Getting Started with TaxCalc AML ID Checking

taxcalc®
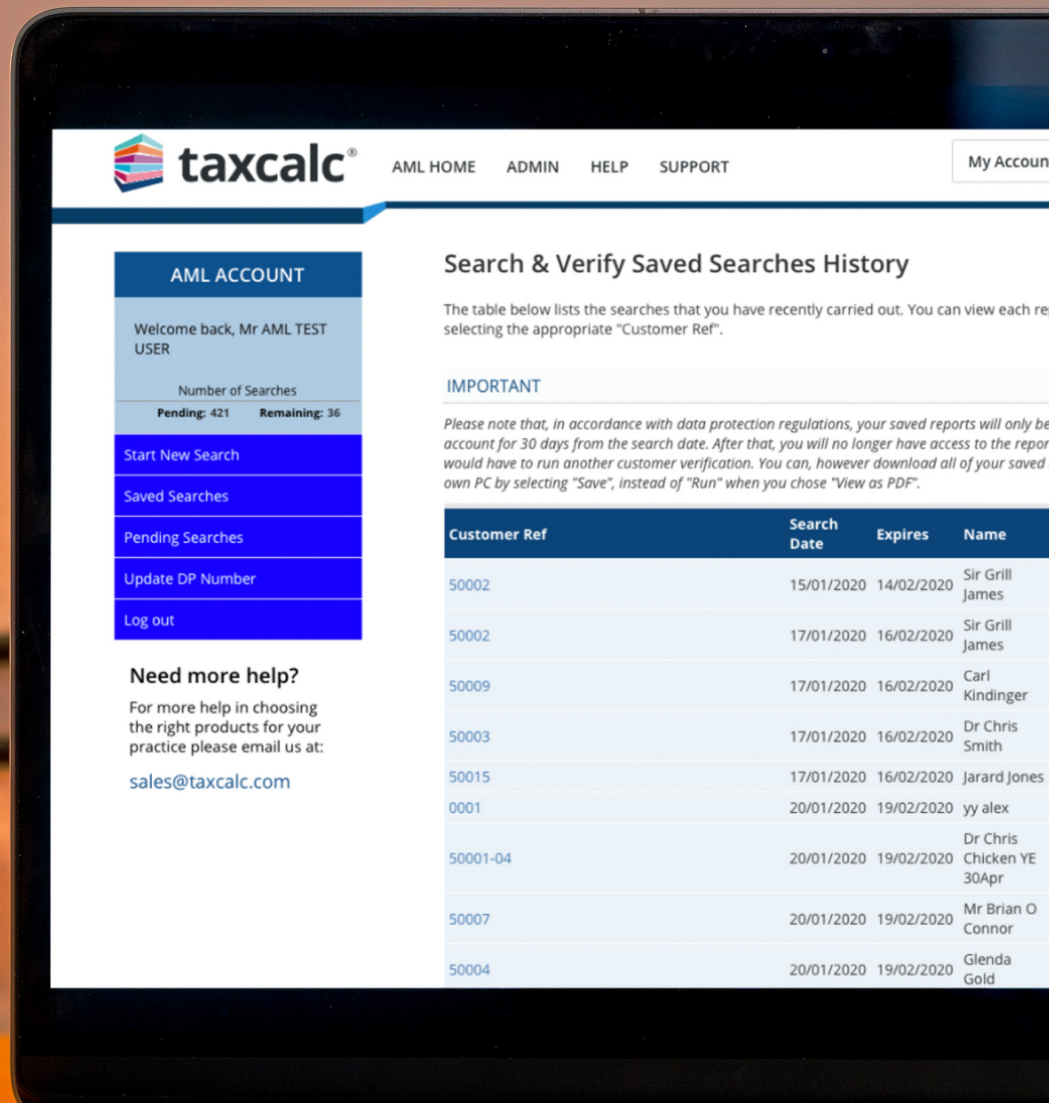
AML HOME   ADMIN   HELP   SUPPORT

My Account

Search & Verify Saved Searches History

The table below lists the searches that you have recently carried out. You can view each re
selecting the appropriate "Customer Ref".

