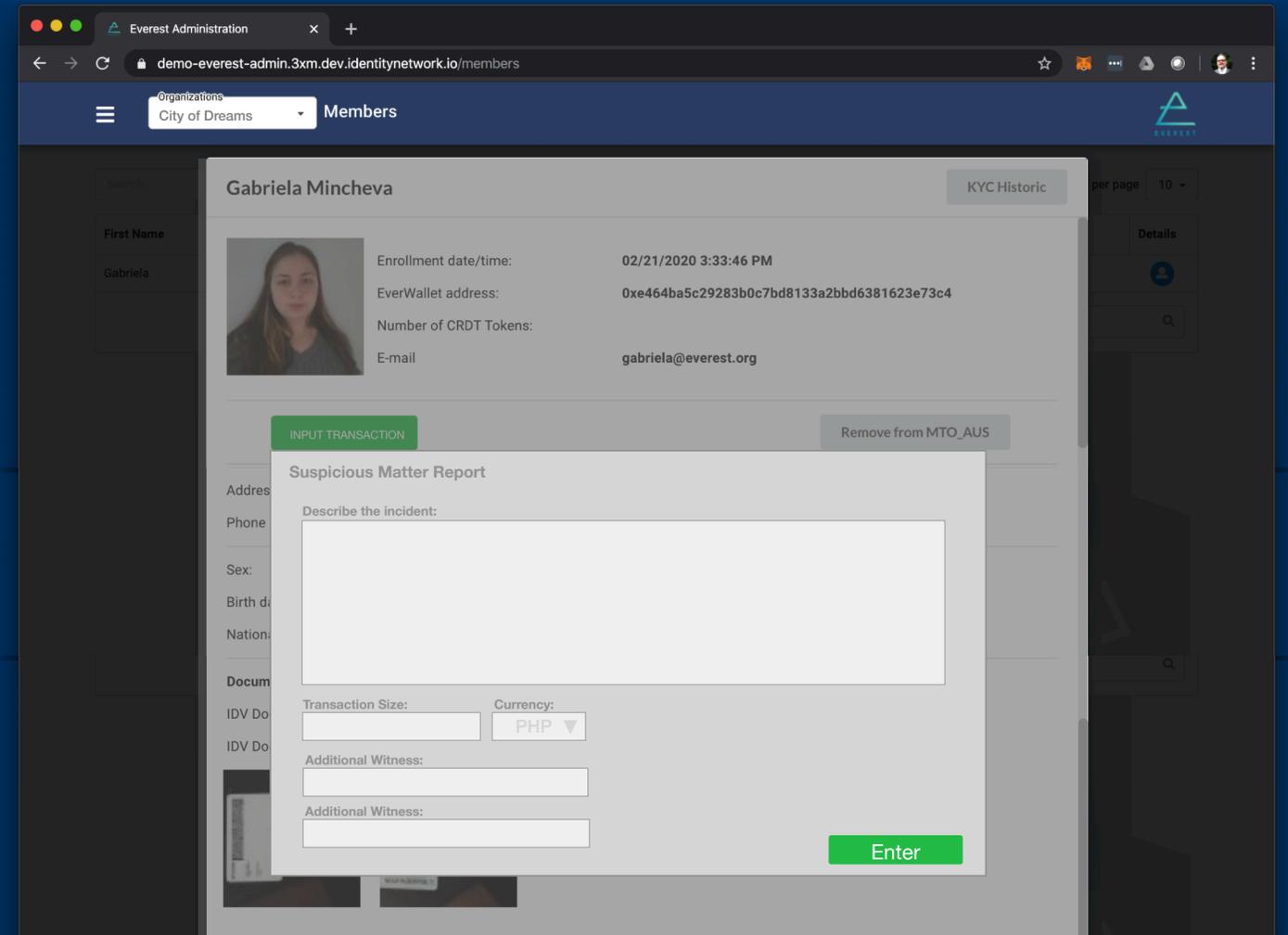
*AML Scenario: user attempts to cash-out, gets frustrated and leaves*

**➔ Agent needs to file a Suspicious Matter Report (SMR) without spending a lot of time**



*Inspects transactor transaction history*

**ALERT!**



*Agent fills out the SMR right then, and continues with their day.*

# Admin Portal | Investigation Module



**AML Scenario: administrator wants to review any near-threshold transactions**

➔ **Admin wants to review the monthly transactions quickly for those that fit certain parameters.**

Agent      Sender      Receiver      Amount      Date

Sending	Sender	Receiving	Recipient	Amount sent	Date and Time	Risk	Status	Details
<input type="checkbox"/> MTO_WSM	0xF6a42c2020279...	MTO_AUS	0xE464bA5C2928...	300 WST	02/21/2020 8:07:3...	-	<i>i</i>	<i>i</i>
<input type="checkbox"/> MTO_WSM	0x60979706Ae7b4...	MTO_AUS	0x714e8125e5126...	500 WST	02/21/2020 4:27:2...	-	<i>i</i>	<i>i</i>
<input type="checkbox"/> MTO_WSM	0x60979706Ae7b4...	MTO_AUS	0x714e8125e5126...	250 WST	02/18/2020 1:15:0...	-	<i>i</i>	<i>i</i>
<input type="checkbox"/> MTO_WSM	0x60979706Ae7b4...	MTO_AUS	0x714e8125e5126...	250 WST	02/18/2020 1:10:3...	-	<i>i</i>	<i>i</i>
<input type="checkbox"/> MTO_WSM	0x60979706Ae7b4...	MTO_AUS	0x714e8125e5126...	500 WST	02/18/2020 1:05:3...	-	<i>i</i>	<i>i</i>
<input type="checkbox"/> MTO_AUS	0x714e8125e5126...	MTO_WSM	0x60979706Ae7b4...	225 AUD	02/17/2020 11:47:...	-	<i>i</i>	<i>i</i>
<input type="checkbox"/> MTO_AUS	0x714e8125e5126...	MTO_WSM	0x60979706Ae7b4...	225 AUD	02/17/2020 11:42:...	-	<i>i</i>	<i>i</i>
<input type="checkbox"/> MTO_AUS	0x714e8125e5126...	MTO_WSM	0x60979706Ae7b4...	125 AUD	02/17/2020 11:38:...	-	<i>i</i>	<i>i</i>
<input type="checkbox"/> MTO_AUS	0x714e8125e5126...	MTO_WSM	0x60979706Ae7b4...	175 AUD	02/17/2020 11:35:...	-	<i>i</i>	<i>i</i>
<input type="checkbox"/> MTO_AUS	0x714e8125e5126...	MTO_WSM	0x60979706Ae7b4...	150 AUD	02/17/2020 11:32:...	-	<i>i</i>	<i>i</i>

Apply

**The Administrator using the reporting interface in the Admin Console is able to run queries against the transactions on the system.**

- Query by:**
- Agent
  - Sender (Cash-In customer)
  - Receiver (Cash-Out customer)
  - Amount or Amount Range
  - Date or Date Range
  - Any other query

# Sample List of Identity and Transaction data



## User Identity Data:

User name (First Name, Last Name)  
Address  
Place of birth  
Date of birth  
Gender  
Photograph of ID card  
ID card verification (source, date)  
Occupation and Employer  
Other data (pull in from web, credit bureaus, KYC)



Admin Console

## Receiver Identity Data:

User name (First Name, Last Name)  
Address  
Place of birth  
Date of birth  
Gender  
Photograph of ID card  
ID card verification (source, date)  
Org & agent that registered User  
Other data

## Transaction Data:

Transaction timestamp (GMT date and time)  
Origin MTO (Agent Company)  
Origin MTO Agent (Human Agent of company)  
Destination MTO (Agent Company #2)  
Destination MTO Agent EverID (Human Agent of company #2)  
Transaction amount (in origination currency)  
Source of Funds (from Sender)  
Remittance Purpose (from pick list)  
Sender AML/CTF/PEP lookup and results  
Receiver AML/CTF/PEP lookup and results  
Origination currency  
Origination currency amount  
Originating bank & account (from Origin MTO Org EverID)  
Destination currency  
Destination currency amount  
Destination bank account / funding source (from Destination MTO Org EverID)  
Fees paid (currency and amount)  
Exchange rate used for transaction  
Pickup location (from Destination MTO Org EverID) and timeframe

All data in any transaction for automated compliance



# Automated Financial Transaction Tracking Reports



## Reporting:

each jurisdiction has a different set of requirements for reporting and conform to five common types listed below

Report Type	Jurisdiction Specific Report (Australia Example)
International Financial Transaction Report	IFTI-DRA-1-2.xsd
Over Threshold Report	TTR-MSB-2-0.xsd
Suspicious Matter Report	SMR-2-0.xsd
Suspicious Transaction Report	SMR-2-0.xsd
Sanctions List Assistance	Referral_Form_to_AFP.doc

The image shows a stack of XML code editors displaying various schemas such as IFTI-DRA-1-2.xsd, SMR-2-0.xsd, TTR-MSB-2-0.xsd, and TTR-FBS-3-0.xsd. The code includes XML declarations and namespaces. Below the code, a 'Referral of possible payment associated with a Terrorism payment' form is visible. The form contains several sections: 'Date of Referral' and 'Bank Reference No.' with input fields; 'Value Score' and 'Transaction Score' with dropdown menus; 'RISK FACTOR:' with a dropdown; 'Contact Details' for 'PRIMARY CONTACT' and 'SECONDARY CONTACT' with fields for Name, Telephone, Facsimile, Email, and Address; 'Possible match details' with checkboxes for 'Bank Customer', 'Non Bank Customer', and 'Payment Amount'; 'Customer Details' with fields for 'Customer Full Name', 'Customer Address', 'Customer Date of Birth', and '100 Point Check record attached'; 'DFAT Consolidated List Potential Details' with a table for 'Ref No.' and 'Name of individual or entity'; 'Payment details (if applicable)' with fields for 'Sender', 'Receiver', 'Name on payment message', 'Address on payment message', and 'Bank details on payment message'; 'Additional comments or information' with a text area; and 'SUSTR details' with fields for 'Report details', 'Date Lodged', and 'AUSTRAC Ref No.'.

Data input into reports are cryptographically signed. No human tampering.



EVEREST

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Thank You

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<https://youtu.be/VEju2Md3u-c>