

AML HUB

CDD Register
Manual



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Introduction

The CDD register contains all deals loaded to the AMLHub by users of a particular branch through either the AMLHub desktop or app. When first created, these deals will be unverified; subsequently, they will undergo the verification process by those authorised to do so in order to validate the deal for it to become a listing.

Navigation

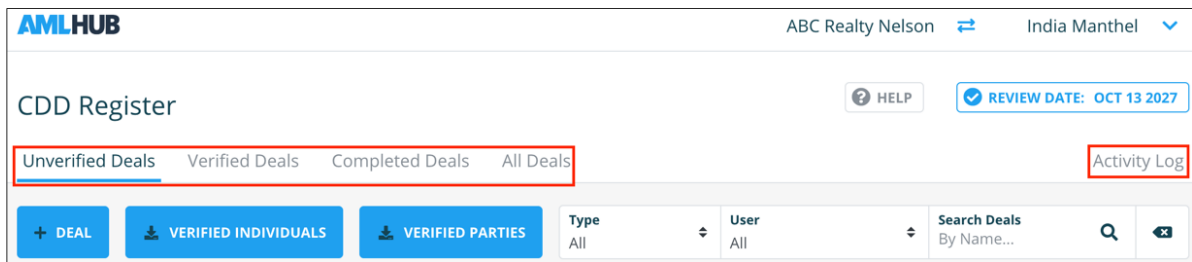
Different Sections Within the CDD Register

You can navigate to the 'CDD Register' section of the AMLHub desktop through the left-hand sidebar, or by clicking on the tile found on the dashboard. The page will display the following four tabs:

- **Unverified Deals**
The deal appears here following its initial creation through either the AMLHub app or desktop.
- **Verified Deals**
Unverified deals are moved to this section following the completion of the verification process by someone who has received sufficient training to do so. Once verified, deals can become a listing.
- **Completed Deals**
Deals should be moved to this section of the CDD register from the 'Verified Deals' section if a sale is made or the client is lost; in these circumstances, the deal should not be deleted.

- **All Deals**

A combined list of all unverified, verified and completed deals.



The CDD register additionally contains the 'Activity Log', which keeps a record of all activity occurring within the CDD register. You can navigate here by clicking on 'Activity Log', adjacent to the four tabs mentioned above.

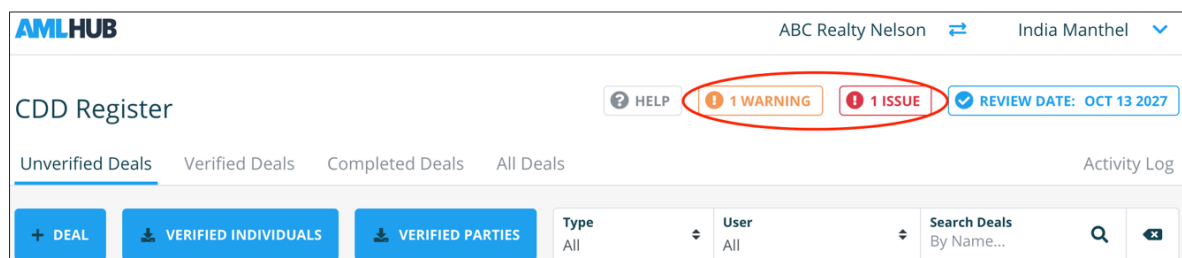
Review Date, Issues & Warnings

The review date set for the branch's CDD register can be found in the top right-hand corner of the screen **REVIEW DATE: JAN 01 2021**. To edit this review date, click on this icon.


Issues and/or warnings may appear in the CDD register of the AMLHub desktop in relation to temporary exceptions.

- A warning **1 WARNING** will appear if a temporary exception has been granted for an individual and has not yet 'failed' or been resolved.
- An issue **1 ISSUE** will appear if a temporary exception has surpassed its due date and is now overdue.

Warnings and issues are displayed in the top right-hand corner of the CDD register. Clicking on either icon will display the respective details of any outstanding warnings or issues.




