

# Compliance **Onboard**

## Training

# Market Pain Points

# Pain Points

- One can't be 100% sure about the information provided by a client, supplier or any business partner; it must be verified on reliable information sources
- This information could be scattered through diverse sources, and there might be duplicate, biased or missing data, or even inconsistencies among the information provided by different departments in the same company
- Lack of transparency can hide risks related to a company's corporate linkage and the identity of its Ultimate Beneficial Owners and shareholders
- Latin America is one of the regions with the highest corruption and money laundering levels; non-compliance risks are always present
- Companies face the problem of not knowing where to find reliable information and insights, and taking actions in this area are very time consuming and they require many technological and human resources
- Businesses in emerging markets usually lack the capacity to have timely answers to new Compliance regulations
- There are specific Compliance standards and laws for each industry, region and country, many of which establish that not being aware of these regulations does not exempt companies from their accountability to meet them



# Compliance

# What is **Compliance**?

Compliance forces companies to meet the laws, regulations and guidelines related to Anti-Money Laundering (AML) and corruption practices. These guidelines urge companies to implement proceedings and best practices to meet them.

**Violating these regulations can cause monetary penalties, and even civil and criminal consequences.**





# What is **Due Diligence**?

It is the process a company carries out to assess risks related to individuals and companies that are current or potential business partners.

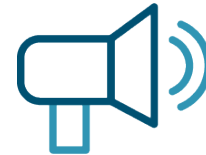
It involves a thorough investigation or audit that allows companies to identify risks or red flags after screening on several information sources.



**Anti- corruption  
lists**



**Anti-money  
Laundering (AML)**



**Adverse Media**



**Politically Exposed  
People (PEP)**

# Compliance teams must **find answers to these questions:**



# Comply Key Imperatives



## Mitigate

Do I have the trustworthy data I need to ensure compliance with all regulations and to generate insights for profit and growth?



## Accelerate

How do I verify companies and individuals to comply with regulations while moving at the speed of business?



# What objectives should an **effective Compliance program** meet?



# Main objectives that **drive Compliance teams**

## Compliance Objectives

Simple onboarding processes

Great customer experience

Continuous screening and monitoring

Keeping registries fresh and updated



**Focused on risk**



## Company's objectives

Optimized use of resources

Accelerated growth

Cross-selling

Leak-proof Compliance process

Optimum efficiency



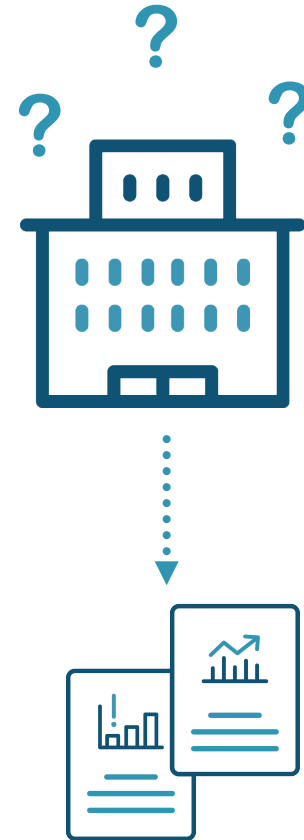
**The best way a company is protected against risks of regulatory non-compliance is having a Due Diligence process.**

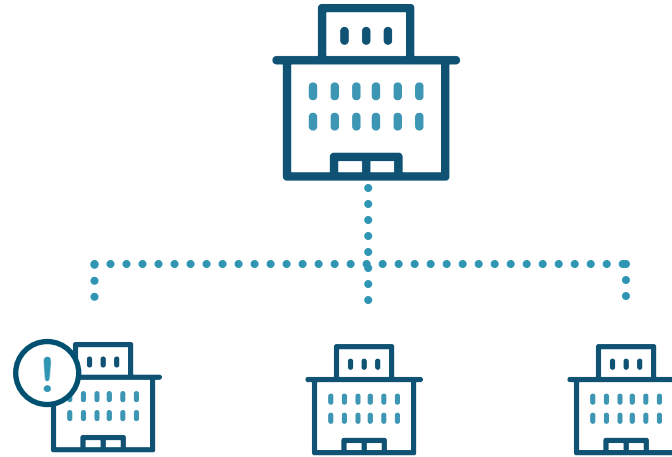
Its best defense will come from screening its clients, suppliers and any business partner to decide whether or not to establish business relationships with them based on reliable data and insights.



