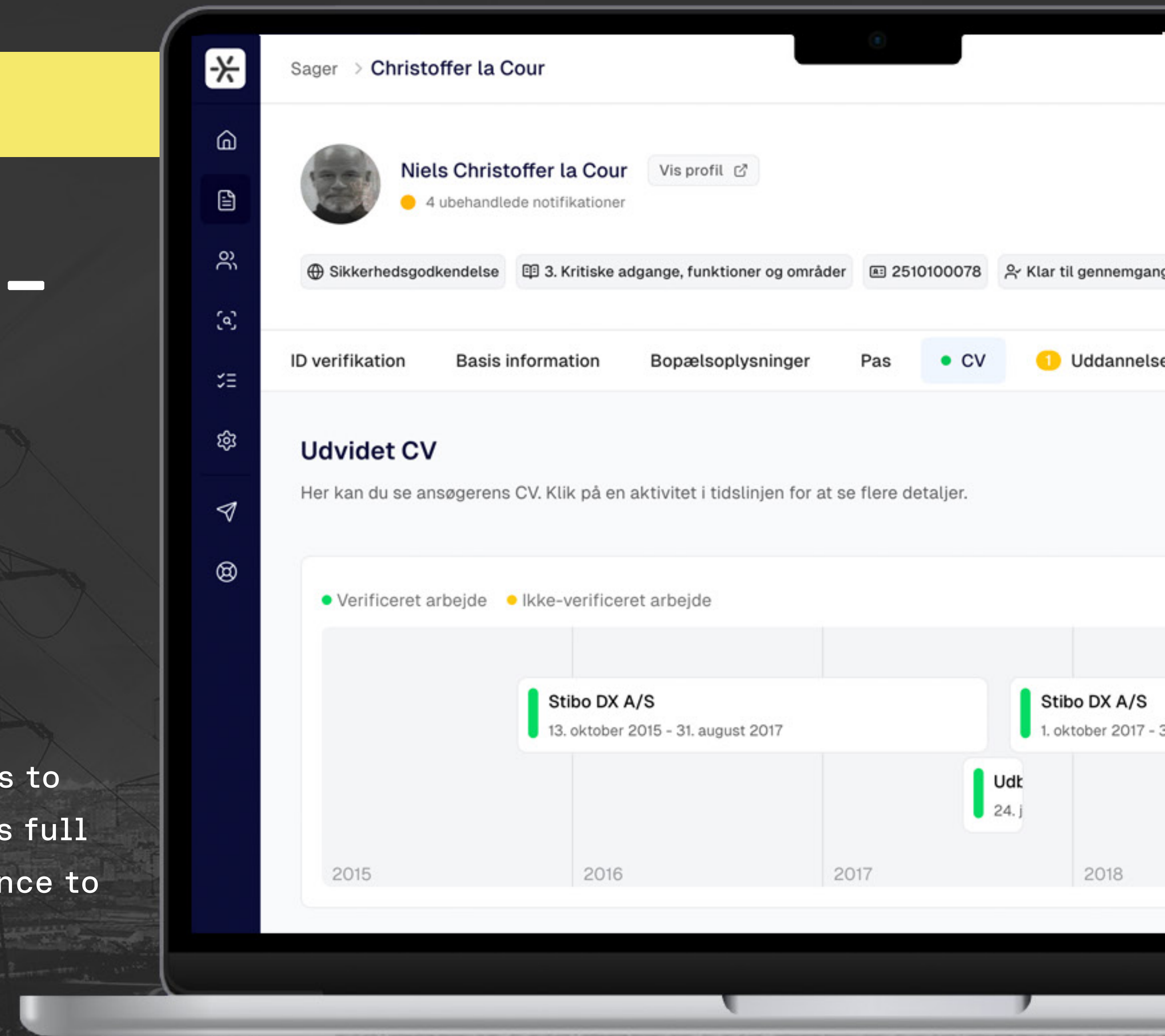


Automated Security Screening for Fiance - Fit & Proper

# From regulatory requirements – to operational execution – full control of your background screening framework

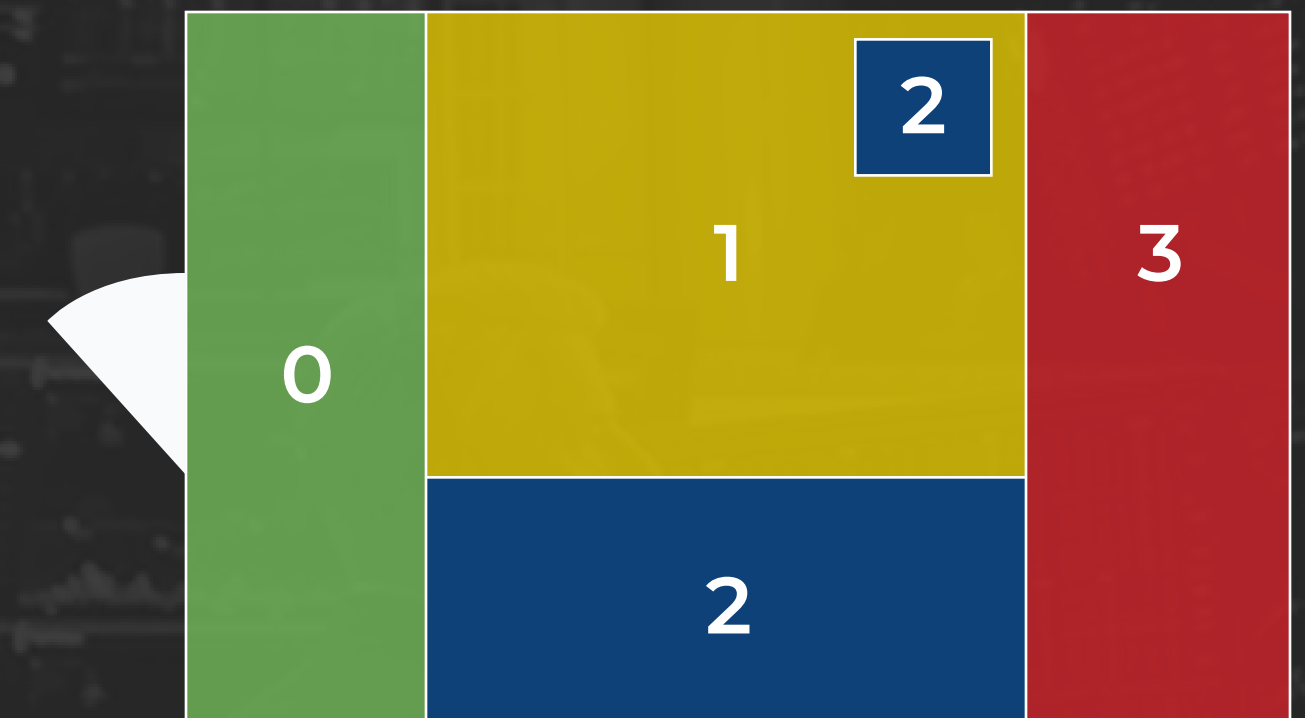
With increasing security requirements and the EU's NIS2, CER and DORA frameworks, maintaining oversight is critical.

P-Secure automates background screening and reduces the process from days to minutes – using only a name and email address. At the same time, it provides full control and transparency over data and systems, enabling GDPR and compliance to be managed securely and efficiently.



## Control over who – control over where – control over your security posture

Implement access zoning across the organisation and establish clear governance principles defining which roles are granted access to specific physical areas, information and assets.