Further Support

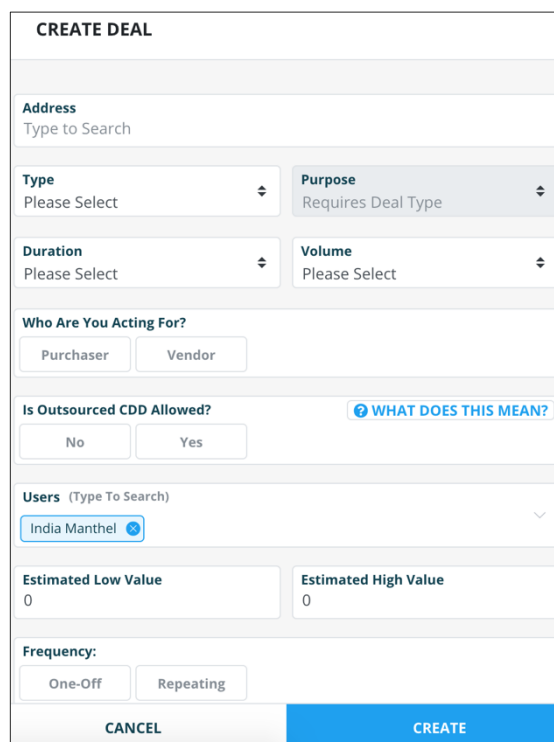
If you require further support regarding the CDD register, a  button can be found in the top right-hand corner of the screen. This section contains several videos on how to utilise different aspects of the CDD register.

Creating & Deleting Deals

Creating a Deal

Creating a deal through the AMLHub desktop can be done under the 'Unverified Deals' section of the CDD register.

1. Click the  button.
2. The following pop-up window will appear.



The 'CREATE DEAL' pop-up window contains the following fields and controls:

- Address:** A text input field with the placeholder 'Type to Search'.
- Type:** A dropdown menu with 'Please Select' as the current selection.
- Purpose:** A dropdown menu with 'Requires Deal Type' as the current selection.
- Duration:** A dropdown menu with 'Please Select' as the current selection.
- Volume:** A dropdown menu with 'Please Select' as the current selection.
- Who Are You Acting For?:** Two radio buttons labeled 'Purchaser' and 'Vendor'.
- Is Outsourced CDD Allowed?:** Two radio buttons labeled 'No' and 'Yes', with a link 'WHAT DOES THIS MEAN?' to the right.
- Users:** A search field with the placeholder '(Type To Search)' and a dropdown arrow. A selected user 'India Manthel' is shown with a close icon.
- Estimated Low Value:** A text input field with '0'.
- Estimated High Value:** A text input field with '0'.
- Frequency:** Two radio buttons labeled 'One-Off' and 'Repeating'.
- Buttons:** 'CANCEL' and 'CREATE' buttons at the bottom.


3. Enter the details of the deal.
4. Click 'create'.
5. A pop-up message will appear to signal the creation of the deal and you will be redirected to the deal's structure.
6. From here, you can subsequently onboard individuals and parties to this deal.

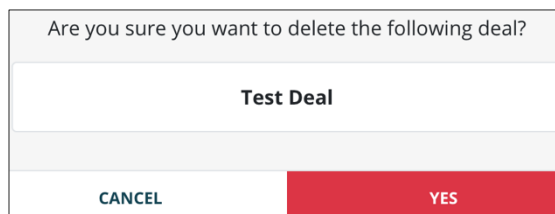
Please note: entering a correct purpose is essential for when management reports are extracted and used for transaction monitoring.

Deleting a Deal

When a sale is made, a deal is not sold or a client is lost, these deals should be moved to the 'Completed Deals' section of the CDD register as opposed to being deleted. Deleting a deal should only be utilised in the instances of duplicates or accidental creation.

Deleting an unverified deal can be done through the 'Unverified Deals' section of the CDD register.

1. Locate the deal you would like to delete by typing the address of the deal into the 'Search Deals' field.
2. Click on this  icon, found under the 'Actions' field to the right of the deal name/address.
3. Click 'delete'.
4. The following pop-up window will appear.



5. Click 'yes'.
6. A pop-up message will appear to signal that the deal has been successfully deleted.

Assigning Users to a Deal

Sales agents will only be able to view and edit deals in the CDD register of the AMLHub desktop and/or their 'Update a Deal' section of the AMLHub app that they have been assigned to.

Senior staff members such as the AMLCO, SO, AML ADMIN etc. are able to view all deals in the CDD register of the AMLHub desktop, however, must be assigned to the deal if they want to be able to view and edit the deal through the app.

During the creation of a deal through the app, sales agents are provided with the option to assign users to this deal. If they do not do this, or following the deal being created more users need to be assigned, the procedure below may be followed.