Ignoring the status of their business partners does not exempt companies from accountability in case they end up involved in corruption and unethical business practices.

**Timely risk detection is essential to prevent economic penalties or severe measures, which can even lead a company to being banned from business.**





Risk prevention can be fully covered by verifying if a company related in the corporate family tree of a business partner is involved in illegal activities, including their executives and shareholders.

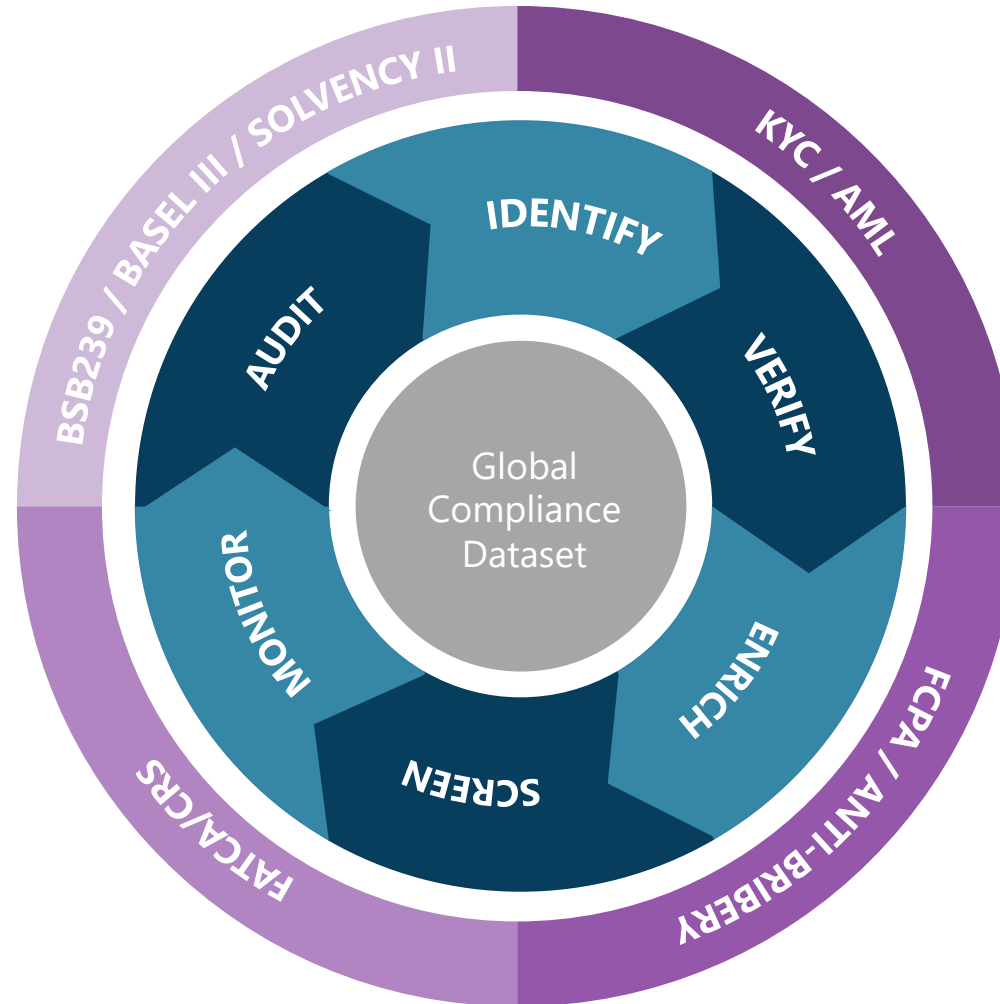
How can I detect risks to **meet**  
**Compliance regulations?**

