

KYC & CDD SOP

Banking, Finance & Fintech

Document type: Plan / SOP / strategy / guide · Generated 13 Oct 2026

This guide explains what the tool produces, how to use the output, and what to watch for. The actual output (draft/report) is generated on the tool page.

Background

Writes a KYC and customer due diligence SOP — identification, verification, CKYC, risk rating, ongoing due diligence and periodic update — with enhanced due diligence for high-risk customers and PEPs, and record-retention rules. Use this to operationalise your AML policy day to day. For the policy document itself use the AML / KYC Policy Builder.

Purpose of this tool & output

Operationalise customer due diligence

How the output is used

Use the SOP to operationalise customer due diligence (CDD) across onboarding and ongoing monitoring.

Important cautions

AI-generated SOP; align to PMLA and your regulator KYC directions.

Companion documents

- AML / KYC Policy Builder
- Suspicious Transaction Handling
- Regulatory Compliance Calendar
- Internal Audit Framework
- Data Security & IT Policy
- Outsourcing Policy

This is AI-assisted guidance. Verify with a qualified professional before any binding decision. Fees, authorities and processes vary by state and change over time — confirm with your state authority.