	Access Rights	Roles / Functions	ID-verification	Criminal record	Photo ID	Residence history	Employment history 5 years	Employment history 10 years	Educational credentials	References	Roles & affiliations	
3	<u>Highly critical</u> physical access, areas, information and assets (e.g. business-critical information, critical infrastructure, control rooms, server environments).	Senior personnel for AML purposes, including department heads, risk-takers, executive management and the board of directors:	*	*	*	*	*	*	*	*	*	
2	<u>Critical</u> physical access, areas, information and assets (e.g. access to personal data in HR systems, financial systems, executive areas).	Specifically authorised employees related to anti-money laundering (AML), e.g. operations, financial crime, prevention teams, the compliance function, onboarding and KYC:	*	(*)	(*)	*	*		(*)	(*)	(*)	
1	<u>Partially publicly</u> accessible areas (e.g. offices, production areas, warehouses).	Employees with access to customers, sensitive information and assets, including in relation to anti-money laundering (AML):	*	*								
0	Open common areas (e.g. parking, reception).	Unescorted guests with prior agreement: registration and photo ID required.							(*) Recommended by P-Secure			

In connection with fit and proper assessments, employment over the past 10 years is evaluated. Therefore, we recommend that, as part of pre-screening for a background check, a CV covering the past 10 years is provided. Any gaps in the CV (employment or education, excluding ordinary leave) exceeding 28 days\* must be documented. Pursuant to the Danish Transport Authority's Executive Order No. 2767.

Screening Levels 2–3 include verification of professional roles and affiliations, Politically Exposed Persons (PEPs), sanctioned individuals and entities, as well as checks against EU, OFAC (US), UN, UK and other relevant sanctions regimes.

# P-SECURE anbefaler følgende screeningstyper

ID & CRIMINAL RECORD EXECUTIVE ORDER ON MANAGEMENT	ID_CV5_28 + PRE-SCREENING ANTI-MONEY LAUNDERING ACT	ID_CV10_28 + PRE-SCREENING (FIT & PROPER) ANTI-MONEY LAUNDERING ACT FINANCIAL BUSINESS ACT	Proces for fit & proper
<p><b>1. Employees with access to customers, confidential information and assets:</b></p> <ul style="list-style-type: none"> <li>- Identity verification</li> <li>- Basic information</li> <li>- Criminal record check</li> </ul> <p><b>Optional (on request):</b></p> <ul style="list-style-type: none"> <li>- Residence abroad</li> <li>- Employment - 5 years</li> <li>- Photo ID</li> <li>- Education</li> <li>- References</li> <li>- Company relations</li> <li>- Work and residence permit</li> <li>- Custom 1, 2, 3...</li> </ul>	<p><b>2. Specifically authorised employees related to anti-money laundering (AML), e.g. operations, financial crime, prevention teams, the compliance function, onboarding and KYC:</b></p> <ul style="list-style-type: none"> <li>- Identity verification</li> <li>- Basic information</li> <li>- Residence abroad 6 month/5 years</li> <li>- Photo ID</li> <li>- Employment history 5 years, max. 28-day gaps</li> <li>- Education</li> <li>- References</li> <li>- Criminal records</li> </ul> <p><b>Optional (on request):</b></p> <ul style="list-style-type: none"> <li>- Company relations</li> <li>- Work and residence permit</li> <li>- Custom 1, 2, 3...</li> </ul>	<p><b>* 3. Senior personnel in relation to anti-money laundering (AML), including department heads, risk-takers, executive management and the board of directors:</b></p> <ul style="list-style-type: none"> <li>- Identity verification</li> <li>- Basic information</li> <li>- Residence abroad 6 month/5 years</li> <li>- Photo ID</li> <li>- Employment history 10 years, max. 28-day gaps</li> <li>- Education</li> <li>- References</li> <li>- Company relations</li> <li>- Criminal records</li> <li>- Creditworthiness</li> </ul> <p><b>Tilvalg efter ønske:</b></p> <ul style="list-style-type: none"> <li>- Manuel OSINT (as service)</li> <li>- Work and residence permit</li> <li>- Custom 1, 2, 3...</li> </ul>	<p style="text-align: center;"><b>1. P-Secure Background Screening</b></p> <p style="text-align: center;"><b>2. Application to the Danish Financial Supervisory Authority</b></p> <p style="text-align: center;"><b>3. Final Regulatory Approval</b></p> <div style="background-color: #333; color: white; padding: 10px; margin-top: 20px;"> <p>P-Secure delivers standardised screening frameworks (Levels 1-3), including periodic re-screening. Each screening framework can be tailored with additional screening categories, such as residence and work permits, driving licence verification and other relevant controls, ensuring alignment with organisational requirements and risk profiles.</p> </div>