# Our data and technology is supporting our customers to **build robust compliance programs and cultures**

- Classification
- Form capture
- Reporting



- Watch list screening
- PEP Identification
- Adverse media & Corporate litigation
- Open source searching



- Entity identification
- Entity verification
- Aggregated risk calculation

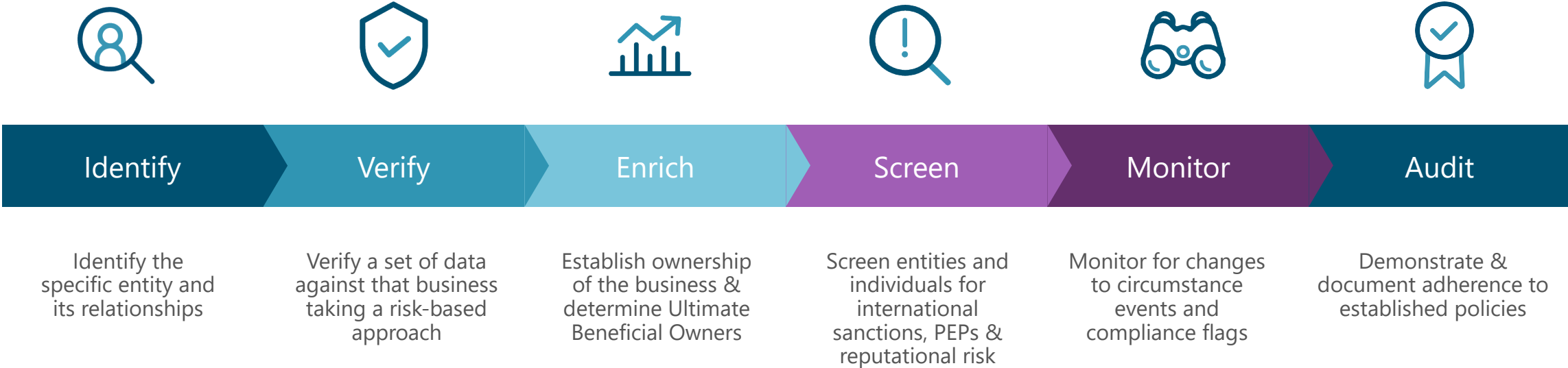


- UBO & main executives identification
- Monitoring & Workflow Management



# Companies need to incorporate a process to solve these pain points and to meet all international Compliance regulations to prevent legal risks

