

Audit-ready KYC evidence checklist

Use this before you file a customer as verified. If an examiner asks to see one case, every box below should be answerable from your records.

1. Consent record

- Customer agreed to identity checks before any images were taken.
- What they consented to is recorded (the checks, who runs them, why).
- Date and time of consent is stored.
- If consent was given verbally or in-app, the channel is noted.

2. Source images

- Front of the ID document is on file (and back, if the ID has one).
- A live selfie of the customer is on file.
- Images are readable: corners visible, no glare hiding the details, in focus.
- Each image is linked to this customer and this session, not a shared folder.

Keep the original captures. A cropped or re-saved copy is not enough if the source is later questioned.

3. Extracted fields

- Name, date of birth, and ID number read from the document are stored.
- Document type and issuing country are recorded.
- Expiry date is captured, and the document was not expired at check time.
- Extracted fields match what the customer gave you (mismatches flagged).

4. Check results, each with a reason

- Document check: genuine or not, with the reason for the result.
- Face match: selfie compared to the ID photo, with the match score.
- Duplicate check: whether this face or ID already exists on file.
- Phone check: number confirmed against the customer (and network, if run).
- Registry check: ID confirmed against NCRA or the relevant registry, where used.

A pass or fail on its own is not evidence. Store the reason or score behind each result so a reviewer can see why it landed that way.

5. Reviewer notes and decision history

- If a person reviewed the case, their decision and notes are recorded.
- Who made the final call is identifiable (name or operator ID).
- Resubmissions and retries are kept, not overwritten by the latest attempt.
- The reason for an approve, reject, or escalate decision is written down.

6. Timestamps

- When the session started and when it finished.
- When each check ran.
- When the final decision was made.
- Times are consistent (same zone or clearly labelled).

7. Retention and access

- You know how long this record is kept and why.
- Access is limited to staff who need it, and that access is logged.
- There is a way to retrieve the full case for one customer on request.
- Deletion or archival follows a written rule, not ad-hoc cleanup.

General guidance, not legal advice. This is a working checklist, not a regulatory standard. Requirements change. Confirm the current rules with the Bank of Sierra Leone before you rely on it. miproof.io