



# Certificate in Customer Due Diligence (CDD)

**Vskills Certifications**

Vskills Brochure



# Certificate in Customer Due Diligence (CDD)

Customer due diligence (CDD) is the act of performing background checks and other screening on the customer to ensure that they are properly risk-assessed before being onboarded.

CDD is at the heart of Anti-Money Laundering (AML) and Know Your Customer (KYC) initiatives. It is designed to help banks and financial institutions prevent financial crimes like money laundering, terrorist financing, human and drug trafficking and fraud.

Customer Due Diligence involves

- **Customer Information:** To ensure customers are who they say they are, companies collect the customer's full name, photo identification, address, phone number, email address, occupation, tax identification number and more.
- **Business Information:** CDD measures should include additional identifying information about the customer's business model, source of funds and beneficial ownership.
- **Customer Risk Profiles/Risk Assessments:** Based on the customer's identity, location and type of business, customers are sorted into different risk levels (usually low, medium and high) to indicate the level of money laundering risk they pose. A customer's risk profile determines how much due diligence is required. High-risk customers need a more in-depth due diligence process than low-risk customers.
- **Ongoing Monitoring:** Customer due diligence doesn't stop after the customer is onboarded. CDD measures should include some sort of ongoing monitoring system and keep an eye on higher-risk customers, suspicious transactions, changing customer profiles, etc.

### Why should one take Certificate in Customer Due Diligence (CDD)?

Customer Due Diligence involves the following basic regulatory obligations and all financial institutions requires CDD professionals due to enhanced regulations to address money laundering.

Vskills Certificate in CDD provides a hands-on approach to understand the nuances of Customer Due Diligence as well as understand Enhanced Due Diligence for Client classifications, CDD profiles and document management.

The certification attests to your understanding and applying skills and knowledge in customer due diligence and helps you to stand out amongst your peers to help in gaining better career prospects.

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## Certificate in Customer Due Diligence (CDD)

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The certification covers

- AML and KYC Basics
- CDD Basics and Relevance
- Enhanced Due Diligence (EDD)
- Client classifications
- CDD profiles
- Document Management

### Who will benefit from taking Certificate in Customer Due Diligence (CDD)?

Finance professionals, accounting professionals, managers, students, will benefit immensely by opting for Vskills Certificate in Customer Due Diligence (CDD) to gain an edge in the AML-KYC domain and be noticeable amongst their colleagues as well as make progress in their respective careers.

Students taking the certification also gain by showcasing their understanding of Customer Due Diligence (CDD) and are able to increase their job opportunities.

### Test Details

- **Duration:** 60 minutes
- **No. of questions:** 50
- **Maximum marks:** 50, Passing marks: 25 (50%)

There is no negative marking in this module.

### Fee Structure

Rs. 2,999/- (Excludes taxes) \*

\*Fees may change without prior notice, please refer <http://www.vskills.in> for updated fees

### Companies that hire Vskills Certificate in Customer Due Diligence (CDD) Professionals

Financial institutions, banks, loan agencies, NBFCs as well as BPOs, KPOs are constantly hiring skilled CDD professionals for their compliance related tasks. Companies employing CDD professionals include KPMG, Genpact, Saxo Bank, Bank of America, HDFC Bank, etc.

## Table of Contents

1. AML and KYC Basics
2. CDD Basics and Relevance
3. The risk-based approach to CDD
4. Identification and Verification
5. CDD requirements
6. Customer and the nature of the relationship
7. Unravelling ownership structure or the beneficial ownership
8. Screening the customer or related parties
9. Money laundering risk factors and risk ratings
10. Enhanced Due Diligence (EDD)
11. Client classifications
12. CDD profiles
13. Document Management

## Certifications

- ▶ **Accounting, Banking & Finance**
  - Certified GST Professional
  - Certified AML-KYC Compliance Officer
  - Certified Business Accountant
  - Certified BASEL III Professional
  - Certified GAAP Accounting Standards Professional
  - Certified Treasury Markets Professional
- ▶ **Big Data**
  - Certified Hadoop and Mapreduce Professional
- ▶ **Cloud Computing**
  - Certified Cloud Computing Professional
- ▶ **Design**
  - Certified Interior Designer
- ▶ **Digital Media**
  - Certified Social Media Marketing Professional
  - Certified Inbound Marketing Professional
  - Certified Digital Marketing Professional
- ▶ **Foreign Trade**
  - Certified Export Import (Foreign Trade) Professional
- ▶ **Health, Nutrition and Well Being**
  - Certified Fitness Instructor
- ▶ **Hospitality**
  - Certified Restaurant Team Member (Hospitality)
- ▶ **Human Resources**
  - Certified HR Compensation Manager
  - Certified HR Staffing Manager
  - Certified Human Resources Manager
  - Certified Performance Appraisal Manager
- ▶ **Office Skills**
  - Certified Data Entry Operator
  - Certified Office Administrator
- ▶ **Project Management**
  - Certified Master in Project Management
  - Certified Scrum Specialist
- ▶ **Real Estate**
  - Certified Real Estate Consultant
- ▶ **Marketing**
  - Certified Marketing Manager
- ▶ **Quality**
  - Certified Six Sigma Green Belt Professional
  - Certified Six Sigma Black Belt Professional
  - Certified TQM Professional
- ▶ **Logistics & Supply Chain Management**
  - Certified International Logistics Professional
  - Certified Logistics & SCM Professional
  - Certified Supply Chain Management Professional
- ▶ **Legal**
  - Certified IPR & Legal Manager
  - Certified Labour Law Analyst
  - Certified Business Law Analyst
  - Certified Corporate Law Analyst
- ▶ **Information Technology**
  - Certified Angular JS Professional
  - Certified Basic Network Support Professional
  - Certified Business Intelligence Professional
  - Certified Core Java Developer
  - Certified E-commerce Professional
  - Certified IT Support Professional
  - Certified PHP Professional
  - Certified Selenium Professional
- ▶ **Mobile Application Development**
  - Certified Android Apps Developer
  - Certified iPhone Apps Developer
- ▶ **Security**
  - Certified Ethical Hacking and Security Professional
  - Certified Network Security Professional
- ▶ **Management**
  - Certified Corporate Governance Professional
  - Certified Corporate Social Responsibility Professional
  - Certified Leadership Skills Professional
- ▶ **Life Skills**
  - Certified Business Communication Specialist
  - Certified Public Relations Officer
- ▶ **Media**
  - Certified Advertising Manager
  - Certified Advertising Sales Professional
- ▶ **Sales, BPO**
  - Certified Sales Manager
  - Certified Telesales Executive

& many more job related certifications

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