Example of a *Due Diligence process*







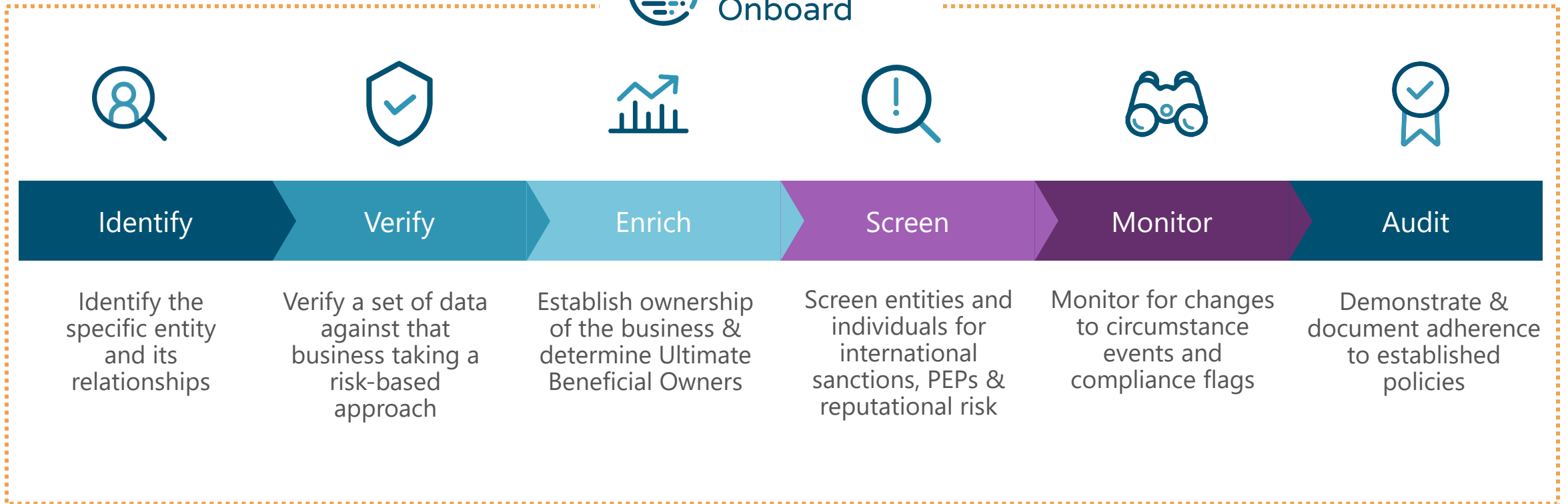
What can we do to help Latin American companies meet all these Compliance issues?

**We offer data and solutions that enable them to adapt to the currently shifting Compliance context in the region**



# Compliance **Onboard**

# Which Due Diligence actions can be done through **Compliance Onboard**?



**Compliance Onboard** is a solution that enables companies to perform screenings to detect legal, reputational and business risks and red flags which can arise when working with a company or individual.

It gives easy access to **reliable information sources** to verify the identity of entities and individuals, and it keeps continuous monitoring actions for timely detection of Compliance risks that might affect a company.



# Value Proposition

**Compliance Onboard** is a solution that allows companies to do screenings to detect legal, reputational and business risks and red flags, which can be hidden when working with a company or individual.

It gives easy access to **reliable information sources** to verify the identity of entities and individuals, and it keeps continuous monitoring actions for timely detection of Compliance risks that might affect a company.



# Key Benefits



- Easy verification of the real identity of companies and individuals on global Watchlists and information sources
- Identity resolution of shareholders and linked companies in a Corporate Family Tree to identify a business' Ultimate Beneficial Owners
- Reputational and non-compliance regulatory risks of being involved in money laundering, corruption and illegal activities are significantly reduced
- Fast and transparent onboarding processes to work with new clients and suppliers

# Benefits



A fast and intuitive **interface**, that enables to do comprehensive Due Diligence analyses



**Alerts** that arise from monitoring entities in case they go under a change that might imply risks



**Screenings** in over 400 global Watchlists, including AML, corruption, PEPs and Adverse Media



Diverse Due Diligence **Reports** based on the depth level required for an investigation



**Access** to multiple users and capabilities to customized authorization and permission levels



Ability to **save** Due Diligence investigations in Snapshots, as well as access to history anytime



Keep **records** of the process and investigation actions in case they are required as evidence for internal audits and external regulations



# It makes Compliance decision-making easier in **five simple steps:**

1

**Identifying** information on potential business partners by leveraging CIAL Dun & Bradstreet's largest commercial database in the world with over 320 million companies

2

**Investigating** entities and individuals to gather financial, operational and commercial information on the entities investigated, and being able to download among 4 types of reports with different depth levels of information

3

**Screening** current and potential business partners on over 18 million registries of Watchlists, PEP lists and *Adverse Media*

4

**Monitoring** changes to identify risks on the entities that go under new scenarios and receiving alerts when new red flags are detected

