

Bitcoin source-of-funds *readiness checklist.*

The Vanuatu Financial Intelligence Unit audits one thing: the documented trail from your original purchase or earnings event to the address you hold today. Gather what is below before your first call. The gaps are exactly what we stitch into a file an FATF-aligned compliance officer can clear without follow-up. Private keys and seed phrases are never required or requested.

1 Exchange records

- Transaction history (CSV or statement) from every exchange you bought on: Coinbase, Kraken, River, Strike, regulated regional venues.
- The fiat source for each buy: the bank wire, card, or transfer that funded it.
- Purchase date, fiat amount, and the withdrawal address for each tranche.
- Name match between the exchange account and your application identity.

2 Wallet-control proof

- A list of the addresses and wallets that currently hold your coins.
- A signed message from each address proving you control the key (keys stay on your device).
- Hardware-wallet model and setup notes. Never the seed phrase.

3 Acquisition narrative

- A short written timeline: when, how, and why you acquired the Bitcoin.
- Each tranche tied to documented income or savings, the money that bought the coins.
- The exchange withdrawal stitched to your self-custody address, both halves of the trail.

4 Mining, OTC, and business income

- Mining: pool payout records, plus electricity and hardware invoices.
- OTC: the deal record or contract, the counterparty, and settlement proof.
- Earned in business or payments: invoices, contracts, and bank or accounting records.

5 Mixers, gaps, and red flags

- Any CoinJoin, mixer, or privacy-tool use, disclosed upfront. We address it; we do not hide it.
- Gaps named: pre-exchange coins, early mining, cash or P2P buys with no paper trail.
- Anything that would make a compliance officer pause, surfaced before they ask.