\* Liabilities As part of your background check, we need information about your financial situation. Mortgage/financial institutions include housing loans, car loans and consumer loans, where the loan is secured by collateral. Other lending providers include payday loans, SMS loans and credit accounts/cards, where the loan is unsecured. Public debt and claims include student loans (SU), fines, court fees and maintenance payments. Private debt includes money borrowed from family, friends or other private individuals, for example a demand loan; if you owe money to multiple individuals, you must state the total amount. If there are parts of your debt where you have not met your payment obligations, these must be stated as defaulted debt. You must provide the total amount in Danish kroner (DKK); if your debt is in another currency, an approximate conversion is acceptable.

\*\* Gaps in CV Any gaps in your CV (employment or education, excluding ordinary leave) exceeding 28 days must be documented, in line with recommendations from the Danish Transport Authority in relation to aviation.

# P- SECURE Employee screening under the Danish Anti-Money Laundering Act (AML Act)

Se detaljeret overblik



LOV nr 712 af 20/06/2025 § 4



LOV nr 1638 af 16/12/2025 § 13



Ændrer i/ophæver

Dokumentets indarbejdede forskrifter



Se detaljeret overblik



LOV nr 481 af 22/05/2024

LBK nr 807 af 21/06/2024

LOV nr 1666 af 30/12/2024

LOV nr 712 af 20/06/2025

Links til EU direktiver, jf. note 1



2024/09/10

(Note)

## Bekendtgørelse af lov om forebyggende foranstaltninger mod hvidvask og

nering. Personen skal

endvidere have et tilstrækkelig godt omdømme og må ikke have udvist en adfærd, der giver grund til at antage, at personen ikke vil varetage stillingen på forsvarlig måde.

*Stk. 3.* Erhvervsministeren og skatteministeren kan inden for deres respektive ressortområder fastsætte regler om undtagelser fra kravene i stk. 1. Erhvervsministeren kan fastsætte regler om undtagelser fra kravene i stk. 1 i forhold til advokater, jf. § 1, stk. 1, nr. 13. Erhvervsministeren kan fastsætte regler om undtagelser for kravene i stk. 2.

§ 8. Virksomheder og personer, der er omfattet af denne lov, skal have tilstrækkelige skriftlige politikker, forretningsgange og kontroller, som skal omfatte risikostyring, kundekendskabsprocedurer, undersøgelses-, noterings- og underretningspligt, opbevaring af oplysninger, screening af medarbejdere og intern kontrol til effektiv forebyggelse, begrænsning og styring af risici for hvidvask og finansiering af terrorisme. Politikker, kontroller og forretningsgange skal udarbejdes med udgangspunkt i risikovurderingen foretaget efter § 7 under hensyntagen til virksomhedens størrelse.

*Stk. 2.* Politikker, kontroller og forretningsgange, der er udarbejdet i henhold til stk. 1, skal godkendes af den i § 7, stk. 2, udpegede person.

*Stk. 3.* Den daglige ledelse i virksomheder, som er omfattet af § 1, stk. 1, nr. 1-7, dog ikke disses filialer, distributører og agenter her i landet, og som i henhold til anden lovgivning er forpligtet til at have en compliancefunktion, skal udpege en complianceansvarlig på ledelsesniveau, som skal kontrollere og vurdere, om forretningsgangene i henhold til stk. 1 og de

foranstaltninger, der træffes for at afbøde eventuelle mangler, er effektive, og kontrollerer, at virksomheden underretter



In connection with fit and proper assessments, employment over the past 10 years is evaluated. Therefore, we recommend that, as part of pre-screening for a background check, a CV covering the past 10 years is provided. Any gaps in the CV (employment or education, excluding ordinary leave) exceeding 28 days\* must be documented. Pursuant to the Danish Transport Authority's Executive Order No. 2767.

