THIS MATERIAL IS PREPARED BASED ON THE OPERATIONAL DATA OF TRUSTEE PLUS

AML WITHOUT MYTHS

Why a transaction may require enhanced scrutiny and what it means for your funds



**The presentation provides a general explanation of AML checks using a simple example and does not cover all possible situations and nuances of individual case reviews. The quantitative indicators summarize the data used for its preparation and may change over time. The statistics do not predict the frequency of checks and do not guarantee the outcome or duration of the review of an individual transaction, which depend on the circumstances of each case. The survey results reflect the responses of its participants and do not automatically apply to all users.*

ABOUT THE RESEARCH

What we are researching

Operational data explains the scale of enhanced AML checks, while surveys show participant perceptions

ACTUAL SCALE

The share of transactions that undergo enhanced user-involved verification.

REASONS FOR AML SIGNALS

Types of risky connections and other grounds for enhanced verification.

VERIFICATION RESULT

Deposit or refund and the duration of the review.

USER PERCEPTION

Why even a small number of cases can cause significant public resonance.

BASICS

What is the purpose of AML?

AML (Anti-Money Laundering) refers to measures for preventing and combating money laundering

01

Protection of the financial system

Helps combat the use of financial services for illegal operations.

02

Transaction verification

Helps verify the source of funds and check for risks in transaction history.

03

Responsible use of the service

Helps Trustee Plus comply with applicable AML requirements and respond to potential risks.

DATA

AML in numbers

100%

transactions undergo AML checks

~99.96%

do not require enhanced user verification

~0.04%

require enhanced user verification

Enhanced AML checks ≠ loss of funds

Based on the results of the checks, funds may be credited or returned to the sender if there are no legal restrictions. Further actions depend on the results of the checks, the circumstances of the specific transaction, and the rules of Trustee Plus.

DATA

The effect of loud AML



There are very few enhanced checks involving users, but they are widely discussed

~0.04%

Conditionally speaking, for every **100,000** transactions:

99,960
transactions pass without enhanced user verification

40
go to enhanced AML checks involving users

What happens next with these 40?

18 returned to the sender

22 credited based on the results of the checks

**Decisions on each transaction are made individually based on the results of the AML checks.*

REASONS

Why might a transaction undergo enhanced scrutiny?

It's not just about "bad crypto"

01 Direct interaction with a risky address.

02 Indirect connection through several transactions.

03 Connection with mixers or the dark web.

04 Connection with sanctioned addresses or fraud.

05 Possible connection of funds with theft.

06 Unusual transaction behavior.

07 Transactions with high-risk jurisdictions.

08 Other signs of AML risk.



**The presence of these signs does not in itself mean that you have broken the law. It is a reason to conduct a deeper investigation of the transaction and, if there are legal grounds, to impose restrictions.*

INSTRUCTION

What to do if a transaction undergoes enhanced scrutiny?

01

Don't panic

Enhanced AML scrutiny is not the end of the world. Your transaction just needs a bit more attention and time.

02

Communicate only with official support

Inside the app or on the official website. Do not share your data and do not trust third parties who promise to resolve AML scrutiny issues for money.

03

Provide information promptly

The sooner you provide all the necessary information requested by support, the sooner your case will be moved forward.

TIMELINES

Resolution time

Most cases are reviewed within one business day

~51%	~45.5%	~3%	~0.5%
1-2 days	3–7 days	8–30 days	over a month

Important:

the speed of review depends on the completeness of the provided information and documents. The countdown begins after they are received and submitted for review. The waiting time for documents and case submission for review is not included in these figures.

AFTER

What to do after the AML check?

01

Find out the results of the check

Based on the results of the check, funds may be credited or returned to the sender in the absence of legal restrictions. The outcome depends on the specifics of the transaction.

02

Use the current address

Before each deposit, copy the address directly from the application. Do not use an address saved previously.