5

**Documenting** the Compliance process by saving digital files of the Due Diligence results, including registries for audits, user notes and references, Snapshots of reports that were used, which include the date, time and name of the user investigating that case





# Reports to support **Due Diligence processes**

# These reports will enhance Compliance actions **and support decision-making**



Compliance Onboard offers users 4 types of reports:

**1 Compliance Report** – the most comprehensive report; it includes a Commercial BIR with CIAL Dun & Bradstreet's scores and ratings, information on UBOs, corporate family trees, and names of executives and shareholders; additionally, it offers screenings on executives, shareholders and linked companies

**2 Verification Report** – includes a financial and operational summary, information and screenings on a company's executives, shareholders and UBOs

**3 Family Tree Report** – Enables you to understand relationships within a corporate structure through a graphic and dynamic report

**4 Ownership Report** – includes information on related companies and shareholders

What kind of insights do we provide to support  
**Due Diligence processes and Compliance decision-  
making?**

- The most accurate and comprehensive financial and operational information on over 300 million companies
- Key information linked to a D-U-NS ® Number that enables us to verify the exact identity of a company
- **Corporate linkage** that gives a broad and detailed landscape on a business' family tree
- **Ultimate Beneficial Owners** to identify the individuals behind companies
- **Executives and shareholders** of a business to determine if any person in a company can imply Compliance risks

- Over 400 global Watchlists and alerts that keep risks updated
- Over 2,000,000 Politically Exposed People (PEP)
- Over 10,000 sources of Adverse Media

# CIAL Dun & Bradstreet's Data

# Financial and Commercial Summary – Compliance Report

History & Operations			
» Legal Structure» Location on Map» Operations» History» Banks			
<b>Legal Structure</b>			
Legal Form	Private limited company		
Date Started	1857		
Date of Registration	28 Oct 1919		
Registered Number	00160043		
Registered office	MARLOW INTERNATIONAL, PARKWAY MARLOW BUCKS SL7 1AJ		
Summary Issued Capital	20,620,215.5 divided into 20,000,000 Redeemable Ordinary shares of 1 each, 2,480,862 Ordinary shares of 0.25 each,		
<a href="#">Back To Top</a>			
<b>Operations</b>			
Source	Activity Code Type	Code	Activity Description
UK Companies House	UK SIC 2007	82990	Other business support service activities n.e.c.
D&B Sourced	UK SIC 2007	70229	Management consultancy activities other than financial management
D&B Sourced	US SIC 1972	7392	MANAGEMENT & PUBLIC RELATIONS CONSULTANTS
Management consultancy activities (other than financial management)			
<b>Other Operating Details</b>			
Employees	319		
<a href="#">Back To Top</a>			
<b>History</b>			
Change Type	Date Changed	Changed To	Changed From
Registered Address	03 Aug 2006	MARLOW INTERNATIONAL, PARKWAY, MARLOW, BUCKS, SL7 1AJ	50-100 HOLMERS FARM WAY, HIGH WYCOMBE, BUCKS, UNITED KINGDOM, HP12 4UL
Registered Address	07 Dec 1999	50-100 HOLMERS FARM WAY, HIGH WYCOMBE, BUCKS, UNITED KINGDOM, HP12 4UL	HOLMERS FARM WAY, HIGH WYCOMBE, BUCKS, HP12 4UL
<p>The origins of the Dun &amp; Bradstreet Corporation date back to 1841 when Lewis Tappan, a New York merchant, realised the need for impartial and reliable information on customers to replace the chaotic business practices of the Depression of 1830s. Originally information was supplied by correspondents throughout the USA, writing about businesses that they visited. In 1849, a rival company, John M Bradstreet, was founded and in 1933 the 2 companies joined forces to form Dun &amp; Bradstreet.</p> <p>The Company's businesses in London date from 1857 and are owned by Dun &amp; Bradstreet International, which operates in 26 countries and is itself a subsidiary of The Dun &amp; Bradstreet Corporation.</p>			
<a href="#">Back To Top</a>			
<b>Banks</b>			
Name	Address	Bank Sort Code	
Barclays Bank PLC	P O Box 544, 54 Lombard St, London EC3V 9EX,	20-00-00	
Barclays Bank PLC	P O Box 41, 16 High St, High Wycombe Buckinghamshire HP11 2BG,	20-40-71	
Barclays Bank PLC	1 Churchill Place, London, UK	20-00-37	
<a href="#">Back To Top</a>			