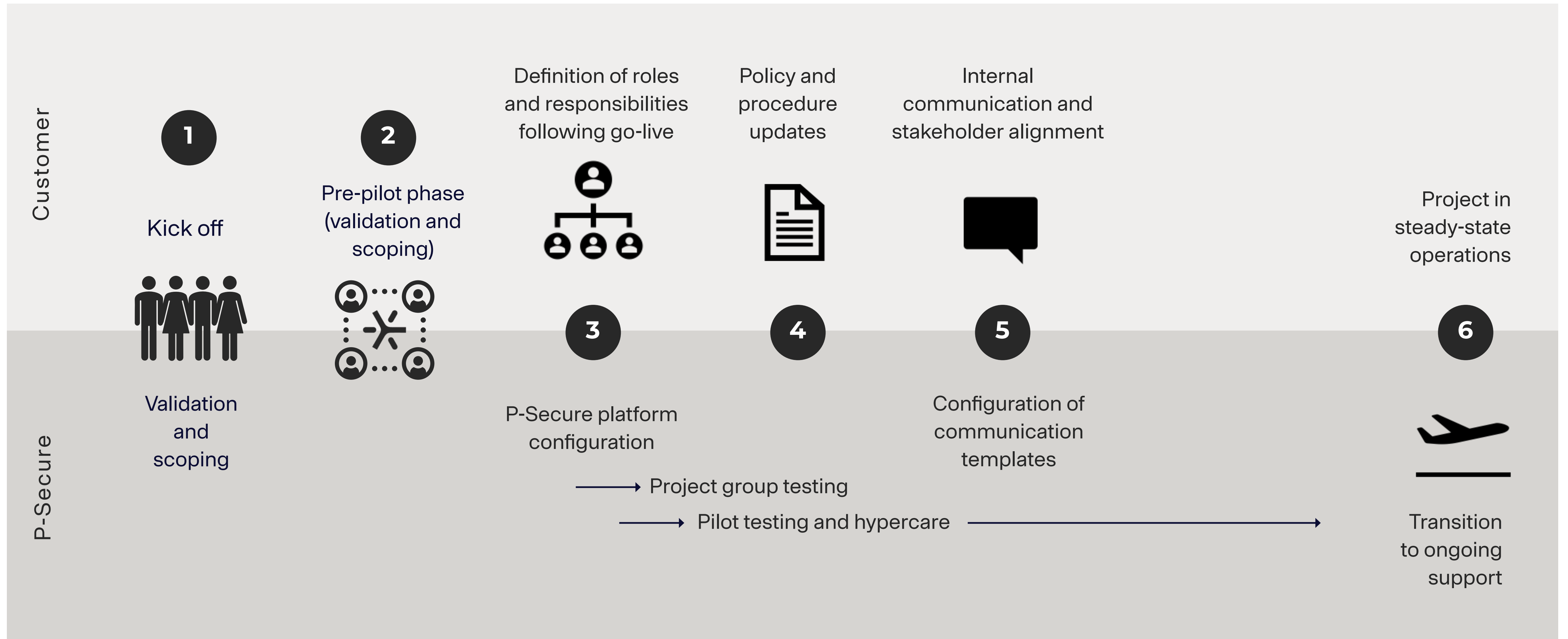


Screening Levels 2-3 include verification of professional roles and affiliations, Politically Exposed Persons (PEPs), sanctioned individuals and entities, as well as checks against EU, OFAC (US), UN, UK and other relevant sanctions regimes.

# P- SECURE from decision to operational deployment in 4 weeks

As part of the onboarding phase, P-Secure Customer Success supports the configuration and implementation of the platform, including a workshop delivered at the customer's premises within one month of project initiation.

During the 4-week period, P-Secure provides case monitoring and operational support to ensure a structured and effective go-live. Thereafter, the solution transitions into steady-state operations and support.



\* Any consultancy services outside the agreed project scope will be charged at a rate of DKK 1,500 per hour (excluding VAT), plus applicable travel expenses.