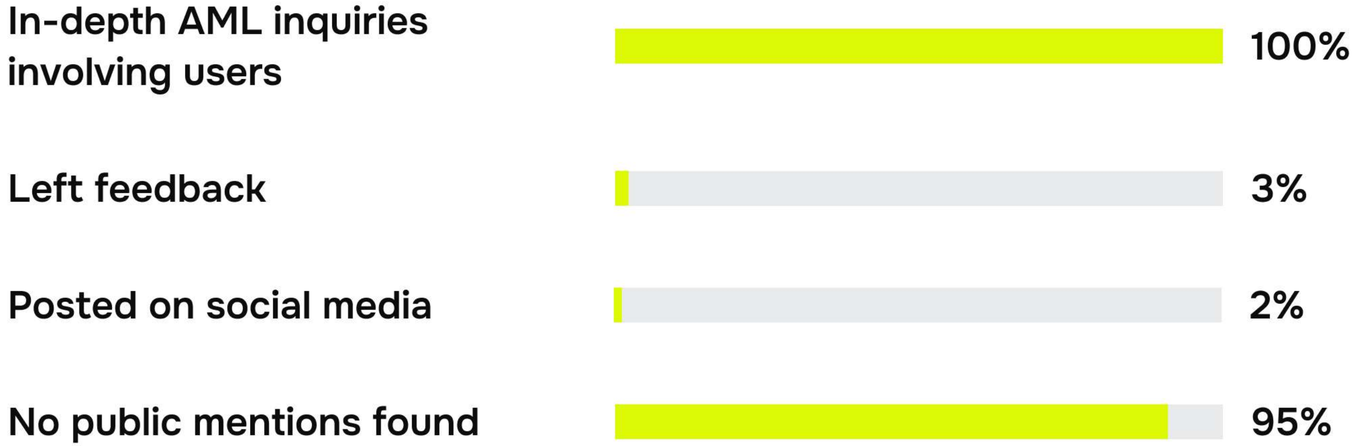
03

Pay attention to the source of funds

We recommend avoiding deposits from high-risk platforms/services/ wallets with questionable reputations.

PUBLIC PERCEPTION

AML cases and public complaints



Public mentions generate

~5%

"problems" with AML cases

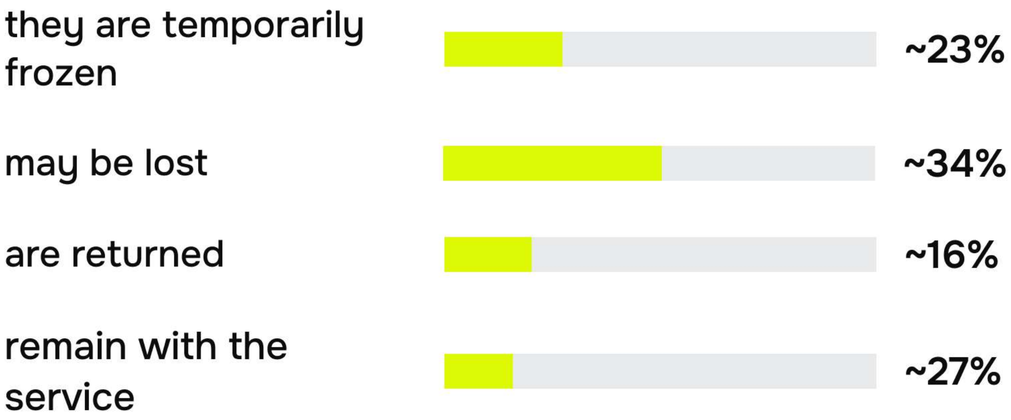
A small portion of cases creates a larger part of the public information noise.

SURVEY

What do people think about AML?

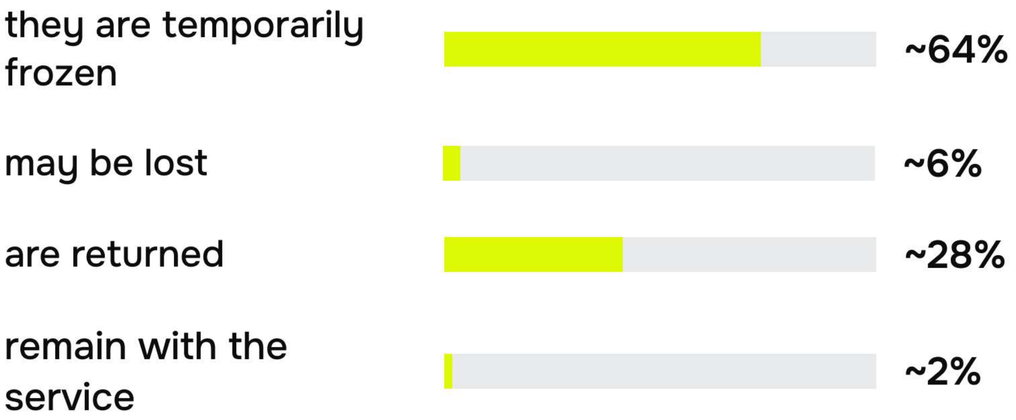
BEFORE EXPLANATION

What do you think happens to the funds if a transaction undergoes enhanced scrutiny?



AFTER EXPLANATION

What do you think happens to the funds if a transaction undergoes enhanced scrutiny?



SUMMARY

AML without myths: the essentials



**The presentation is informational and explains the basic principles of enhanced AML checks. It is not a comprehensive description of all aspects of the AML process and does not cover all internal procedures and verification methods.*

01

AML Check - A Standard Procedure

All transactions undergo a check that helps identify potential financial risks.

02

User involvement is rarely needed.

According to Trustee Plus, only 0.04% of transactions require enhanced verification involving the user.

03

You know what to expect.

We explained why transactions may undergo enhanced verification, how long the review may take, and what to do at each stage.

Understanding the process helps you navigate checks more calmly and know what to do at each step.

Clean crypto - peaceful life

Do you want to use a wallet that truly cares about the integrity of your assets?

Trustee Plus checks transactions and may refuse to credit funds with identified high-risk origins.

Choose a wallet that cares not only about your assets but also about their history.

GET IT ON Google Play

Download on the App Store