Assigning users to an unverified deal can be done through the 'Unverified Deals' section of the CDD register.

1. Locate the deal you would like to assign a user to by typing in the address of the deal into the 'Search Deals' field.
2. Click on the deal name/address; you will be redirected to the structure of the deal.
3. Under the deal's structure, click on the deal name/address.
4. A pop-up window of the 'Update Deal' page will appear on the right-hand side of the screen.
5. Under the 'Details' tab of this page, there will be a 'Users' section. Click on this section and a drop-down menu will appear; select the user(s) you would like to assign to the deal by clicking on their name(s).


The screenshot shows a 'UPDATE DEAL' form for a deal titled '123 Test Drive'. The form has three tabs: 'Details' (selected), 'Documents', and 'Verification'. The 'Details' tab contains several sections: 'Address' (123 Test Drive), 'Type' (Residential) and 'Purpose' (Relocating), 'Duration' (0-1 Year) and 'Volume' (1), 'Who Are You Acting For?' (Purchaser and Vendor buttons, with Vendor selected), 'Is Outsourced CDD Allowed?' (No and Yes buttons, with No selected), 'Key Contact' (a dropdown menu showing '-- Select Key Contact --'), and 'Users' (a dropdown menu showing 'India Manthel' and a search icon). The 'Users' section is circled in red. At the bottom of the form are 'CLOSE' and 'UPDATE' buttons.

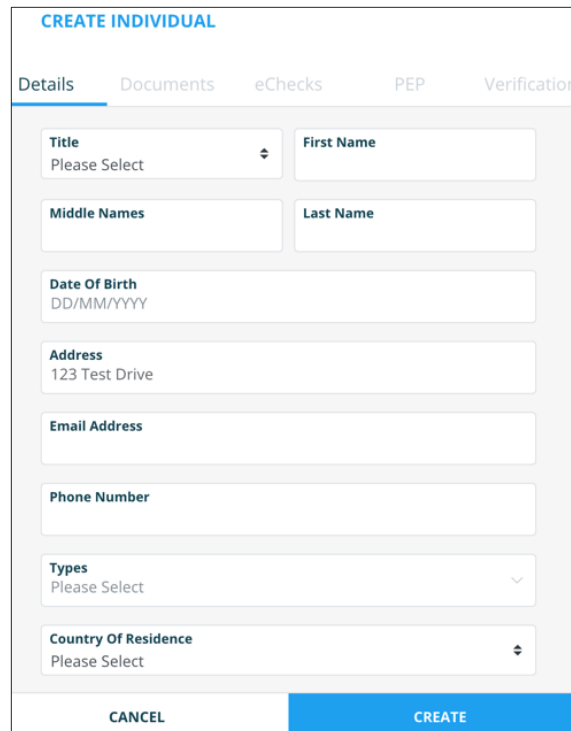
6. Click 'update'.

Onboarding Individuals & Parties

Onboarding an Individual

Onboarding an individual can be done following the creation of a deal. Locate the deal you would like to onboard the individual to and click on the deal name/address to bring up the structure of the deal.

1. Click the  button, found to the right of the deal name/address.
2. Select 'add individual'.
3. The following pop-up window will appear on the right-hand side of the screen. Enter the details of the individual into the respective sections.
 - The current address of the individual may not necessarily be the address of the property being sold.
 - Entering an email address and phone number are especially important if you require outsourced CDD, so the individual can be contacted.



CREATE INDIVIDUAL

Details Documents eChecks PEP Verification

Title Please Select

First Name

Middle Names

Last Name

Date Of Birth DD/MM/YYYY

Address 123 Test Drive

Email Address

Phone Number

Types Please Select

Country Of Residence Please Select

CANCEL CREATE

4. Click 'create'.
5. A pop-up message will appear to signal that the individual has been successfully created.

Run-Down of Individual Types


- **25%+ Ownership**
This is where someone owns more than 25% of the asset, meaning they are a beneficial owner.
- **Trustee**
Trustee of the trust. These are the named trustees in a Trust Deed. For example, for a family trust this would typically be the husband and wife, and their lawyer.
- **Settlor**

