Kayden Connect

The procedure changed on Friday. Here is every branch that confirmed it before Monday.

A named record of who acknowledged the procedure, by branch, with the approval, the reminder and the export logged. The examiner gets a file, not a folder.

THE SITUATION

An eleven-branch credit union revises its customer identification procedure. The circular goes out by email to branch managers, who forward it, and it is mentioned at Friday's close in some branches. Three weeks later the examiner asks who was trained on the change and when. The compliance officer has a sent-items folder, two replies and a spreadsheet a manager keeps by hand. The credit union employs 240 people.

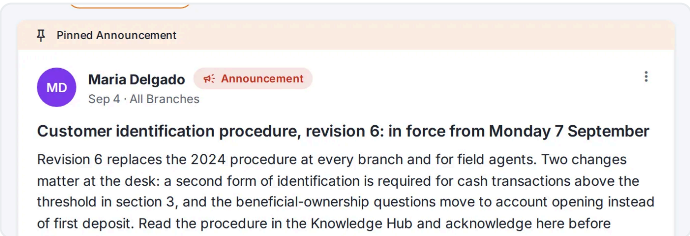
TODAY

- One email, forwarded by some managers.
- Two replies and a hand-kept spreadsheet.
- The examiner gets a sent-items folder.

WITH THE RECORD

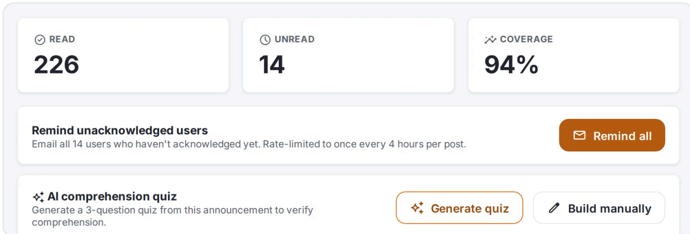
- One announcement, approved, pinned in every branch.
- 226 confirmed by name and branch; 14 pending, reminded.
- The examiner gets the evidence pack and the audit log.

HOW IT WORKS



1. One procedure, approved, pinned in every branch.

The BSA officer drafts it. On HQ the approval rule holds it until the chief compliance officer has signed it off, and the approval is logged. Tellers see it pinned on the phone and at the desk, and confirm with one tap.



2. By branch, by name, with the time.

Branch tellers 118 of 126. Field agents and lending 46 of 48. One reminder to the 14 still pending, at most once every four hours, so the people who did their part are left alone.

Screens show Northgate Credit Union, a fictional organisation. Every name and figure is invented to show how the product behaves.

WHAT YOU MUST EVIDENCE

UNITED STATES · BANK SECRECY ACT, ANTI-MONEY LAUNDERING PROGRAMS

"Training for appropriate personnel"

31 CFR 1020.210(a)(2)(iv), a minimum component of a bank's anti-money laundering program

UNITED STATES · FINRA, CONTINUING EDUCATION

"must maintain records documenting the content of the programs and completion of the programs by registered persons"

FINRA Rule 1240(b)(2)(C), Firm Element

SOUTH AFRICA · FINANCIAL INTELLIGENCE CENTRE ACT

"provide training to its employees, to enable them to comply with the provisions of this Act and the internal rules applicable to them"

Section 43(a), Act 38 of 2001, text as enacted (amended 2017)

Cited as what a firm must be able to show. Kayden Connect does not certify compliance with any of them.

Sources: https://www.ecfr.gov/current/title-31/subtitle-B/chapter-X/part-1020/subpart-B/section-1020.210 · https://www.finra.org/rules-guidance/rulebooks/finra-rules/1240 · https://www.gov.za/sites/default/files/gcis_document/201409/a38-010.pdf

WHAT CHANGES

WHAT THE PRODUCT RECORDS	WHAT CHANGES	WHY IT MATTERS, PER THE SOURCE
Acknowledgement on the procedure, counted against active users	The examiner's question has a numeric answer the same day, by name and branch	BSA 31 CFR 1020.210(a)(2)(iv): "Training for appropriate personnel" is a minimum program component
Approval before publishing, logged	Nothing reaches the desk without the chief compliance officer's sign-off, and the sign-off is on the record	FICA s43(a): "provide training to its employees, to enable them to comply"
Required reading with due dates and an evidence pack	Completion records exist as a file, not a spreadsheet a manager keeps by hand	FINRA Rule 1240(b)(2)(C): "must maintain records documenting ... completion of the programs by registered persons"
Audit log with actor, timestamp and IP, exported as CSV	The sequence of approval, publish, reminder and export is read, not reconstructed	FINRA 2024: 730 disciplinary actions filed, $75.6 million in fines and disgorgement ordered

No figure in this table is a Kayden Connect result. We are in invitation-based early access and publish no customer results.

WHERE THIS USE CASE LANDS ON THE PLANS

CAPABILITY	SPARK	COMMAND	HQ
Acknowledgement on a post	Yes	Yes	Yes
Announcement post type, pinned	No	Yes	Yes
Required reading with due date	Yes	Yes	Yes
Coverage by department and branch	No	Yes	Yes
Single sign-on	No	Yes	Yes
Approval before publishing	No	No	Yes
Evidence pack and audit log export	No	No	Yes
Analytics window	7 days	90 days	365 days

PRICES, USD, PER USER PER MONTH

$4
Spark · from 5 seats · monthly or annual (annual saves 20%)

$8
Command · from 10 seats · monthly or annual (annual saves 20%)

$15
HQ · from 25 seats · annual only, $180 per user per year

Storage 25 / 100 / 100 GB. AI allowance included on every plan, with top-up packs. Every limit is stated on kaydenconnect.com/pricing before you buy. Customer data is stored and processed in Google Cloud europe-west1 (Belgium); no SOC 2 or ISO 27001, not currently in scope.

WHAT IT DOES NOT DO

It is not a compliance management system.	No transaction monitoring, no case management, no filings. It carries the communication and the record of it.
It does not verify comprehension.	An acknowledgement is a confirmation. A quiz records answers. Neither is a test of competence.
It does not certify compliance.	It produces the record you evidence with.