

What We Need Upfront

Before we start the pre-screen, we need a basic set of documents and information. This page lists the minimum requirements. Incomplete submissions delay the process — typically by 1–2 weeks per missing item.

Minimum document package

#	DOCUMENT	FORMAT	REQUIRED
1	Passport copy (main page, clear scan)	PDF / JPG	Yes
2	Bank statements (last 6 months, any personal account)	PDF	Yes
3	Source of Funds documentation (see below)	PDF	Yes
4	CV or business profile (1–2 pages, informal is fine)	PDF / DOC	Yes
5	Current tax residency certificate (if available)	PDF	Recommended
6	Completed Intake Form (WTP KYC Light)	Web form / PDF	Yes

We send the Intake Form after receiving the initial referral. It takes 15–20 minutes to complete.

Source of Funds — what counts

Banks in the UAE require documented proof of where the money comes from. "I have savings" is not enough. The stronger the SOF, the faster the banking process.

Strong SOF (Green):

- Employment contracts + payslips (last 12 months)
- Audited company financials showing dividend distributions
- Property sale contracts with title deed + payment receipts
- Inheritance — probate documents, court orders, notarized certificates
- Investment portfolio statements from a regulated institution

Acceptable SOF (Yellow — may require additional documentation):

- Self-declared income from consulting or freelance work
- Business income without audited financials
- Crypto gains (with exchange statements, on-chain proof, tax declarations)
- Gift from family member (with donor's SOF + signed declaration)

Weak SOF (Red — likely to cause banking issues):

- Cash deposits with no paper trail
 - "The money is from my business" with no supporting documents
 - Funds from a sanctioned jurisdiction
 - Funds held in third-party accounts with no clear link to the client
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Common mistakes that delay the process

1. **Blurry passport scan** — banks reject these. Use a flatbed scanner or a document scanning app, not a quick phone photo
2. **Bank statements in a non-supported language** — provide English or Arabic statements, or include a certified translation
3. **Missing pages in bank statements** — all 6 months, all pages, including cover page showing account holder name
4. **SOF that doesn't match the deposit amount** — if the client plans to deposit \$500K, the SOF should explain where \$500K came from
5. **No business profile** — even a brief LinkedIn summary helps. Banks want to understand who the client is
6. **Intake Form left half-empty** — every blank field is a question we'll have to ask later, adding days to the timeline

What to tell your client

Use this as a talking point when preparing the referral:

"The UAE partner we work with runs a banking-first process. Before anything else, they verify that your profile is viable for banking. This takes about a week. To start, they need your passport, 6 months of bank statements, and documentation showing where your funds come from. The more complete your documents, the faster the process."

After submission — what happens next

STEP	WHAT WTP DOES	TIMELINE
Receive & acknowledge	Confirm receipt, assign case manager	4 hours
Document review	Check completeness, flag missing items	24 hours
Pre-screen	KYC/AML, risk classification, banking scenario	5–7 business days
Verdict	Share result with you: Green / Yellow / Red	Included in pre-screen
Next steps	Package recommendation + cost estimate (if Green/Yellow)	2–3 business days

Total time from submission to package proposal: **approximately 2 weeks** (assuming complete documents).

For WTP partners only.