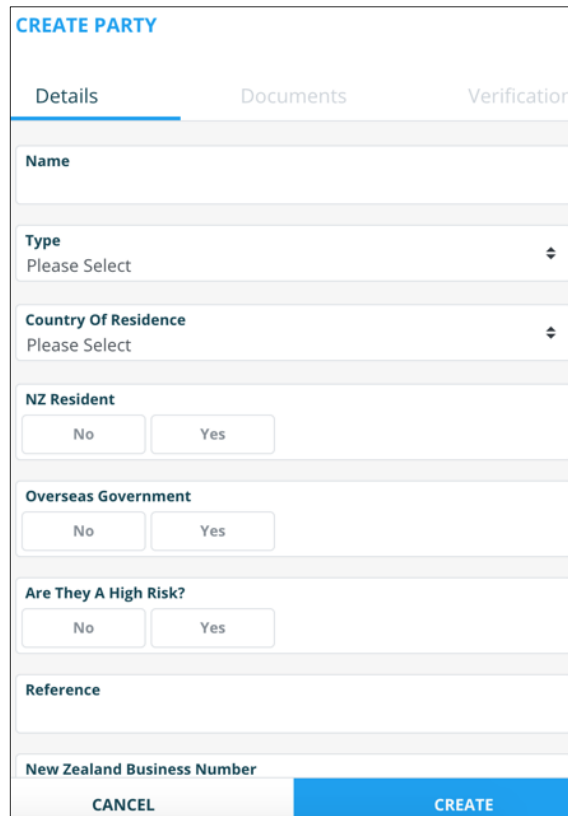
Settlor of the trust; this is the named Settlor in a Trust Deed.

- **Effective Controller**
Someone who is in effective control of the asset i.e. Managing Director, who may also be a 25%+ shareholder.
- **Acting on Behalf**
Someone who is instructing you on behalf of the owner. This may be a lawyer or power of attorney.
- **Executor**
The executor of the will.

Onboarding a Party

Onboarding a party can be done following the creation of a deal, underneath the deal's structure. Locate the deal you would like to onboard the party to and click on the deal name/address to bring up the structure of the deal.

1. Click the  button, found to the right of the deal name/address.
2. Select 'add party'.
3. The following pop-up window will appear on the right-hand side of the screen. Enter the details of the party into the respective sections of the window.



CREATE PARTY

Details Documents Verification

Name

Type
Please Select

Country Of Residence
Please Select

NZ Resident
No Yes

Overseas Government
No Yes

Are They A High Risk?
No Yes

Reference

New Zealand Business Number

CANCEL CREATE

4. Click 'create'.

5. A pop-up message will appear to signal that the party has been successfully created.

Please note: all trusts are automatically marked as high risk.

Updating Details

Updating the Details of a Deal

Updating the details of an unverified deal can be done through the 'Unverified Deals' section of the CDD register.

1. Locate the deal of interest by typing the address of the deal into the 'Search Deals' field.
2. Click on the deal name/address; you will be redirected to the structure of the deal.
3. Under the deal's structure, click on the deal name/address.
4. A pop-up window of the 'Update Deal' page will appear on the right-hand side of the screen.

The screenshot displays the AMLHUB interface for updating a deal. On the left, the 'CDD Register / 123 Test Drive' page shows the deal structure with a residential type and a party 'Mr Example Individual' with 25%+ ownership. On the right, the 'UPDATE DEAL' form for '123 Test Drive' is shown, with tabs for Details, Documents, and Verification. The form includes fields for Address, Type, Purpose, Duration, Volume, Who Are You Acting For?, Is Outsourced CDD Allowed?, Key Contact, and Users. The 'UPDATE' button is highlighted in blue.

5. Make any necessary changes to the details of the deal.

6. When satisfied with these changes, click 'update'.

7. A pop-up message will appear to signal that the deal has been successfully updated. It is now safe to click 'close', which exits the 'Update Deal' page.

Updating the Details of a Party

Updating the details of a party within an unverified deal can be done through the 'Unverified Deals' section of the CDD register.

1. Locate the deal containing the party you would like to update by typing the address of the deal into the 'Search Deals' field.
2. Click on the deal name/address; you will be redirected to the structure of the deal.
3. Under the deal's structure, click on the name of the party you would like to update.
4. A pop-up window of the 'Update Party' page will appear on the right-hand side of the screen.

