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COURSE BROCHURE

Know Your Customer Onboarding and Periodic Review Training Course

7 – 11 June 2027
Madrid

Know Your Customer Onboarding and Periodic Review Training Course

Ref: 3072_116681 **Date:** 7 – 11 June 2027 **Location:** Madrid **Fees:** 5600 GBP

Know Your Customer Onboarding and Periodic Review is a 1-week training course for onboarding officers, due diligence analysts and review team leads in banks, and each participant leaves with a Customer File Review Checklist for personal and corporate clients. Faster digital account opening and layered company structures now test identity and ownership checks every day. Jupiter Prime Training shapes this course around know your customer onboarding and periodic review.

Why Know Your Customer Onboarding and Periodic Review Matters Now

Three pressures shape know your customer onboarding and periodic review today. Customers expect an account within minutes on a phone, which squeezes the time for identity verification. Corporate clients arrive through holding companies, trusts and nominees that hide the real controller. Supervisors and correspondent banks judge an institution by the quality of its customer files, not by its policy manual. A bank that rates risk consistently and refreshes files on schedule keeps its correspondent relationships and avoids remediation projects. One that lets files go stale faces backlogs and hasty exits.

Who Gains Most from Know Your Customer Onboarding and Periodic Review

- Onboarding officers who collect and verify identity documents at account opening
- Due diligence analysts who trace ownership chains and assign customer risk ratings
- Periodic review leads who schedule refresh cycles and clear review backlogs
- Relationship managers who gather source of wealth and expected activity details
- Quality assurance checkers who sample completed files for gaps and errors

Retail and corporate banking units gain most when onboarding, review and quality assurance staff attend together and agree one file standard.

Know Your Customer Onboarding and Periodic Review Capabilities

Participants move from collecting documents to judging whether a file shows who the client is and how the account will be used.

- Verify identity through documentary and electronic checks — the account opening decision
- Trace ownership through layered structures to the ultimate controlling person — corporate onboarding
- Assign customer risk ratings from geography, product, channel and occupation factors — review frequency
- Apply enhanced due diligence triggers to high-risk relationships — senior approval
- Design periodic and event-driven review cycles — review team workload
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Specify record keeping and retrieval rules for customer files — internal and external examiners

Key Know Your Customer Onboarding and Periodic Review Terms

- Customer due diligence — the identification, verification and risk assessment a bank completes before and during a relationship.
- Beneficial owner — the natural person who ultimately owns or controls a customer, directly or through other entities.
- Politically exposed person — someone holding or recently holding a prominent public function, along with close family and associates.
- Enhanced due diligence — additional checks, approvals and monitoring applied to customers rated as higher risk.
- Source of wealth — the origin of a customer's total assets, such as business income, inheritance or property sales.
- Event-driven review — a file refresh triggered by a change such as new ownership, adverse media or unusual activity.

Know Your Customer Onboarding and Periodic Review Day by Day

Day 1: The Customer Relationship Lifecycle

- Risk-Based Approach to Customer Checks — Matching Effort to Customer Risk
- Customer Acceptance Policy — Prohibited, Restricted and Standard Customer Types
- Onboarding Channel Comparison — Branch, Mobile and Introduced Business Risks
- Correspondent Bank Expectations — File Quality Questions From Partner Institutions
- Customer File Anatomy — Identity, Ownership, Purpose and Risk Sections

Day 2: Identification and Ownership Verification

- Documentary Identity Checks — Passports, Residence Papers and Address Evidence
- Electronic Identity Verification — Selfie Matching, Liveness and Database Checks
- Corporate Document Review — Registry Extracts, Articles and Board Resolutions
- Ownership Chain Mapping — Holding Companies, Trusts and Nominee Arrangements
- Controlling Person Identification — When No Shareholder Crosses the Threshold

Day 3: Customer Risk Rating

- Risk Factor Scoring Matrix — Geography, Product, Channel and Occupation Weights
- Politically Exposed Person Screening — Matches, False Positives and Approvals
- Sanctions and Adverse Media Checks — Escalation Before Account Activation
- Source of Wealth and Funds Evidence — Plausibility Against Customer Profile
- Risk Rating Override Rules — Documented Rationale and Second Approval

Day 4: Enhanced Due Diligence and Periodic Review

- Enhanced Due Diligence Triggers — High-Risk Sectors, Jurisdictions and Structures
- Senior Management Approval Memo — Content for Accepting High-Risk Clients
- Review Frequency Calendar — One, Three and Five Year Cycles by Rating
- Event-Driven Review Triggers — Ownership Change, Alerts and Media Reports
- Record Keeping and Retrieval — Retention, Indexing and Examiner Requests

Day 5: Practising the Customer File Review Checklist

- Personal Client File Test — Applying Day 2 Identity Checks to a Sample
- Corporate Client File Test — Applying Day 2 and Day 3 Ownership and Rating Steps
- High-Risk File Decision — Applying Day 4 Enhanced Checks and Approval Memo
- Review Backlog Prioritisation — Ordering Overdue Files by Risk and Age
- Customer File Review Checklist — Final Questions, Evidence Standards and Sign-Off

Applying Know Your Customer Onboarding and Periodic Review After the Course

- Sample ten recent corporate files and test each ownership chain to the controlling person.
- Rebuild the review calendar for overdue high-risk files using the risk-based frequency rules.

Know Your Customer Onboarding and Periodic Review Questions FAQ

What is know your customer onboarding and periodic review, and why does it matter now?

Know your customer onboarding and periodic review is how a bank verifies who a client is, who controls it and how risky it is, then keeps that file current.

Which roles gain most from know your customer onboarding and periodic review training?

Onboarding officers, due diligence analysts, periodic review leads, relationship managers and quality assurance checkers gain most.

How does know your customer onboarding and periodic review differ from a general anti-money laundering course?

It concentrates on the customer file: identity, ownership, risk rating and refresh cycles. A general anti-money laundering course spreads time across transaction monitoring and suspicious reporting.

What do you bring back from know your customer onboarding and periodic review training?

You bring back a Customer File Review Checklist tested on personal, corporate and high-risk sample files.

Know Your Customer Onboarding and Periodic Review: The Way Forward

The Customer File Review Checklist gives onboarding and review staff one test for every file. Its first use is deciding which overdue files are remediated first. Quality assurance checkers apply it to monthly samples. After the first examiner visit or correspondent bank questionnaire, revisit the risk weights and the evidence expected for ownership chains.