

Client Contact Information

Legal Name: STUART JAMES RAMSEY
Email: sjr_1998@gmail.com
Phone: +447359692018
Matter Reference: Test 4532



NFC Photo



Client Photo

Verification Report Summary

- ✓ Biometric Identity Check
- ✓ NFC Document Check
- ✓ Address Verification - Confirmed

- ✓ PEPs & Sanctions Check
- ✓ Source of Funds Check
- ✓ Safe Harbour Compliance

Biometric Identity Verification

Decision Date: 14-11-2024
First Name: STUART JAMES
Last Name: RAMSEY
Local Name: STUART RAMSEY
Gender: M
Citizenship: GBR
Date of Birth: 03-03-1998
Place of Birth: HOLLYHEAD

Document Type Selected:
Passport **Document Number:**
23770442 **Country:** GBR
Valid From: 07-06-2021
Valid Until: 07-06-2033
Status: VERIFIED

ID Document Verification

✓ NFC Chip Verified

✓ Data Comparison Verified

✓ Face Comparison Verified

✓ Image Integrity Verified

✓ Visual Authenticity Verified

✓ Liveness Verified

Submitted Document Image



Risk Labels

Warnings:

✓ NO RISK LABELS FOUND

PEPs & Sanctions Check

Passed Checks:

- ✓ No matches were found from Warning lists
- ✓ No matches were found from Sanctions lists
- ✓ No matches were found from Fitness probity lists
- ✓ No matches were found from PEP lists

- ✓ Consolidated list of Politically Exposed Persons
- ✓ United Nations Security Council (UN), Consolidated Sanctions list
- ✓ European Union, Consolidated list of persons, groups and entities subject to EU financial sanctions
- ✓ U.S. Department of Commerce, Bureau of Industry and Security Denied Persons List
- ✓ U.S. Department of the Treasury, Office of Foreign Assets Control (OFAC)
- ✓ OFAC Consolidated Sanctions List
- ✓ Specially Designated Nationals List (SDN)
- ✓ Foreign Sanctions Evaders List (FSE)
- ✓ Sectoral Sanctions Identifications (SSI) List
- ✓ Palestinian Legislative Council (PLC) List
- ✓ Foreign Financial Institutions Subject to Part 561 (the Part 561 List)
- ✓ Non-SDN Iranian Sanctions Act List (NS-ISA)
- ✓ UK, Consolidated Financial Sanctions list (HMT)
- ✓ Australia, DFAT Consolidated list
- ✓ Canada, Office of the Superintendent of Financial Institutions, OSFI Consolidated
- ✓ The Office of Financial Sanctions Implementation (OFSI)

Verify 365 has checked the client against 500+ global PEPs & Sanctions lists.

Address Verification Report

Client Address:

Name: STUART JAMES RAMSEY

No/Premises: 64

Street: Cold Field Road

City: Birmingham

State: West Midlands

ZIP/Postcode: B3 2AA

Country: United Kingdom

Database Validation Status:

✓ First Name: DATABASE MATCH

✓ Last Name: DATABASE MATCH

✓ Full Address: DATABASE MATCH

Proof of Address Documents:

Document Type: Utility Bill

Issued Date: 14/11/2024

https://app.verify365.app/api/v1/file/download-file-content/62974920-e84c-4351-b4f6-917366f6f487.pdf?firm_id=9cd9f17e-9753-4697-b8f7-2032456dfe88

Document Type: Bank Statement

Issued Date: 14/11/2024

https://app.verify365.app/api/v1/file/download-file-content/cb9c5eea-a224-46ad-9266-337952585499.pdf?firm_id=9cd9f17e-9753-4697-b8f7-2032456dfe88

Source of Income – Questionnaire

Buyers Details:

Buyers	Full Name	Occupation	Annual Income	Employer Name
1	Stuart Ramsey	Sales Executive	£25,000.00	Smithsons Ltd.