The screenshot displays the AMLHUB CDD Register interface. On the left, the 'Structure' tab is active, showing a hierarchy: '123 Test Drive' (Residential) contains 'Test Trust' (Trust), which contains 'Mrs Example Trustee' and 'Mr Example Individual' (25%+ Ownership). On the right, the 'UPDATE PARTY' modal for 'Test Trust' is open. It has tabs for 'Details', 'Documents', and 'Verification'. The 'Details' tab is selected, showing fields for 'Name' (Test Trust), 'Type' (Trust), and 'Country Of Residence' (Please Select). Below these are sections for 'NZ Resident' (No/Yes), 'Overseas Government' (No/Yes), and 'Are They A High Risk?' (No/Yes). A warning message states: 'You have selected a high risk party type. Risk level selection is disabled.' At the bottom are 'CLOSE' and 'UPDATE' buttons.

5. Make any necessary changes to the details of the party.
6. When satisfied with these changes, click 'update'.
7. A pop-up message will appear to signal that the party has been successfully updated. It is now safe to click 'close', which exits the 'Update Party' page.

Updating the Details of an Individual

Updating the details of an individual within an unverified deal can be done through the 'Unverified Deals' section of the CDD register.

1. Locate the deal containing the individual you would like to update by typing the address of the deal in the 'Search Deals' field.
2. Click on the deal name/address; you will be redirected to the structure of the deal.
3. Under the deal's structure, click on the name of the individual you would like to update.
4. A pop-up window of the 'Update Individual' page will appear on the right-hand side of the screen.

The screenshot displays the AMLHUB interface for updating an individual. On the left, the 'Structure' tab shows a hierarchy starting with '123 Test Drive' (Residential), which includes 'Test Trust' (Trust), 'Mrs Example Trustee', and 'Mr Example Individual' (25%+ Ownership). On the right, the 'UPDATE INDIVIDUAL' form for 'Mr Example Individual' is shown. It has tabs for 'Details', 'Documents', 'eChecks', 'PEP', and 'Verification'. The 'Details' tab is selected, revealing input fields for: Title (Mr), First Name (Example), Middle Names, Last Name (Individual), Date Of Birth (01/11/2019), Address (123 Test Drive), Email Address, Phone Number, Types (a dropdown menu currently showing '25%+ Ownership'), and Country Of Residence. At the bottom of the form are two buttons: 'CLOSE' and 'UPDATE'.

5. Make any necessary changes to the details of the individual.
6. When satisfied with these changes, click 'update'.
7. A pop-up message will appear to signal that the individual has been successfully updated. It is now safe to click 'close', which exits the 'Update Individual' page.

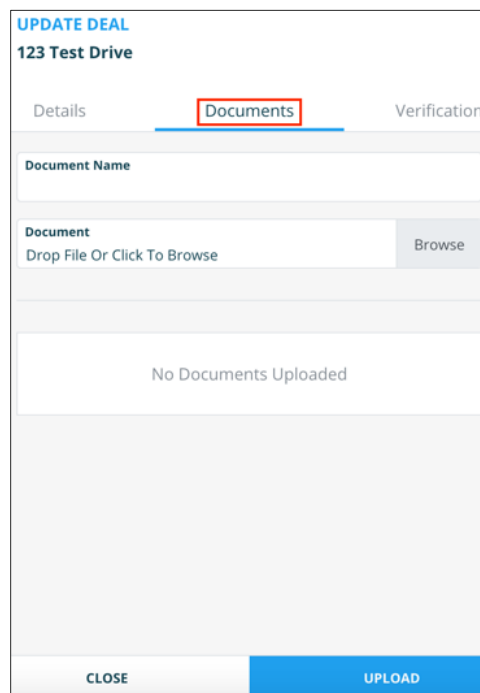
Document Upload

Please note: only one image or document can be uploaded at a time. For example, you cannot add two images of the front and back of a driver licence in the same document. In this case, these should be added as separate documents and, for example, titled "Driver Licence Front" and "Driver Licence Back".

Uploading Documents to a Deal

Uploading documents to an unverified deal can be done through the 'Unverified Deals' section of the CDD register.

1. Locate the deal you would like to upload documents to by typing the address of the deal into the 'Search Deals' field.
2. Click on the deal name/address; you will be redirected to the structure of the deal.
3. Under the deal's structure, click on the deal name/address.
4. A pop-up window of the 'Update Deal' page will appear on the right-hand side of the screen.
5. Navigate to the 'Documents' tab of this page.



