

OBOTAN AML / KYC POLICY

Introduction

Framework to prevent money laundering and financial crime.

Customer Onboarding

Ghana Card verification

Biometric verification

Phone & address verification

Risk Tiering

Tier 1: Basic

Tier 2: Standard

Tier 3: Enhanced Due Diligence

Monitoring

Real-time monitoring

Fraud detection

Velocity checks

Reporting

STR and CTR reporting

Sanctions

UN, OFAC, local blacklist screening