

A black and white photograph of a person in a dark suit sitting at a long, reflective conference table. They have their hands pressed against their face, suggesting distress or despair. The background shows a modern office setting with a large window and a television screen.

**I lost £113,665, and the firm's reputation.**

**Prevention is protection.  
Protect your firm today.**

# Legal Sector Affinity Group: Anti-Money Laundering, Guidance for the Legal Sector

A black and white close-up photograph of a man's face. He has a beard and is looking slightly to the side. His right hand is raised to his mouth, with his fingers pressed together in a classic 'shushing' or 'silence' gesture.

**Why take  
the risk?**

Phone: 0800 133 7127

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**I lost £113,665  
and the firm's  
reputation.**

#### **4.3.3: Electronic verification**

You should consider whether any electronic verification system you use properly establishes the customer's identity, rather than just establishing that the identity exists. You should consider the risk implications in respect of the particular retainer and be on the alert for information which may suggest that your client is not the person they say they are. You may mitigate risk by corroborating electronic verification with some other CDD material.

When using electronic verification, you are not required to obtain consent from your client, but they must be informed that this check will take place.

While electronic verification can be a sufficient measure for compliance with money laundering requirements, there may be circumstances where it will not be appropriate.

#### **Choosing Your Electronic Verification Provider**

*4.3.3: When choosing an electronic verification service provider, you should look for a provider who:*

- 1. has proof of registration with the Information Commissioner's Office to store personal data**

Both Thirdfort and Lawyer Checker are registered with the Information Commissioner's Office. You can search the register here:

<https://ico.org.uk/ESDWebPages/Search>

- Thirdfort: ZA292762
- Lawyer Checker: Z3022961

Practical Vision & Thirdfort are also FCA regulated (<https://register.fca.org.uk/>)

- Thirdfort: 806236
- Practical Vision & Today's Conveyancer: 535854

- 2. Can link an applicant to both current and previous circumstances using a range of positive information sources**

Using Experian data Thirdfort checks look for two current address matches. If only one can be found, then the algorithm looks back for any previous addresses linked to the identity and the current address. If we can confirm at least one match against the old address that is a match of high authority, then it will count as the second match and the client will pass our two plus two minimum requirement. This algorithm is Experian's standard one that we have set to the highest level of tolerance that the UK banks use.

One of the key ways in which Thirdfort positively identifies individuals is through the facial recognition feature of the app which matches the video with the photo ID provided.

- 3. Can access negative information sources i.e. databases on identity fraud and deceased people?**

Thirdfort uses a wide range of data sources including deceased, adverse media,



**Cyber Crime  
takes  
everything**

known or suspected fraud and lost or stolen ID documents. On the example Thirdfort report (<https://www.lawyerchecker.co.uk/media/1210/identity-report-angela-zoe.pdf>) you will see the first section of the Document Report looks at whether the document has been recorded as lost, stolen or compromised.

#### **4. Have access to a wide range of 'alert' data sources?**

Thirdfort alert data sources are Experian, Lexis Nexis, Comply Advantage, Truelayer and emailage. Using a series of algorithms we assess the information provided by these services to provide an interpreted assessment of the nature of the alert with a "Passed", "Consider" and/or "Failed" result. These alert sources includes PEP/Sanctions, deceased, adverse media, known or suspected fraud and lost or stolen ID documents. We run these checks as part of doing our searches.

#### **5. Has transparent processes enabling you to know what checks are carried out, the results of the checks, and how much certainty they give on the identity of the subject.**

##### **4.3.2: Identification and verification**

- Identification of a client or a beneficial owner is simply being told or coming to know a client's identifying details, such as their name and address.
- Verification is obtaining some evidence which supports this claim of identity.

Thirdfort enables organisations to make a clear distinction between the identification and the verification of an individual through three key processes

- 1) An electronic check verifies the information provided by your customer against Experian data to provide an interpreted "Passed", "Consider" and/or "Failed" result
- 2) Video verifies the likeness of the individual against photo documentation provided
- 3) Bank linking securely collects and analyses your client's bank statements automatically

The final report transparently identifies the checks completed and provides an interpreted assessment of the identification and verification of your client.

#### **6. Allows you to capture and store the information used to verify an identity.**

Lawyer Checker retain the completed reports via our app as part of your compliance with the Money Laundering Regulations which require evidence of Know Your Customer to be retained for 5 years from the end of the business relationship.

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