The screenshot shows a pop-up window titled 'UPDATE DEAL' for '123 Test Drive'. It has three tabs: 'Details', 'Documents' (which is selected and highlighted with a red box), and 'Verification'. Under the 'Documents' tab, there is a 'Document Name' input field, a 'Document' section with a 'Drop File Or Click To Browse' prompt and a 'Browse' button, and a message 'No Documents Uploaded'. At the bottom, there are 'CLOSE' and 'UPLOAD' buttons.

6. Enter the name of the document.
7. Either drag & drop a document OR click 'browse' and subsequently choose the desired document to be uploaded from your library.
8. Click 'upload'.
9. A pop-up message will appear to signal a successful document upload.

Uploading Documents to a Party

Uploading documents to a party within an unverified deal can be done through the 'Unverified Deals' section of the CDD register.

1. Locate the deal containing the party you would like to upload documents to by typing the address of the deal into the 'Search Deals' field.
2. Click on the deal name/address; you will be redirected to the structure of the deal.
3. Under the deal's structure, click on the name of the party you would like to upload documents to.
4. A pop-up window of the 'Update Party' page will appear on the right-hand side of the screen.
5. Navigate to the 'Documents' tab of this page.

UPDATE PARTY
Test Trust

Details **Documents** Verification

Document Name

Type
Please Select

Document
Drop File Or Click To Browse Browse

Enhanced CDD
☒ No ☐ Yes

No Documents Uploaded

CLOSE UPLOAD

6. Enter the name of the document.
7. Select document type.
8. Either drag & drop a document OR click 'browse' and subsequently choose the desired document to be uploaded from your library.
9. Click 'upload'.
10. A pop-up message will appear to signal a successful document upload.

Uploading Documents to an Individual

Uploading documents to an individual within an unverified deal can be done through the 'Unverified Deals' section of the CDD register.

1. Locate the deal containing the individual you would like to upload documents to by typing the address of the deal into the 'Search Deals' field.
2. Click on the deal name/address; you will be redirected to the structure of the deal.
3. Under the deal's structure, click on the name of the individual you would like to upload documents to.
4. A pop-up window of the 'Update Individual' page will appear on the right-hand side of the screen.
5. Navigate to the 'Documents' tab of this page.

UPDATE INDIVIDUAL
Mr Example Individual

Details **Documents** eChecks PEP Verification

Document Name

Type
Please Select

Document
Drop File Or Click To Browse Browse

Enhanced CDD
☐ No ☐ Yes


No Documents Uploaded

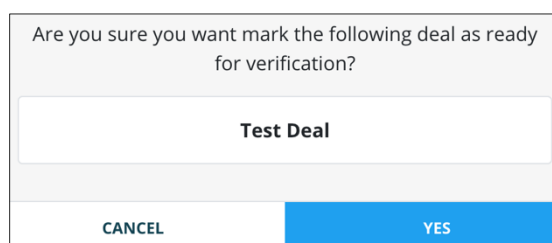
CLOSE UPLOAD


6. Enter the name of the document.
7. Select document type.
8. Either drag & drop a document OR click 'browse' and subsequently choose the desired document to be uploaded from your library.
9. Click 'upload'.
10. A pop-up message will appear to signal a successful document upload.

Marking Ready for Verification

Marking a deal ready for verification is typically done by sales agents who have onboarded individuals and/or parties to a deal, uploaded documents to each and would like to notify their compliance officer that the deal is ready to undergo the verification process.

1. Locate the deal you would like to mark as ready for verification by typing the address of the deal into the 'Search Deals' field.
2. Click on the deal name/address; you will be redirected to the structure of the deal.
3. Click on this  icon, found to the right of the deal name/address.
4. The following pop-up window will appear.

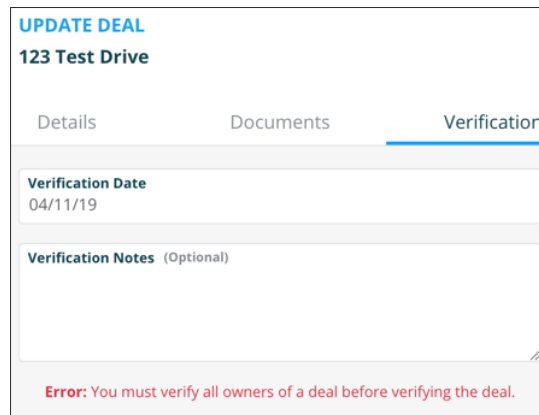


5. Click 'yes'.
6. The icon should now appear green, like so .
7. If your compliance officer has the user notification 'Deal Ready for Verification' turned on for your particular user, they will receive an email notification informing them of the deal being ready for verification.