AML ACCOUNT

Welcome back, Mr AML TEST USER

Number of Searches
Pending: 421   Remaining: 36

Start New Search

Saved Searches

Pending Searches

Update DP Number

Log out

Need more help?

For more help in choosing the right products for your practice please email us at:

sales@taxcalc.com

IMPORTANT

*Please note that, in accordance with data protection regulations, your saved reports will only be
account for 30 days from the search date. After that, you will no longer have access to the repor
would have to run another customer verification. You can, however download all of your saved
own PC by selecting "Save", instead of "Run" when you chose "View as PDF".*

Customer Ref	Search Date	Expires	Name
50002	15/01/2020	14/02/2020	Sir Grill James
50002	17/01/2020	16/02/2020	Sir Grill James
50009	17/01/2020	16/02/2020	Carl Kindinger
50003	17/01/2020	16/02/2020	Dr Chris Smith
50015	17/01/2020	16/02/2020	Jarard Jones
0001	20/01/2020	19/02/2020	yy alex
50001-04	20/01/2020	19/02/2020	Dr Chris Chicken YE 30Apr
50007	20/01/2020	19/02/2020	Mr Brian O Connor
50004	20/01/2020	19/02/2020	Glenda Gold

taxcalc®

Getting Started with AML Identity Checking

Contents

Introduction

This easy to understand Help Guide contains useful information as well as clear and simple instructions on how to perform an AML search via the TaxCalc website.

Please refer to KB2721 - How to use the AML Identity Checking service through the TaxCalc program for details on how to perform AML searches via the TaxCalc application.

What is TaxCalc AML Identity Checking Service?

If you provide services to clients, you have a legal obligation to keep anti-money laundering records. Failure to take your obligations seriously could mean penalties ranging from fines to imprisonment.

Sectors that are legally required to carry our relevant money laundering activities are:

• Accountants
• Auditors
• Bookkeepers
• Payroll Agencies
• Tax Advisors and/or those that prepware Tax Returns

TaxCalc AML Solutions

TaxCalc Anti-Money Laundering solutions put you firmly in control of your legal obligations with each attending to different aspects of your firm's needs.

TaxCalc AML Identity Checking Service is the perfect complement to AML Centre, which covers all aspects of Firm-Wide Compliance and Client Due Diligence.

Once you have gathered the basic identity information as part of your standard processes and assessed your client's risk, it is super quick and easy to run an AML search to verify they are who they say they are, so you can start providing the agreed services.

For those that cater for their Firm's obligations and Client Due Diligence via other solutions and simply need an easy process to verify their client's identity, TaxCalc AML Identity Checking Service via the TaxCalc website is the perfect option for you.

Using AML Identity Checking Service

TaxCalc AML Identity Checking Service gives you the opportunity to carry out compliant verification checks on your clients. It uses both positive and negative information sources as required by approved legislative guidance and will confirm your client's identity and address and highlight any negative alerts.

We have partnered with Equifax PLC, a global leader in information systems, to carry out these checks.

Electronic Footprint

An AML Identity check will be recorded by Equifax against the client's electronic footprint but, unlike a credit check, it will not affect their credit rating.

Data Protection Act – Your Obligation

The data provided in the AML search reports is subject to the Data Protection Act.

You must be Data Protection registered with the Information Commissioners Office to conduct an electronic AML Identity check. This means you are obliged to inform your client that you will be:

- carrying out an electronic AML Identity check on them.
- holding the results of the AML search, whether electronic or manual, for at least five years following the end of the business relationship.

All data must be kept securely and appropriately in accordance with the Act.

Data Protection Act – Our Obligation

For us to comply with the Data Protection Regulations, searches you undertake will only be available for 30 days following the search. You can download and store the reports on your own system within that period. More information on Data Protection can be found in the AML Identity Checking Service Customer Licence.

Registration with Equifax

We have partnered with Equifax, a global solutions provider, to bring you all the verification information you need to help you meet your obligations under the Money Laundering Regulations.

Prior to running searches, your identity needs to be verified with Equifax to ensure that you:

- are Data Protection registered.
- have legitimate reasons for carrying out AML checks.

