

CHECKD AML — **MANAGER REVIEW** CHEAT SHEET

Quick reference for managers completing payout review and approval

STEP 1 — OPEN & REVIEW PAYOUT



- Tap 'Review as manager' at the bottom right
- Select your name and enter your PIN
- Review patron details, ID documents and payout amount
- The system shows potential matches from previous payouts

STEP 2 — PATRON MATCHING



- Check name, DOB, photo, licence and contact details carefully
- If the patron matches, select and tap 'Confirm patron'
- If the patron is new, tap 'Create new patron'
- If no match applies, tap 'Patron is none of these'
- Check KYC assessment: identity, PEP & sanctions results

STEP 3 — RISK ASSESSMENT



- Review the system's suggested risk level (Low / Medium / High)
- Scroll down to view previous payout history
- You can accept, lower, or escalate the suggestion
- Add written notes to justify your decision
- Tap Confirm, then review full payout summary
- Sign on screen to confirm due diligence performed
- Tap Approve (or Reject to decline the payout)

STEP 4 — PAYMENT CONFIRMATION



- Once approved, payout moves to Payment pending
- Mark cash as paid once handed to the patron
- Confirm cheque signed off and recorded
- The accounts team processes EFT via a web-based login

HIGH RISK PATRON MATCH — WHAT TO DO



- Check name, DOB, photo, licence and contact details carefully before confirming
- A similar name or shared phone number does not confirm a match; look at all fields
- If confirmed as high risk, escalate the risk rating and add detailed notes
- Process the payout as normal, do not alert or tip off the patron
- Discuss internally with senior management after the payout is complete
- If agreed with senior management use payout details to submit a Suspicious Matter Report