General Property Details:

Questions	Answers
Will this purchase be your main residence?	Yes
Will you use this property solely for your own private use?	Yes
What is the purchase price of the property?	£300,000.00
Apart from yourself/yourselfs, will there be any other person aged 17 years or over occupying the property?	Yes
If yes, please give the names of the other occupants:	Joe Smith John Smith
Will you use this property solely for your own private use?	Yes
How much are you contributing from your own funds to the purchase price?	£30,000.00
How much are you contributing from a third party fund to the purchase price?	£270,000.00
Are any of the funds coming from a country outside of the UK?	Yes
If yes, please confirm the name of the country the funds will originate from?	Ireland

Mortality Check

Database Validation Status:



✓ No death screen match found

Insolvency Register Check

Database Validation Status:



✓ No match found

Bankruptcy Register Check

Database Validation Status:



✓ No match found



Open Banking Digital Bank Statements Analytics

Financial Risk Assessment:

✓ Risk profile: LOW

Financial Risk Profile

✓ Financial Risk Profile: Low

Transaction History

Top 20 Incoming Transactions

Bank: Santander



Sort Code: xx - xx - 00
Account Number: xxxx00

Risk	Date	Amount	Balance	Description
 High Risk	2023-11-01	GBP 23000.00	GBP 1044.36	FASTER PAYMENTS RECEIPT REF.JANE FROM K
 High Risk	2023-10-06	GBP 20000.00	GBP 3242.02	FASTER PAYMENTS RECEIPT REF.JANE FROM K
 High Risk	2023-09-30	GBP 18200.00	GBP 3200.87	CASH PAID IN AT HARLESDEN
 High Risk	2023-09-05	GBP 11555.00	GBP 12562.81	CASH PAID IN AT HAMMERSMITH
 High Risk	2023-09-07	GBP 10000.00	GBP 1076.02	FASTER PAYMENTS RECEIPT REF.GIFT FROM K ARUNASALAM
 High Risk	2023-09-07	GBP 9683.40	GBP 24392.62	FASTER PAYMENTS RECEIPT REF.PAYMENT FROM
 High Risk	2023-08-24	GBP 7750.00	GBP 547.64	CASH PAID IN AT EALING BS
 High Risk	2023-09-11	GBP 5970.00	GBP 4887.24	FASTER PAYMENTS RECEIPT REF.PRIM ROSE FROM
 Medium Risk	2023-11-23	GBP 3346.46	GBP 952.82	FASTER PAYMENTS RECEIPT REF. JS LTD FROM HOMEY

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Report created at: 14:42 07-02-2024

 Low Risk	2023-07-25	GBP 2854.86	GBP 948.51	FASTER PAYMENTS RECEIPT REF.JS LTD - JULY FROM
 Low Risk	2023-09-27	GBP 2846.27	GBP 369.80	FASTER PAYMENTS RECEIPT REF.JS LTD FROM HOMEY
 Low Risk	2023-12-18	GBP 2846.26	GBP 4315.61	FASTER PAYMENTS RECEIPT REF.JS LTD FROM HOMEY
 Low Risk	2023-10-25	GBP 2846.26	GBP 543.40	FASTER PAYMENTS RECEIPT REF.JS LTD FROM HOMEY
 Low Risk	2023-08-25	GBP 2846.26	GBP 9031.89	FASTER PAYMENTS RECEIPT REF.JS LTD - AUG FROM
 Low Risk	2023-09-21	GBP 2500.00	GBP 912.74	BILL PAYMENT FROM MRS VASANTHARANE
 Low Risk	2023-12-06	GBP 940.44	GBP 3505.91	FASTER PAYMENTS RECEIPT REF.ADVANCED SHOWERS
 Low Risk	2023-09-11	GBP 850.00	GBP 4037.24	BILL PAYMENT FROM MR KANAPATHIPPILLAI
 Low Risk	2023-08-26	GBP 800.00	GBP 11866.46	FASTER PAYMENTS RECEIPT REF.REFOUND FROM S SHIRI
 Low Risk	2023-08-24	GBP 741.00	GBP 8297.64	CHEQUE PAID IN AT EALING BS
 Low Risk	2024-01-07	GBP 661.80	GBP 7000.54	FASTER PAYMENTS RECEIPT REF.HOME EXPENSES SV FROM

