

Due Diligence Agent

Take home task

Congratulations on making it this far! 🎉

Please answer each of the following questions below by selecting the correct multiple choice answer. Please note, some questions might have more than one correct option, so please pick all that apply. Successful candidates will then be moved forward to interview with the team.

If you can't upload to homework in Smart Recruiters with your application, then please Slack it to Chris Mladenovski

1. How can Hugo, who is 17, sign up with Wise and order his Wise debit card?
 - a. Contact Customer Service and request a card.
 - b. Ask his parents for help with the card order.
 - c. Hugo cannot sign up
2. Which of these documents can be used to confirm the annual income of a person?
 - a. Bank Statement
 - b. Tax Return
 - c. Payslip
 - d. Employment Contract
3. You received an email from a customer saying they need their money to be transferred ASAP. They explain that if the money isn't transferred now, they would need to move out from their flat the next day. You have received the required ID from them but the quality seems off. You are working alone on that day and you don't have a team to help you. Customer also threatens to file a complaint if the transfer is not processed ASAP. How would you proceed?

- a. Verify the provided ID as quickly as possible so that the transfer can be processed
 - b. Put the case on hold until you can ask your manager for advice the next day
 - c. Ask for a new copy of the customer's ID
 - d. Do nothing, skip the case
4. Which of these documents can be used by Wise to verify a customer's address?
 - a. A bank or credit card statement
 - b. Vehicle registration
 - c. Landline phone bill
 - d. Mobile phone bill
5. _____ refers to the flexible and rational approach of addressing risks to which a firm's AML controls are exposed to, rather than simply ticking boxes hoping to satisfy regulators.
 - a. EDD
 - b. RBA
 - c. CFT
 - d. KYC
6. Bank statements will be accepted at Wise for Proof of Address verification as long as they are not more than ____ months old.
 - a. 3 months
 - b. 1 month
 - c. 6 months
 - d. 12 months
7. True or False: Every Wise customer must be verified via the Know Your Customer process.
 - a. True
 - b. False
8. What aspects of an individual influence their financial risk level as a customer?
 - a. Country of residence
 - b. Nationality
 - c. Profession
 - d. Marital Status?
9. Which of the following documents can be used at Wise to verify a customer's identity.
 - a. Passport
 - b. National ID card

- c. Photo driver licence
- d. Student ID card

10. The role as a Due Diligence Agent gives you the opportunity to:
- a. Perform Due Diligence on existing, new and/or potential customers based on risk mitigation controls and certain trigger events.
 - b. Make outgoing calls to customers based on various account issues.
 - c. Act as a first point contact and subject-matter expert for sanction concerns raised by other compliance teams.
 - d. All of the above