

QUICK GUIDE

# UK estate agencies: No-nonsense guide to AML

Plus the all-in-one solution



 APLYiD™

## QUICK GUIDE

We know talk of AML might get you thinking FML. But please don't fall asleep or put this paper down – the information contained here will keep you and your firm safe, protected and rid you of admin burden.



# What AML means for you

This guide is designed to help you understand what complete AML compliance looks like and how to handle it without friction, bottlenecks and admin. If you're short on time, start with 'What 'good' AML looks like.'

**If you're new to AML compliance, here are the four key areas to focus on:**

**01** Know your customer and conduct customer due diligence

**02** Understand the risk they pose

**03** Report unusual and suspicious activity

**04** Maintain accurate records for audit

**APLYiD can help you with all four.**

**What happens if you do nothing? Estate agents face three key risks:**

**01**

**Reputational risk:**  
Damage to client trust

**02**

**Operational cost:**  
Manual processes and non-compliance can grind sales to a halt.

**03**

**Regulatory risk:**  
Fines or legal consequences

# What good compliance looks like for estate agents

Here's what effective, robust AML compliance looks like:

- You know your customer: you've got fast, accurate verification
- You store great records: you've got everything audit-ready
- You manage risk: you've got high-quality reporting, red flag alerts

Here's three ways to approach AML:

- Manually. This is time-consuming, error-prone, poses a security risk, and clients don't like it
- With patched-together tech. It can be clunky and inconsistent, it can break, branding is confusing, and the client experience is fragmented
- All-in-one platform: Fast, simple, no IT headaches, smooth client experience

What to look for in your AML system:

- More than just an ID check
- Onboard new staff in minutes
- Easy for clients (they will be wowed by how smooth it is)
- Simple risk review and record-keeping
- No need to train or integrate (bring on new staff quickly)
- APLYID offers all this – plus a free trial, no sales pressure, no contracts, and instant sign-up

With that in mind, your top pain points for becoming AML compliance are:

- 33% say record-keeping is their biggest time drain
- 40% struggle with false positives
- UK businesses spend 14 hours per week on AML
- 89% are open to switching AML providers

These insights shaped the platform we built.



# How APLYiD works

APLYiD lets you manage AML due diligence for every client, from start to finish, all in one place. Easily onboard, verify and reverify clients and businesses, assess and manage risk, and monitor ongoing obligations without juggling multiple systems.

## Built for UK AML/CTF regulated entities

APLYiD supports what UK AML-regulated entities are required to do:

### Onboard

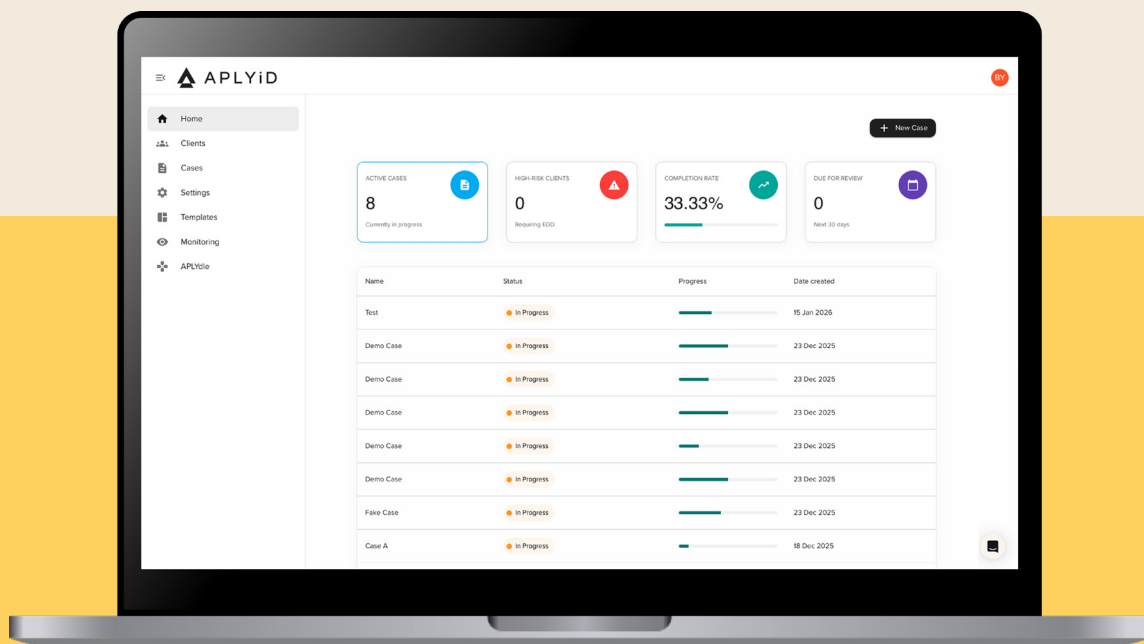
Easily onboard and assign risk for every kind of client and request and request and store the right documents – every time.