Top 20 Outgoing Transactions

Bank: Santander



Risk	Date	Amount	Balance	Description
 Low Risk	2023-11-01	GBP -23000.00	GBP 24044.36	BILL PAYMENT TO JANE SMITH REFERENCE TRANS

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 Low Risk	2023-10-08	GBP -22000.00	GBP 23209.36	BILL PAYMENT TO JANE SMITH REFERENCE TRANS
 Low Risk	2023-09-07	GBP -20000.00	GBP 34076.02	BILL PAYMENT TO JANE SMITH REFERENCE TRANS
 Low Risk	2023-10-02	GBP -18000.00	GBP 21392.02	BILL PAYMENT TO JANE SMITH REFERENCE TRANS
 Low Risk	2023-09-07	GBP -13000.00	GBP 14076.02	BILL PAYMENT TO JANE SMITH REFERENCE TRANS
 Low Risk	2023-09-12	GBP -10000.00	GBP 10857.24	BILL PAYMENT TO JANE SMITH REFERENCE TRANS
 Low Risk	2024-01-10	GBP -7000.00	GBP 7670.02	BILL PAYMENT TO JANE SMITH REFERENCE TRANS
 Low Risk	2023-09-07	GBP -7000.00	GBP 11076.02	TRANSFER TO DR JANE SMITH
 Low Risk	2023-09-22	GBP -3000.00	GBP 3384.94	BILL PAYMENT TO JANE SMITH REFERENCE TRANS
 Low Risk	2023-07-21	GBP -2000.00	GBP 2976.51	BILL PAYMENT TO JANE SMITH REFERENCE TRANS
 Low Risk	2023-08-13	GBP -2000.00	GBP 2681.88	BILL PAYMENT TO JANE SMITH REFERENCE TRANS
 Low Risk	2023-10-31	GBP -2000.00	GBP 3044.36	BILL PAYMENT TO JANE SMITH REFERENCE TRANS
 Low Risk	2023-07-26	GBP -1000.00	GBP 3800.58	BILL PAYMENT TO JANE SMITH REFERENCE TRANS
 Low Risk	2023-10-18	GBP -600.00	GBP 1194.09	BILL PAYMENT TO JANE SMITH REFERENCE TRANS
 Low Risk	2023-12-23	GBP -591.39	GBP 7074.03	CARD PAYMENT TO ON ROAD TOURS SIXT-SHA ,750.00 USD,
 Low Risk	2023-11-30	GBP -500.00	GBP 4021.31	BILL PAYMENT VIA FASTER PAYMENT TO KEETHIGA

 Low Risk	2023-08-03	GBP 2790.40	GBP 25773.66	GC C1 PENTAGONPROP-6463F BGC
 Low Risk	2023-10-04	GBP 2788.00	GBP 26155.86	GC C1 PENTAGONPROP-NWX36 BGC