You must also complete the TaxCalc AML Identity Checking Service online registration form and agree to the AML Identity Checking Service Customer Licence.

Once the checks are complete you will receive a confirmation email and your account will be activated. You will then be able to use the AML Identity checking service immediately. This means that Equifax will allow you to access and use its Anti-Money Laundering Services via TaxCalc on the terms specified in the Customer Licence, End User Licence Agreement and Terms and Conditions of Use. You can access the Customer Licence by logging into your AML account, selecting ADMIN on the AML toolbar and selecting AML Service Customer Licence.

Using the TaxCalc AML Identity Checking Service

The TaxCalc AML Identity Checking Service will give you access to your own password protected AML area of the TaxCalc website. Depending on your user status, you will be able to:

as a General User:

• Start new searches
• View saved reports
• View pending searches
• Access the Help file

as an Administrator:

• Start new searches
• View saved reports
• View pending searches
• Access the Help file
• Edit your contact details
• Add and edit new users
• View your search summary
• View your AML invoices
• Buy more searches
• View the AML Service Customer Licence

Logging in to AML as an Administrator on our website

To access TaxCalc AML Identity Checking Service through the TaxCalc website:

1. Select **Log In** and enter your customer account name and password.

2. You should be taken straight to **My TaxCalc Products** page, but if not, simply click on **My Products** in the left-hand navigation menu.

3. If you are waiting for your Data Protection number and have not yet completed your AML registration, you should select **Registration to be completed.**

4. If you have been accepted by Equifax to use the TaxCalc AML Identity Checking service, click on the link **AML ID Checking** to enter the TaxCalc AML area.

5. Alternatively, if you are already on the AML pages of the TaxCalc website, you will be able to log straight into your own AML area of the site.

AML Home Page

On the TaxCalc AML Identity Checking Service Home Page you can access various parts of the service. The following items are displayed in the window:

1. **Navigation Menu** – contains the different sections of the AML service that will be displayed in the Work Area when selected, for example, AML Home, Admin, Help.
2. **Work Area** – the main part of the window where you can view further instructions, read general information, enter details into forms or undertake various commands.
4. **Command Area** - on the left, where you can **Start a New Search**, view your **Saved Searches** or view your list of **Pending Searches** by selecting the appropriate option. At the top of the Command Area you can view how many searches are remaining and how many are pending. You can also Log out from this area.

Carrying Out a Search

Please be aware that to comply with the Data Protection regulations, you are obliged to inform your client that you will be:

• carrying out an electronic AML check on them.
• holding the results of the AML search, whether it is electronic or manual, for at least five years following the end of the business relationship.

When logged into TaxCalc AML Identity Checking Service, you can carry out a search on your client. To do this:

1. Click **Start New Search** in the **Command Area.**

2. Enter **Your reference for your customer** (this is your own firms reference that you use to identify your clients).

3. Complete the fields in the **PERSONAL DATA** and **CURRENT ADDRESS** sections.

4. Choose the appropriate options with regard to the risk profile of your client:

Watchlist Profile

As part of an AML Identity Checking search, Equifax screens against various alert categories as required by the money laundering directive, this is referred to as an Enhanced Watchlist Check.

Screening is based on three pre-configured profiles which dictate the lists and categories matched against, as well as the filters, checks and logic used during the screening and filtering process. A choice must be made as to what profile the AML search is to use. The table below summarises the differences:.

Making the right choice will:

	GLOBAL	UK PLUS	UK STANDARD
Sanction List	UN & International European North American Global	UN & International European North American	UN & International European
Politically Exposed Persons	High Risk Standard Risk	High Risk Standard Risk	High Risk Standard Risk
Relative and Close Associates	High Risk	High Risk	High Risk
Special Interest Persons and Entities	High Risk Standard Risk	High Risk Standard Risk	

• facilitate focused matching, filtering and efficient false positive reduction.
• reduce unrelated alerts.
• aid EDD assessments for determining the validity of target matches.