Principals	
» Consumer Credits» Current Principals» Previous Principals	
<b>Current Principals</b>	
There are currently 6 principals.	
<b>Edward Thorne:</b>	Director
Position	09 Feb 2017
Date Appointed	Marlow International, Parkway, Marlow, Bucks, SL7 1AJ
Address	Nov 1980
Date of Birth	British
Nationality	Managing Director
Occupation	
<b>Other Current Associations</b>	
Company Name	Date Appointed
ONE SOURCE INFORMATION SERVICES UK LTD -	30 Jan 2017
Avention UK Limited -	26 Jan 2017
<b>Greg Battison:</b>	
Position	Director
Date Appointed	07 Feb 2017
Address	Marlow International, Parkway, Marlow, Bucks, SL7 1AJ
Date of Birth	Apr 1978
Nationality	British
Occupation	UK Finance Leader
No other current associations	
<b>Rosemarie Jane Ellis:</b>	
Position	Director
Date Appointed	04 Oct 2006
Address	9 Casey Court, Stanford Dingley, Reading, Berks, RG7 6JT
Date of Birth	Jun 1968
Nationality	British
Occupation	Director
<b>Other Current Associations</b>	
Company Name	Date Appointed
D&B HOLDINGS AUSTRALIA LTD -	16 Aug 2010
DUN & BRADSTREET INVESTMENTS LTD -	16 Aug 2010
N2 CHECK LTD -	12 Mar 2007
Dun & Bradstreet Finance Ltd -	04 Oct 2006
D & B Group Holdings (UK) -	04 Oct 2006
D & B EUROPE LIMITED -	04 Oct 2006
KOSMOS BUSINESS INFORMATION LTD -	04 Oct 2006
D & B Holdings (UK) -	04 Oct 2006
DUN & BRADSTREET PROPERTIES LTD -	04 Oct 2006
WHO OWNS WHOM LTD -	04 Oct 2006
DUN & BRADSTREET LTD -	04 Oct 2006

# Financial and Commercial Summary – Compliance Report



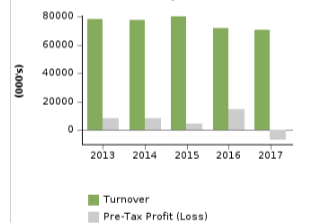
## Financial Statements

- » Financial Summary» Profit And Loss Accounts» Balance Sheets» Key Financial Ratios
- » Growth Rates» Financial Notes / Opinions

