AML (VAS)

The AML Service provides data that enable merchants to fulfill requirements related to KYC (Know Your Customer) and/or AML (Anti-Money Laundering).

The service is currently available for assessment of individuals (persons), and the following dataset is offered in addition to the base identity (Name and SSN) provided by BankID:

- Residential address from the national registry ("Folkeregisteret").
- Search results from available sources on PEP (Politically Exposed Person) og RCA (Relative or Close Associate)
- Search results from sanction lists (EU og UN)

> Note that OIDC Clients must be provisioned to gain access to the AML service. Access is provisioned on a per-scope basis

Three variants of the service is available, where the first and second requires that the individual is first identified with BankID at the highest level of assurance.

1. Identifying the individual via the BankID IDP in the OIDC Provider from BankID
2. Identifying the individual via data embedded in a BankID SDO that is the result of an individual signing a document with BankID in the legacy way via BankID Server.
3. Assessment of individuals (based on SSN) without any associated identification with BankID

The first variant is associated with a regular end-user OIDC Flows whereas the second and third variant uses the Client Credential Flow. The AML services responds with the same set of data for all variants.

The search result is available in **two different formats:**

1. JSON formatted structured data
2. PDF report

> Note that the AML service is only available in combination with the BankID IDP. See the compatibility matrix for further details.
>
> Future support may include also other eIDs at the highest level of assurance.

> Future support may also include assessment of organizations.

See separate **AML API documentation** for technical details about the HTTP API.

Environment	API Documentation
PRE-PROD	https://aml-preprod.bankidapis.no/
PROD	https://aml.bankidapis.no/

See the following sections for further details on the current AML service: