

ENHANCED DUE DILIGENCE REPORT

KYC Enhanced - Sample Report

Illustrative enhanced customer due diligence output with expanded AML screening, address corroboration and source-of-funds / source-of-wealth review.

Verified with standard monitoring

Enhanced due diligence completed. No confirmed sanctions, PEP or adverse media concern identified. Source-of-funds narrative is plausible and supported by the submitted evidence set.

DECISION

APPROVED

Low	4	48 hrs
Residual risk	Evidence packs reviewed	Illustrative SLA

Report Summary

Report ID	ONM-KYC-ENH-2026-00127
Generated	09 Mar 2026, 16:40 WAT
Requested by	Onmero Demonstration Account
Customer	Tolani Nneka Okafor
Date of birth	02 Feb 1987
Nationality	Nigerian
Engagement purpose	Enhanced onboarding review
Overall outcome	Verified with standard monitoring

Enhanced Review Scope

Review area	Outcome	Comment
Core identity verification	Pass	Identity data, facial similarity and liveness controls completed successfully.
Proof of address review	Pass	Submitted utility statement matched the declared residential address and appeared internally consistent.
PEP and sanctions screening	Clear	No confirmed match requiring rejection or escalation was identified in this sample case.

Review area	Outcome	Comment
Adverse media screening	Clear	No material negative media finding linked to the subject could be substantiated in this illustrative review.
Source of funds review	Pass	Declared salary and consulting income are broadly consistent with the supporting bank activity sample.
Risk scoring	Low	No unresolved high-risk trigger remained open at report close.

Customer Profile

Phone	+234 806 555 2190
Email	tolani.okafor@example.com
Residential address	18 Admiralty Way, Lekki Phase 1, Lagos State
Occupation	Finance Manager
Employer	BlueHarbour Logistics Limited
Declared monthly income	NGN 1,150,000
Stated source of wealth	Employment income, consulting income and long-term savings

Source of Funds / Wealth Review

Item	Applicant declaration	Review note
Primary source of income	Employment salary	Employer details and recent salary credits were broadly consistent with the declaration.
Secondary income	Consulting fees	Narrative supported by recent inbound transfers marked as project payments.
Savings / reserves	Personal savings	No anomaly observed in the sample documents reviewed.
High-risk exposure	None declared	No evidence of unexplained wealth trigger identified in this sample file.

Screening Summary

Screening type	Status	Note
Sanctions lists	No confirmed match	Name and date-of-birth combinations reviewed with no confirmed sanctioned-person result.
PEP review	No confirmed match	No profile requiring PEP classification was substantiated in this illustrative case.

Screening type	Status	Note
Adverse media	No material hit	No supported adverse media requiring escalation or rejection.
Internal watchlist	Clear	No prior adverse internal record linked to the subject.

Evidence Reviewed

Evidence item	Status	Comment
Identity document	Received	Government-issued document and portrait reviewed.
Selfie / liveness capture	Received	Session challenge successfully completed.
Proof of address	Received	Address corroborated against declaration.
Bank statement extract	Received	Used to assess source-of-funds plausibility.

Decision Rationale

Enhanced due diligence is typically reserved for higher-risk contexts or where additional comfort is required around sanctions exposure, adverse media, proof of address and source-of-funds / wealth. The customer is recommended for approval with routine monitoring and periodic refresh based on client policy.

Methodology note: enhanced examples in compliance templates frequently include source of wealth / source of funds fields and accept / reject recommendation blocks; this sample adapts those presentation elements for Onmero Enhanced KYC.

SAMPLE ILLUSTRATIVE