



Choosing the Right Digital Provider for AML and KYC Checks: A Guide for UK Firms



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Introduction

In today's regulatory environment, ensuring compliance with Anti-Money Laundering (AML) and Know Your Customer (KYC) obligations is critical for firms across a variety of sectors, including legal, financial services, real estate, accountancy, and more.

Selecting the right digital provider for your AML and KYC checks can make a significant difference in how efficiently and effectively you meet compliance requirements.

This short guide outlines the key factors firms should consider when choosing the best provider for their needs.

How to Choose the Right Digital Provider?

To make an informed choice, consider the following ten key questions and criteria.

1. Usability

Is the solution easy to use for both you and your and clients?

The usability of a digital AML/KYC solution is paramount. Your chosen provider's platform must be user-friendly, intuitive, and accessible across a range of devices (desktop, mobile, etc.).

Both your internal teams and your clients need a seamless experience when using the system.

An overly complex platform, lacking the ability to provide web or app-based routes or fallback options to conduct checks, can lead to operational delays.

2. Accreditation

Is the provider accredited under established frameworks, and to what level?

It's essential to ensure that your chosen provider is accredited under recognised frameworks like the UK Trust Framework or similar industry standards.

Trust Framework accreditation levels—low, medium, or high—will give you an indication of the provider's capabilities in digitally verifying identities.

Identity verification is often the first step in client due diligence. Therefore, it is crucial to use a provider certified to meet the highest standards in this process.



3. Full Range of Checks

Does the provider offer all the necessary AML/KYC checks, or will you need to engage additional providers or manage manual processes?

Your provider should offer a comprehensive suite of checks to ensure seamless AML compliance.

The goal is to avoid working with multiple providers or having to perform manual processes that slow down compliance efforts.

Make sure the provider covers all relevant checks such as photo ID checks, source of funds/wealth verification, sanctions screening, PEP (Politically Exposed Persons) checks, adverse media monitoring, and more.

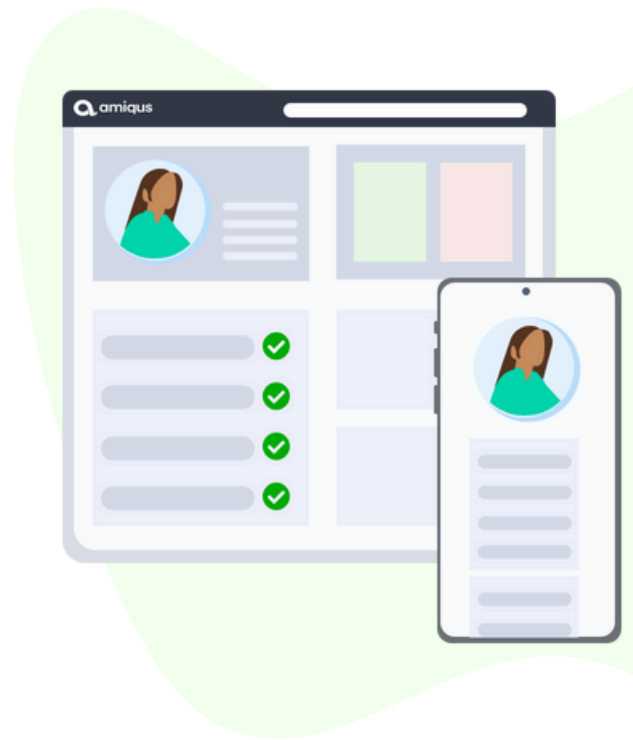
4. Efficiency & Automation

Does the solution include features that optimise compliance processes?

An efficient AML/KYC platform should streamline the client onboarding process while ensuring compliance.

Look for solutions that offer built-in risk assessment templates, automated workflows, audit trail functionality, secure document transfer, and more.

These features will help reduce the administrative burden on your firm while ensuring thorough client due diligence.



5. Integration Capabilities

Can the provider's platform integrate with your practice management software?

Seamless integration with your existing practice management software is vital to avoid data silos and ensure smooth client onboarding.

A robust provider should offer flexible APIs or other integration solutions, that allow the system to work in harmony with your firm's current software infrastructure.

This reduces duplication of data entry, increases efficiency, and provides a streamlined experience for your internal teams.

6. Staff Screening Checks

Can the provider support your firm's full compliance needs, including pre-employment checks for staff?

As per certain guidance, AML compliance extends beyond client checks to include vetting relevant staff members.

Additionally, it is mandatory for all firms to verify the right to work status of all prospective employees.

Ideally, your provider should be able to assist with other checks, like Right to Work and DBS criminal record checks, to ensure compliance for both clients and staff.