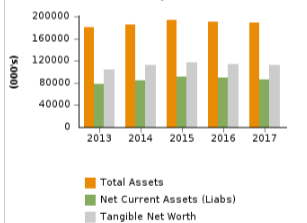
### Financial Summary

	Fiscal Non consolidated GBP 30 Nov 2017 (000's)	Fiscal Non consolidated GBP 30 Nov 2016 (000's)	Fiscal Non consolidated GBP 30 Nov 2015 (000's)	Fiscal Non consolidated GBP 30 Nov 2014 (000's)	Fiscal Non consolidated GBP 30 Nov 2013 (000's)
Sales Turnover	70,597	71,914	79,689	77,701	77,838
Exports	4,331	3,338	4,616	4,296	4,026
Profit / (Loss) Before Taxes	(6,715)	14,544	4,803	8,439	8,511
Equity Shareholders Funds	112,305	114,338	117,037	111,931	103,039
Tangible Net Worth	112,305	114,338	117,037	111,931	103,051
Total Fixed Assets	28,502	28,690	27,743	28,299	29,072
Total Assets	189,357	190,044	193,341	184,778	180,044
Total Current Assets	160,855	161,354	165,598	156,509	150,972
Total Current Liabilities	75,351	71,551	74,041	71,305	72,993
Net Current Assets (Liabilities)	85,404	89,803	91,557	85,204	77,979
Long Term Debt	1,691	4,155	2,293	1,542	3,112
Employees**	328	331	319	308	305

Profit and Loss Summary Chart



Balance Sheet Summary Chart



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### Profit And Loss Accounts

	Fiscal Non consolidated GBP 30 Nov 2017 (000's)	Fiscal Non consolidated GBP 30 Nov 2016 (000's)	Fiscal Non consolidated GBP 30 Nov 2015 (000's)	Fiscal Non consolidated GBP 30 Nov 2014 (000's)	Fiscal Non consolidated GBP 30 Nov 2013 (000's)
Net Sales	70,597	71,914	79,689	77,701	77,838
Including Exports of	4,331	3,338	4,616	4,296	4,026
Cost of sales	33,750	28,367	29,280	30,505	29,326
Gross Profit / (Loss)	36,847	43,547	50,409	47,196	48,513
Advertising & Commercial Distribution costs	19,933	18,756	17,798	13,443	12,722
General Expenses	23,107	24,107	27,688	26,153	27,851

## Predictive Scores

- » D&B Maximum Credits» D&B Rating» D&B Failure Score» D&B Delinquency Score
- » Main Influencing Factors for Risk Evaluation» D&B Rating - Industry Sector Comparison
- » D&B Failure Score Trend - Industry Sector Comparison

### D&B Maximum Credit

D&B Maximum Credit: £3,037,500  
Recommended credit exposure at any given time.

The D&B Maximum Credit is calculated using the D&B Failure Score, business size and primary industry sector.

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### D&B Rating

D&B Rating: 5A 1  
Financial Strength: 5A (based on tangible net worth) £112,305,000  
Risk Indicator: 1 Represents a minimum risk of business failure.

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### D&B Failure Score

D&B Failure Score: 100 out of 100



D&B analytics have shown that businesses with this score have the lowest probability of failure. 97% of UK businesses are classified in a higher risk category.

Incidence of failure 0.04% ( 4 per 10,000 )  
Industry average 1.31% ( 131 per 10,000 )

Worst

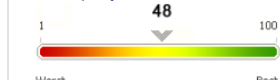
Best

- The incidence of failure above shows the percentage of businesses with this Failure Score that have been subject to an insolvency event or gone out of business with outstanding debt.

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### D&B Delinquency Score

D&B Delinquency Score: 48 out of 100



D&B analytics have shown that 52% of UK businesses have a lower risk of paying significantly late.

Incidence of delinquency 9.90% ( 990 per 10,000 )