Risk Profile appropriate to this customer

You will also need to determine whether or not your client is a normal or high risk. This is dependent upon the outcome of the risk assessment you will have carried out in relation to your practice and your client.

• **Normal** – a normal risk profile means that to achieve a Pass result in the report, there needs to be at least 2 residency matches, at least 1 identity match and 0 alerts from the databases that are checked against the information you provide.

• **High** – a high risk profile means that to achieve a Pass result in the report, there needs to be at least 3 residency matches, 3 or more identity matches and 0 alerts from the databases that are checked against the information you provide.

Where the system displays an asterisk, these are required fields and you will not be able to proceed without completion.

The answers you provide to the questions will be included within the AML report, recording all necessary information in one document.

5. Select whether the customer is:

- • An existing customer
- • A new customer known to you or your staff
- • Simply a new customer.

6. Select whether you have:

- • Interviewed the customer at home
- • Interviewed the customer face to face elsewhere and seen photo identity
- • Not interviewed the customer face to face or not seen photo identity.

7. Click **Save.**

   At this point you have used one of your search credits and you will notice the number of **remaining** searches in the counter at the top of the **Command Area** decrease by one and the number of searches **pending** will increase by one.

   The details of your search will now appear in your list of **Pending** searches.

8. After selecting Save, the next screen you see will give you the opportunity to review the details that you have entered and make amendments where appropriate. To do this, click **Amend**, make any changes and click **Save** again.
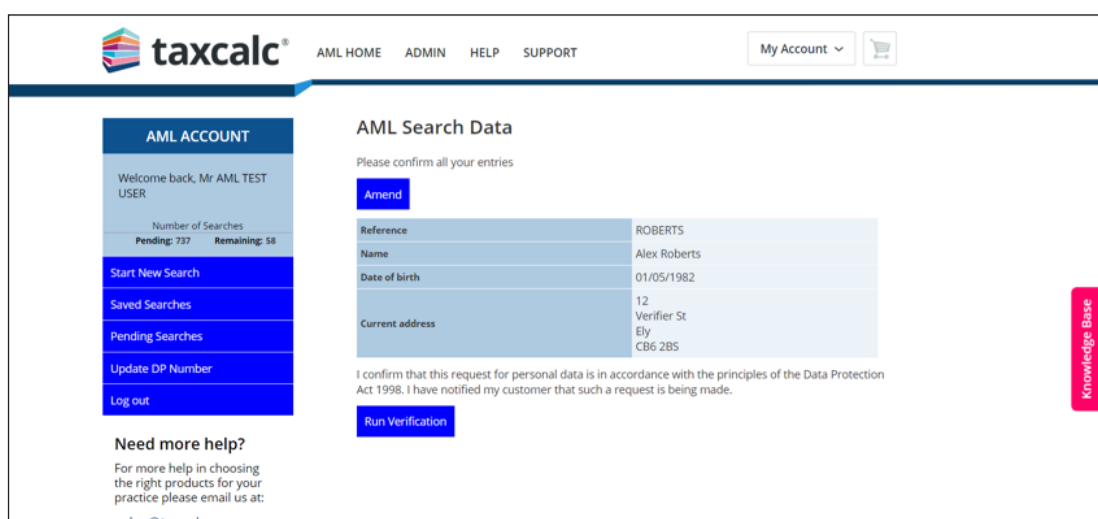
9. If you are happy with the details, click **Run Verification.**

Once you select **Run Verification**, the system will perform an AML Identity check on your client based on the information that you have entered. The results are compiled into a report ready for you to view, download and print.

If you decide not to carry out the search, you will be able to select it from the **Pending Searches** list and run the search at a later date.

AML Search Reports

In accordance with the Data Protection regulations, the reports you run will only be held on your AML account for 30 days. After the 30 days they will disappear from your saved list. You can print or download the reports to your own electronic filing system prior to the 30 day deadline, but if you forget, you will have to run the search again.

TaxCalc AML Identity Checking Service Reports will display one of two different types of status:

Pass – indicating that the information that was entered reached or exceeded the required matching threshold, giving you the confidence that this client's identity and address are confirmed and that there are no negative alerts.