Manual Verification

When you are confident with the information and documentation uploaded to each individual, party and the deal itself, you can undergo the verification process in order for it to become a valid listing.

You must verify each individual and party loaded to the deal before you can verify the deal itself. If you attempt to verify the deal prior to doing this, you will be presented with the following message.



UPDATE DEAL
123 Test Drive

Details Documents **Verification**

Verification Date
04/11/19

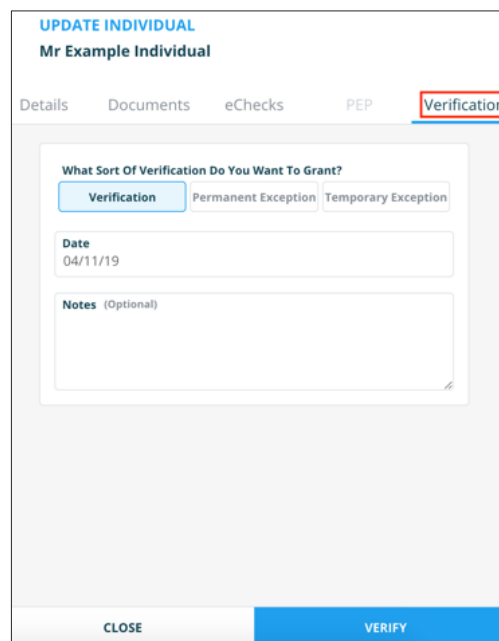
Verification Notes (Optional)

Error: You must verify all owners of a deal before verifying the deal.

Manually Verifying an Individual

Manually verifying an individual loaded to an unverified deal can be done through the 'Unverified Deals' section of the CDD register. Locate the deal containing the individual you would like to verify and click on the deal name/address to bring up the structure of the deal.

1. Click on the name of the individual.
2. A pop-up window of the 'Update Individual' page will appear on the right-hand side of the screen.
3. Navigate to the 'Verification' tab.



UPDATE INDIVIDUAL
Mr Example Individual

Details Documents eChecks PEP **Verification**

What Sort Of Verification Do You Want To Grant?

Verification Permanent Exception Temporary Exception

Date
04/11/19

Notes (Optional)

CLOSE VERIFY

4. Select the type of verification.
5. Enter the verification date.
6. Add any notes you might feel are necessary for keeping an accurate and traceable record of the individual's verification.

7. Click 'verify'.
8. A pop-up window will appear to signal a successful verification of the individual. It is now safe to click 'close' and repeat this verification process for any additional individuals needing to be verified.

Manually Verifying a Party

Manually verifying a party loaded to an unverified deal can be done through the 'Unverified Deals' section of the CDD register. Locate the deal containing the party you would like to verify and click on the deal name/address to bring up the structure of the deal.

1. Click on the name of the party.
2. A pop-up window of the 'Update Party' page will appear on the right-hand side of the screen.
3. Navigate to the 'Verification' tab.

UPDATE PARTY
Test Trust

Details Documents **Verification**

i This party is high risk and requires **Enhanced CDD**.
Have you obtained source of funds/wealth?

What Sort Of Verification Do You Want To Grant?

Verification Permanent Exception Temporary Exception

Date
04/11/19

Notes (Optional)

CLOSE **VERIFY**

4. Select the type of verification.
5. Enter the verification date.
6. Add any notes you might feel are necessary for keeping an accurate and traceable record of the party's verification.
7. Click 'verify'.

8. A pop-up window will appear to signal a successful verification of the party. It is now safe to click 'close' and repeat this verification process for any additional parties needing to be verified.

Manually Verifying a Deal

Manually verifying an unverified deal can be done through the 'Unverified Deals' section of the CDD register. Locate the deal you would like to verify and click on the deal name/address to bring up the structure of the deal.

1. Under the deal's structure, click on the deal name/address.
2. A pop-up window of the 'Update Deal' page will appear on the right-hand side of the screen.
3. Navigate to the 'Verification' tab.