### Verify

Verify and easily re-verify clients using the relevant biometric AML, KYC, and KYB checks.

### Monitor

Use our dashboards to set risk ratings, automate alerts and continually monitor your due diligence processes.



# 01. Onboard

Request the right documents every time with guided document collection.

Smoothly and compliantly collect what you need from your clients



Branded customer onboarding experience (email or SMS)



Store risk assessments and assign client risk ratings



Store documents with bank-grade encryption



Guided document collection



Seamless onboarding for any entity type

Zero friction onboarding

- Guided document collection
- Fewer follow-ups with clients
- Consistent onboarding every time
- Faster workflow, less chasing

Smooth onboarding

for clients.

Clear oversight

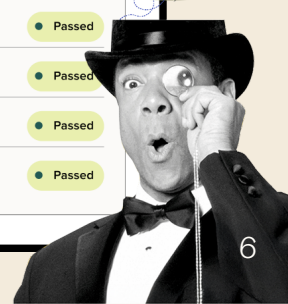
for your agency.

## Client biometric check

Completed: 04.06.25

### RESULTS OVERVIEW

Data extraction	Passed
Biometrics	Passed
Tampering checks	Passed
Device & location	Passed
APLYiD AML check	Passed



# 02. Verify

Stay compliant now and always – regardless of your type of client, country of operation, or future regulatory changes.

Perform critical checks to meet AML compliance regulations



Outsourced Enhanced Due Diligence (EDD) option



Easy repeat verifications and transactions



PEP, sanctions, and adverse media screening



KYB + UBO checks for businesses



Biometric remote ID verification

Confidence in every check

- Fast biometric ID checks
- Automated AML screening
- Clear pass / fail outcomes

**Enter ID details**

Select ID type

NZ passport

NZ drivers license

AUS passport

AUS drivers license

ID details

Passport number\*

Expiry date\*

Next

**What type of check?**

Biometric & AML

- Capture ID and match to their face
- Verify their personal details
- Check against PEP & sanctions list

Biometric Only

- Capture ID and match to their face

AML Check

- Enter & verify personal details
- Check against PEP & sanctions list

Send

Verify once.

Verify properly.

Move forward

with confidence.

# 03. Monitor

Use our dashboards to set risk ratings, automate alerts and continually monitor your due diligence processes.

## Monitor and manage risk proactively



Set risk levels, automate review alerts and set up ongoing monitoring



Ongoing PEP and sanctions monitoring



Get automatic flags for any document fails or rejections



Get a clear, company-wide view of compliance



Be audit ready every time

Peace of mind, built in

- Ongoing risk monitoring
- Automated review alerts
- Defensible audit trails

APLYiD

takes the complexity

out of compliance.

High Risk

In progress

## Purchase of 22 Main Street

Client: Olivia Bennet

Date Created: 6 Nov 2024

MT

Mia Thompson



# Why APLYiD?

## We take the complexity out of compliance.

Unlike some over-complicated AML software, we offer a simple, low-admin platform designed for estate agents who want an easy-to-manage solution that's fast and free to start.



### No worries for you.

A WORLD-CLASS  
ISO-ACCREDITED AML  
PLATFORM THAT MAKES AML  
COMPLIANCE COMPLETE,  
VISIBLE & AUDITABLE

### No effort for your customers.

THE SMOOTHEST CUSTOMER  
VERIFICATION AND  
ONBOARDING JOURNEY OUT  
THERE

### No hassle for you or your colleagues.

ONE PEOPLE-FRIENDLY  
PLATFORM TO MANAGE AML  
FROM START TO FINISH FOR  
EVERY CLIENT

### No nonsense for your business.

SELF-SERVE AML ESPECIALLY  
DESIGNED FOR SMEs WITH  
SUPPORT ON CALL

Partnered with:



# APLYiD™ No-nonsense AML

5M

customers  
onboarded



Partnered with  
**500+** estate agents  
across the world



70%

less paperwork

7+

years in market

ISO 27001  
Accredited



10

minutes to  
get started



What now? Here's how to take this off your plate for good:

[Book your demo at APLYiD.com](https://www.aplyid.com)