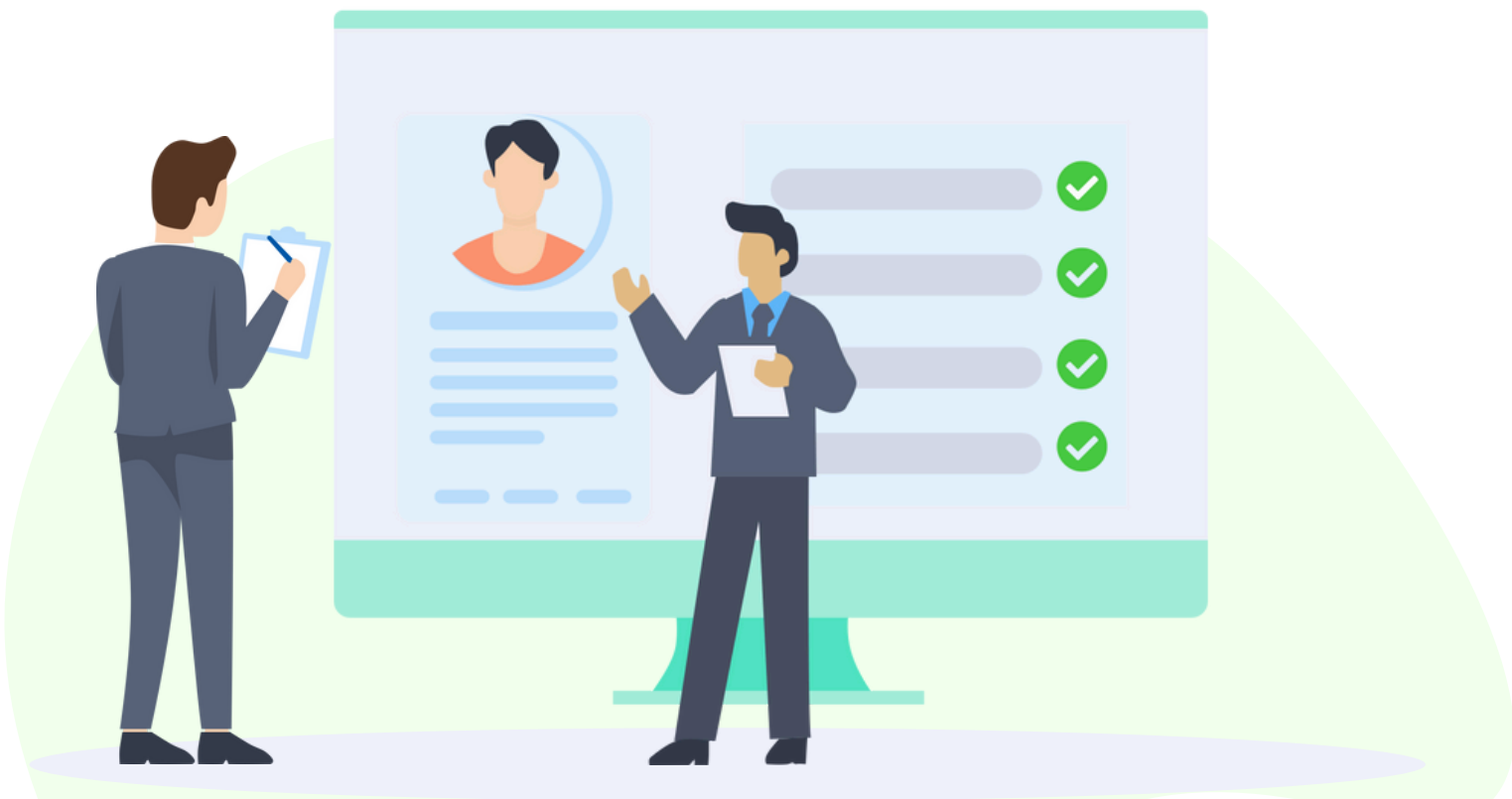
7. Security

Does the provider meet industry-standard security certifications, such as ISO27001 or Cyber Essentials Plus?

Data security is non-negotiable, especially when dealing with sensitive and confidential client information.

Ensure your provider is ISO27001 accredited and meets the UK's Cyber Essentials Plus as a minimum.

This will give you confidence that the platform adheres to strict information security management standards and can safeguard client data against breaches.



8. Regulatory Compliance

Does the provider consult with relevant regulatory bodies to ensure their solution is compliant with up-to-date regulations?

Your AML/KYC provider must ensure ongoing compliance with sector-specific regulations.

They should actively engage with regulatory bodies to keep up-to-date with the latest compliance requirements.

This ensures your firm remains compliant with evolving laws, such as the UK's Money Laundering Regulations and sector-specific guidelines.



9. Support & Training

Does the provider offer training and ongoing support to your team and clients?

Your provider should offer easy setup and comprehensive training for your team to ensure easy adoption.

Additionally, prompt technical support is essential for addressing issues, whether it's a query about conducting a check or a technical glitch your client encounters.

To avoid delays and ensure smooth operations, it's vital that your provider has a well-trained support team and offers ongoing assistance.

10. Scalability

Can the provider's solution scale according to your firm's evolving requirements?

Finally, the solution you choose should be scalable to accommodate the growth and changing needs of your firm.

Whether you're a small practice or a large organisation, the provider should offer flexible pricing and functionality that can evolve with your firm.

This ensures that you're not constrained by the platform as your client base expands or your compliance needs become more complex.

Conclusion

By carefully considering these criteria, firms across the UK's legal, financial, accountancy, and other sectors can ensure they select the right AML/KYC provider.

The right choice will not only enhance compliance but also improve operational efficiency, reduce risk, and support long-term growth.

[Book a free demo](#)



How Can Amiqus Help

As a UK government-certified Identity Service Provider, Amiqus offers an accredited end-to-end approach covering all aspects of AML, KYC and client due diligence.

This includes the full range of checks needed for AML/KYC for both staff and clients, easy onboarding and digital back office management.

Through our strategic partnership with regulators across sectors, such as the Law Society of Scotland and ICAS, we ensure that you stay compliant with the latest AML guidance and regulations.

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