UPDATE DEAL
123 Test Drive

Details Documents **Verification**

Verification Date
05/11/19

Verification Notes (Optional)

CLOSE VERIFY


4. Enter the verification date.
5. Add any notes you might feel are necessary for keeping an accurate and traceable record of the deal's verification.
6. Click 'verify'.
7. A pop-up window will appear to signal a successful verification of the deal. It is now safe to click 'close'.
8. Once all individuals, parties and subsequently the deal itself have been verified, it will then appear under the 'Verified Deals' section of the CDD register.

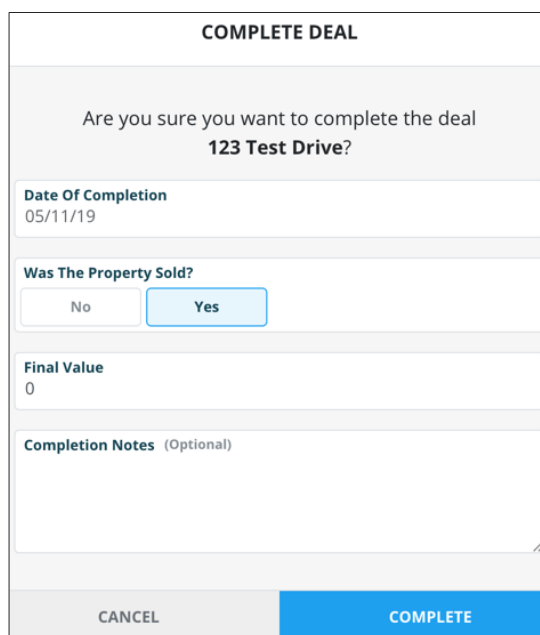
Completing & Uncompleting Deals

Completing a Deal

When a sale is made, a deal is not sold or a client is lost, these deals should be moved to the 'Completed Deals' section of the CDD register as opposed to being deleted.

Completing a deal can be done through the 'Verified Deals' section of the CDD register.

1. Locate the deal you would like to complete by typing the address of the deal into the 'Search Deals' field.
2. Click on this  icon, found under the 'Actions' field to the right of the deal name/address.
3. Click 'complete'.
4. The following pop-up window will appear.



COMPLETE DEAL

Are you sure you want to complete the deal
123 Test Drive?

Date Of Completion
05/11/19

Was The Property Sold?

☐ No ☒ Yes

Final Value
0

Completion Notes (Optional)


CANCEL **COMPLETE**

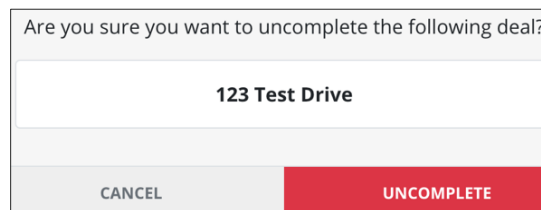
5. Enter the date of completion.
6. Select whether the property was sold.
7. Enter the final value.
8. Add any notes you might feel are necessary for keeping an accurate and traceable record of the deal's completion.
9. Click 'complete'.

10. The deal will subsequently be moved to the 'Completed Deals' section of the CDD register.

Uncompleting a Deal

Uncompleting a deal can be done through the 'Completed Deals' section of the CDD register.

1. Locate the deal you would like to uncomplete by typing the address of the deal into the 'Search Deals' field.
2. Click on this  icon, found under the 'Actions' field to the right of the deal name/address.
3. Click 'uncomplete'.
4. The following pop-up window will appear. Click 'uncomplete'.



A confirmation pop-up window with a light gray border. The title bar reads "Are you sure you want to uncomplete the following deal?". Below the title bar is a white rectangular area containing the text "123 Test Drive". At the bottom of the window are two buttons: a light gray button labeled "CANCEL" on the left and a red button labeled "UNCOMPLETE" on the right.

5. The deal will subsequently be moved to the 'Verified Deals' section of the CDD register.

Downloading Reports

Downloading a Report of Verified Individuals

A report of all individuals who have been verified by members of a branch in the most recent one-month period can be extracted as a spreadsheet from the AMLHub desktop. This file

can be downloaded by clicking on the  button, found under any of the four tabs within the CDD register.

Downloading a Report of Verified Parties

A report of all parties who have been verified by members of a branch in the most recent one-month period can be extracted as a spreadsheet from the AMLHub desktop. This file

can be downloaded by clicking on the
tabs within the CDD register.



button, found under any of the four