Refer – meaning that not enough of the information that was entered can be confirmed, or some of the information has flagged up other concerns. You will need to obtain additional information about this client in order to complete your client due diligence.

The report will show you:

- Confirmation of the client reference, name, address and date of birth data that you originally entered.
- The results of the three types of electronic AML checks that were carried out. These are divided into the following sections:

Residency Tests

The data sources used by Equifax allow you to confirm that the identity of your client exists by matching the name of the customer to the address supplied. For each database that has produced a match, there will be a relevant score:

- **Electoral Roll**

    Confirms that the address you have entered for this client has been found on the Electoral Roll.

- **Credit Information**

    Confirms that one or more credit agreements assigned to this client has been found.

- **CCJ's**

    Shows how many County Court Judgements have been found at the address you have entered.

Identity Tests

In addition to carrying out confirmation of name and address, Equifax can validate additional information supplied in relation to the identity, including date of birth (DOB) and telephone number.

- **Electoral Roll DOB check**

    Confirms that the date of birth that you have entered for this client has been found on the Electoral Roll.

- **Credit Information DOB check**

    Confirms that one or more credit agreements assigned to this client has been found and one or more of these confirms your client's date of birth.

- **Bank account**

  Confirms that the bank sort code/account number that you have entered have been found.

- **Home Telephone**

  Confirms that the telephone number that you have entered has been found.

Alert Lists

Each of the following tests responds negatively, that is, where your client's name and address is found on each of the databases below, you will have to obtain additional evidence to support your client's identity.

- **Enhanced Watchlist**

  A score here indicates that the client has been found on one or more watchlists, these include Sanctions, Politically Exposed Persons, Relatives and Close Associates & Special Interest Persons.

- **Deceased Person**

  Informs you that the client is registered as deceased.

- **CIFAS**

  Indicates that the client has been found on a registered fraud database belonging to the organisation Credit Industry's Fraud Avoidance System. See www.cifas.org.uk for more information about this organisation.

Viewing, Downloading and Printing a Report

Viewing Reports

To view an AML Report for a Saved Search, select **Saved Searches** and click the **Customer Reference Number**. The report will appear on screen.

To view the Report as a PDF document, select **View PDF.**

Printing Reports

To print the report, simply select **Print**, choose the printer you wish to print to and select **Print** again.

Downloading and Storing Reports

In accordance with the Data Protection regulations, the reports you run will only be held on your AML account for 30 days. After that they will disappear from your saved list.

You can print or download the reports to your own electronic filing system prior to the 30 day deadline, but if you forget, you will have to run the search again.

It may be useful to keep all of your searches in one dedicated folder, away from the day-to-day client documents, but this is a personal choice. Wherever they are stored, they should be kept securely in accordance with Data Protection requirements and backed up regularly.
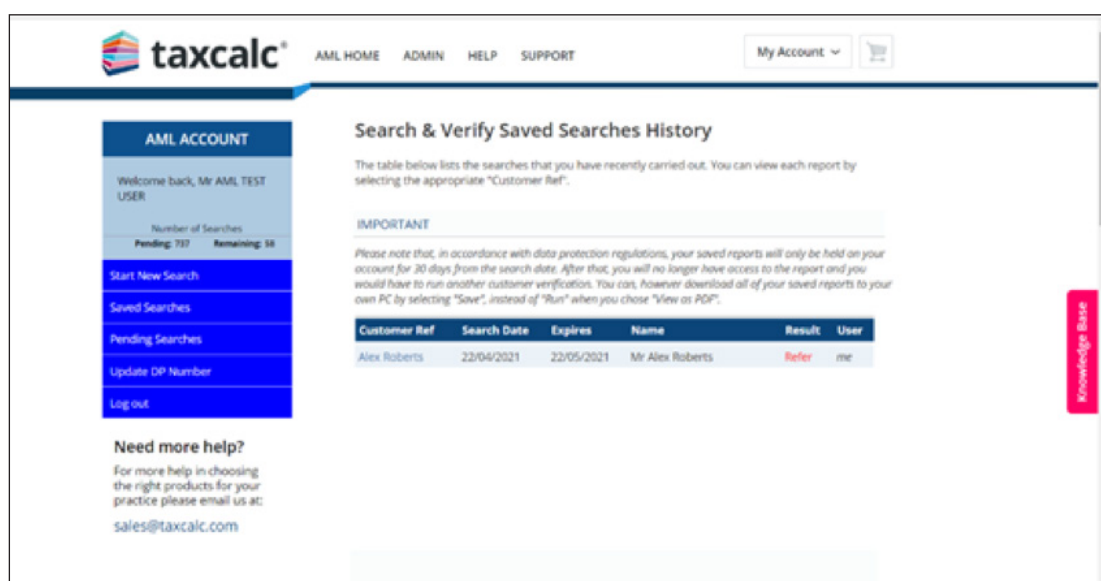
Saved and Pending Searches