Top 20 Outgoing Transactions

Bank: Barclays Business



Risk	Date	Amount	Balance	Description
 Low Risk	2023-08-28	GBP -24715.50	GBP 41612.11	RED MAPLE PROPERTY RM RENTAL FT
 Low Risk	2023-09-25	GBP -24414.00	GBP 39401.90	RED MAPLE PROPERTY RM RENTAL FT
 Low Risk	2023-07-24	GBP -24221.00	GBP 41896.12	RED MAPLE PROPERTY RM RENTAL FT
 Low Risk	2023-10-23	GBP -20637.27	GBP 39316.86	RED MAPLE PROPERTY RM RENTAL FT
 Low Risk	2023-12-15	GBP -20329.00	GBP 31910.92	RED MAPLE PROPERTY RM RENTAL FT
 Low Risk	2023-11-26	GBP -20024.00	GBP 35709.00	RED MAPLE PROPERTY RM RENTAL BBP
 Low Risk	2023-10-25	GBP -20000.00	GBP 328506.72	KOPONA LP OVERPAYMENT BBP
 Low Risk	2023-08-28	GBP -7060.44	GBP 7247.84	COLLECTIVE PROPERT CPG RENTAL FT
 Low Risk	2023-10-23	GBP -6903.59	GBP 10379.59	COLLECTIVE PROPERT CPG RENTAL FT
 Low Risk	2023-12-15	GBP -6850.00	GBP 7481.92	COLLECTIVE PROPERT CPG RENTAL FT

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Low Risk	2023-11-26	GBP -5300.00	GBP 7385.00	COLLECTIVE PROPERT CPG RENTAL BBP
Low Risk	2023-07-24	GBP -5136.08	GBP 10575.12	COLLECTIVE PROPERT DELTA RENTAL FT
Low Risk	2023-12-13	GBP -5000.00	GBP 36910.92	COLLECTIVE PROPERT BETA RENTAL FT
Low Risk	2023-07-24	GBP -4609.54	GBP 5439.04	COLLECTIVE PROPERT CPG RENTAL FT
Low Risk	2023-09-25	GBP -3650.00	GBP 6463.27	COLLECTIVE PROPERT CPG RENTAL FT
Low Risk	2023-10-23	GBP -3000.00	GBP 18679.59	COLLECTIVE PROPERT BETA RENTAL FT
Low Risk	2023-09-25	GBP -3000.00	GBP 10887.90	COLLECTIVE PROPERT BETA RENTAL FT
Low Risk	2023-11-26	GBP -3000.00	GBP 11585.00	COLLECTIVE PROPERT BETA RENTAL BBP
Low Risk	2023-07-24	GBP -3000.00	GBP 13575.12	COLLECTIVE PROPERT BETA RENTAL FT
Low Risk	2023-08-28	GBP -3000.00	GBP 12796.61	COLLECTIVE PROPERT BETA RENTAL FT

Bank Statements

Bank: Barclays Business



Risk	Date	Amount	Balance	Description
Low Risk	2023-07-21	GBP 472.36	GBP 38558.07	CITIBANK IRE FIN S AIRBNB PAYMENTS UK BGC
Low Risk	2023-07-21	GBP 525.92	GBP 39030.43	TRAVELNEST LIMITED TRAVELNEST BGC

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 Low Risk	2024-01-06	GBP 675.00	GBP 30103.70	O Joseph OMOTOLA RENT Jan BGC
 Low Risk	2024-01-07	GBP -35.20	GBP 1213.08	LASTPASS.COM AMOUNT IN USD 43.20 ON 06 JAN VISA
End of Week Balance:			1213.08 GBP	
 Low Risk	2024-01-09	GBP -8.50	GBP 1177.88	CHARGES COMMISSION FOR PERIOD 13NOV/12DEC
 High Risk	2024-01-10	GBP 6000.00	GBP 326338.22	JS TECHNOLOGY LTD Pension Contributi BGC
 Low Risk	2024-01-10	GBP 500.00	GBP 30778.70	Parsons Aaron 12 BGC
 Low Risk	2024-01-10	GBP 1094.00	GBP 31278.70	GC C1 PENTAGONPROP-THF7D BGC
 Low Risk	2024-01-15	GBP -619.23	GBP 1169.38	BARCLAYS 0520A6538149548 DDR
 Low Risk	2024-01-15	GBP 250.00	GBP 32372.70	THOMAS WILLIAM SUM Tom rent BGC
End of Week Balance:			32372.70 GBP	

Bank Statements Upload: