

Joyeux - CLIENT RISK ASSESSMENT																			
Customer Risk			Channel Risk			Funding Method Risk			Product Risk			Jurisdiction Risk**			Other Risks / High Risk Triggers			TOTAL RISK SCORE	RISK CLASSIFICATION
Customer Type	Score	Actual	Channel Type	Score	Actual	Funding Type	Score	Actual	Product Type	Score	Actual	Jurisdiction	Score	Actual	Other	Score	Actual		
Client is PEP	50	0	Non-Face to Face	20	20	Trust Payment	10	10	Casino Games	10	10	Birth Place is Low Risk Country	10	10	Attempt to use fake documentation	50	0		
Client not PEP	10	10	Non-Face-to-Face using digital ID&V and Biometric verification (Verif)	10	10	Skrill	13	0	Sports betting	13	0	Birth Place is Medium Risk Country	13	0	Attempt to open multiple accounts from same location	50	0		
Client Sanctioned	50	0				Netteller	13	0	Poker Tournamet	13	0	Birth Place is High Risk Country	20	0	Abnormal betting pattern identified	50	0		
Client not Sanctioned	10	10				Luxonpay	13	0	Poker Cash Game	20	0	Birth Place is Non-Reputable Country	50	0	Deposit/withdrawal requests without explanation	50	0		
Client has Adverse Media	50	0				Inpay	10	0	Sport Exchange	20	0	Residency in Low Risk Country	10	0	Attempted payment by third party	50	0		
Client no Adverse Media	10	10				Muchbetter	13	0	Bingo peer to peer	20	0	Residency in Medium Risk Country	13	0					
Authenticity issues	50	0				Instadebit	10	0	Live Dealer Games	10	0	Residency in High Risk Country	20	0					
No Authenticity Issues	10	10				Inovapay	13	0				Residency in Non-Reputable country	50	0					
Reluctant to provide DD	50	0				Player to Player Transfer	50	0				Vested interest in Low risk Country	10	0					
Single Source of Income	10	10										Vested interest in medium risk country	13	0					
Multiple Source of income	13	0										Vested interest in high risk country	20	0					
Wealth from High risk sources	50	0							Vested interest in non-reputable country	50	0								
Wealth not from High Risk Sources	10	10																	
MAXIMUM SCORE		10		20			10			10			10			0			
																60	Medium		

**Each specific country's risk level is identified through a separate country risk assessment/report.

Summary of Risk Assessment

Client Name

Client Reference Number

Risk Assessed

Date of Risk Assessment

Medium