Saved Searches

Once you have run an AML search it will be saved in a list on your AML account for 30 days. To access the list, click **Saved Searches**. This option will be accessible from all AML screens apart from the Admin area.

The Saved Search list will display:

- Your client reference
- The date the search was run
- The date it will expire
- The name of the client
- The status of the search: Pass or Refer
- Which user ran the search

To access a saved search from the list, choose the report that you would like to download by clicking on the appropriate row in the table.

**Important – Reports are only stored for 30 days

Pending Searches

When you select **Pending Searches** from the left-hand menu of the screen, you will find a list of searches that you have not yet processed.

Please note: Pending searches performed via the TaxCalc application will also be displayed. You cannot view, amend or delete searches performed in the TaxCalc application on the website.

You have three options with an AML search carried out via the website:

1 - Run Verification

1. Select the appropriate client.
2. Check the details you have already entered and click **Save.**
3. On the next screen, select **Run Verification** to display your report.
4. If you no longer need to run a report from your pending list, you can select **Delete** against the appropriate client. This will increase your remaining number of search credits by one.

5. You can leave the searches pending for as long as you wish. However, they do use up your search credits so it's worth reviewing your Pending list every once in a while.

2 - Update DP Number

To register for the AML Identity Checking Service you must have registered with the Information Commissioners Office (ICO) and have entered your Data Protection Registration Number (DPRN). If for some reason the Data Protection Registration Number changes, select **Update DP Number**, make the necessary changes and select **Save.**

3 - Buying More Search Credits

If you run out of searches, you can purchase more Search Credits. You can only buy more searches if you have Administrator status. Searches are available in variety of bundles and can be held on your AML account for future use, they are valid for 12 months from the date of purchase.

Purchasing more searches

1. Log in to the **TaxCalc** website using your customer account name and password as normal.

2. Select **My Account** then **My Products and Services.**

3. Within the **Service** section you will see **AML**, select **Buy More**.

4. Choose the size of batch that is appropriate to your needs and select Add to basket.

5. Proceed through the secure checkout and complete the purchasing steps as directed on

Service	Status	Options	
AML (1997 searches, 795 remaining, 737 pending)	Live Account	**Start New**	**Buy More**

screen.

6. When you return to the TaxCalc AML Identity Checking Service, you will find that the Search Credits have been automatically added to your account.

7. Alternatively, if you are already signed into the AML area of the TaxCalc website, select **Admin** on the Navigation Menu, then click **Buy More Searches** in the **Command Area.**

8. Within the **Service** section you will see AML select **Buy More.**

9. Choose the size of batch that is appropriate to your needs and select **Add to basket.**

10. Proceed through the secure checkout and complete the purchasing steps as directed on screen.

11. When you return to the TaxCalc AML Identity Checking Service, you will find that the Search Credits have been automatically added to your account.

Refunds will not be given for any unused searches.

Admin Area

The Admin area can only be accessed by the person who first registered the AML Identity Checking Service. This is a security measure and will give you better control over your AML account.

You will however be able to appoint other users to undergo searches from your account. More details are provided in the Users section below. Please be aware, that only the Administrator has the authority to buy more searches.

The Administrator has access to the following functions from the left-hand menu of the Admin page:

Edit My Details

Here you can update your TaxCalc account details including email address, password and contact details. By clicking **Edit My Details**, you will be taken to the TaxCalc part of the website where you can make and save any changes to your account. When you have finished, select **Save Changes**. Once the changes have been saved, select Anti-money Laundering Service from the left-hand menu to return to the AML area of the website.

Users

When you select **Users** you will need your Web Services Account Identifier. This has been automatically generated by us.

The Identifier allows you to set up additional users on your AML account without the need for them to sign into your main TaxCalc account with your log in details.

1. To add a new user select **Add User** on the Users page and complete the boxes displayed.

2. The user name will be prefixed with your Web Services Account Identifier. The name you type in the box can be any name: first name, surname or both, but there should be no spaces.

3. When complete, click **Save** to be taken back to the User page which will display the names

of all the people you have added.

Please note: Additional users will not have access to the Admin area and so will not be able to purchase additional searches if you run out.

The User list will display all the users you have added to your account. It will show when each of them last logged in and how many searches they have performed.

1. To edit or disable a user find the appropriate user from the list and click **Edit**.

2. You will now be able to change the username or password, or disable their login, so they are no longer able to log in to your account and perform AML identity checks.

3. Once you disable a user, they will still appear in the list, but their name will be struck through.

Once you have added new users to your AML account they will be able to log in immediately and start performing searches for you.

Logging In

For a user to log in, they will need to:

1. Go to the **TaxCalc website.**

2. In **Username** enter your Web Services Account Identifier, followed by a "/" and then the user's account name that they have been given. For example, **CompanyName/JSmith** or **123456/John.**

3. In **Password** enter the user's password that you allocated on setup.

4. Click **Login.**

5. Once logged in the user will be able to:

   - start new searches

   - see how many searches are remaining

   - see the saved and pending searches they have run

   - have access to the Support page, where they will be able send messages to our support team using an email address of their choosing

6. The user will not be able to:

   - access to the Admin area

   - purchase more searches if they run out

   - see any saved and pending searches other users have run

Search Summary

Here you will see:

The number of searches:

   - Purchased

   - Pending

- Saved

- Expired

- Remaining

If you have added any users, you will be able to see the split of searches by each of the users.

View Invoices

Selecting **View Invoices** will take you to the history page of your TaxCalc account.

You will see a table showing:

- a notepad icon which, when selected, will open your invoice. You can then print the document by selecting "Print" in the top left of the screen.

- the date of each order.

- the value of the order.

- the description of the product purchased.

Buy More Searches

This button will take you to the **My Products and Services** page where you can purchase more searches, within the **Service** section you will see select **Buy More.**

AML Service Customer Licence

This is a copy of the contract you agreed to when you registered to use TaxCalc's AML Identity Checking Service.

Need more Information?

After reviewing this guide, you may also wish to explore additional resources listed below:

- Visit our website for a high level understanding of AML ID Checking.

- For more comprehensive detail, log in to your TaxCalc account from our website, My Account ▶ Anti-money Laundering Service ▶ Help ▶ TaxCalc AML Identification Checks Detailed Guide.

- For a full list of AML ID Checking guidance, see KB3168 - AML Identity Checks: Collateral.

Glossary of Terms relating to Money Laundering

AML

Anti Money Laundering.

CDD

Client Due Diligence.

EDD

Client Due Diligence.

EWL

Enhanced Watchlist, which includes Sanctions, Politically Exposed Persons, Relatives and Close Associates and Special Interest Persons.

JMLSG

Joint Money Laundering Steering Group.

ML

Money Laundering.

MLD

Money Laundering Directive.

MLRO

Money Laundering Reporting Officer

MLR 2007

Money Laundering Regulations 2007.

OPBAS

Office for Professional Body Anti-Money Laundering Supervision.

PEP

Politically Exposed Persons - a list of people that are politically exposed such as members of parliament.

POCA

Proceeds of Crime Act 2002.

RCA

Relative and close associate (of a PEP).

SIP

Special Interest Person.

SAR

Suspicious Activity Report.

SOCA

Serious Organised Crime Agency.

SOCPA

Serious Organised Crime and Police Act 2005.