Worst

Best

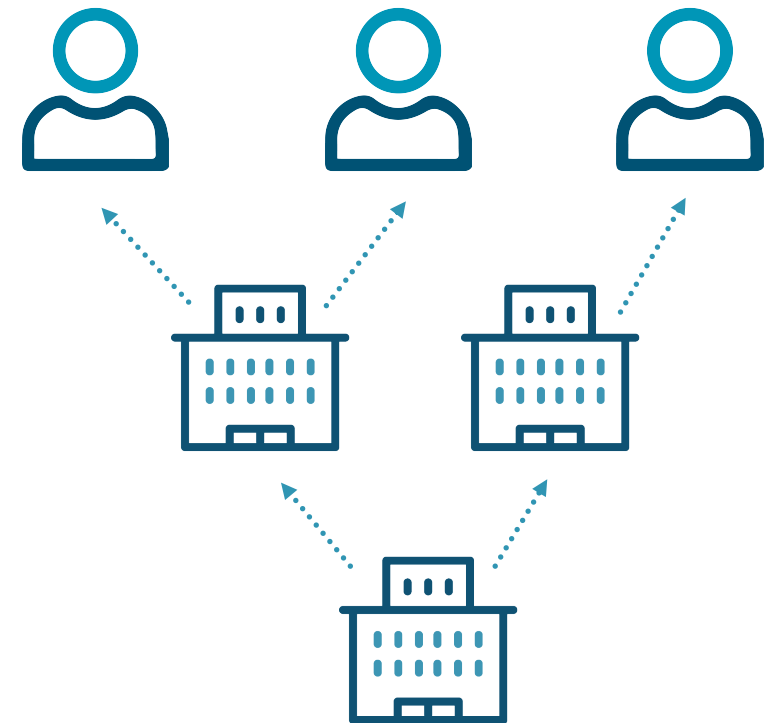
- The incidence of delinquency above shows the percentage of businesses with this Delinquency Score that have paid late based on payment information reported to D&B.

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# Ultimate Beneficial Owners

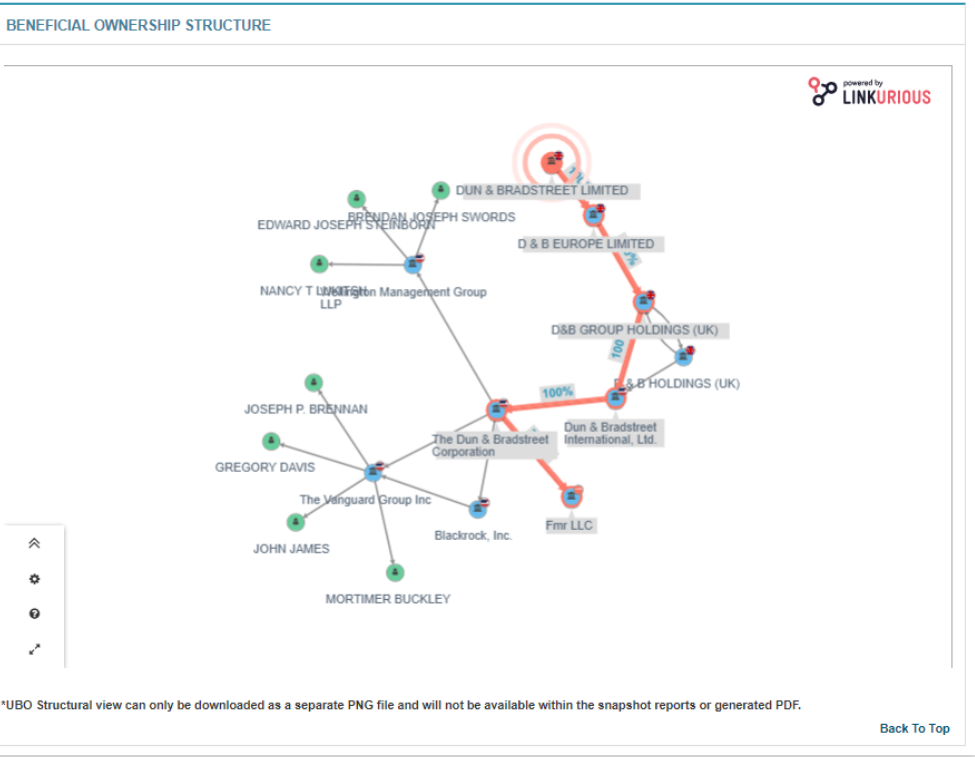
Information on the owners of a company and corporate linkage graphics

**Identifying Ultimate Beneficial Owners determines who are the people behind a business**





# Ultimate Beneficial Ownership



# Corporate Linkage

Corporate Linkage

» Parent Company» Subsidiaries» Minority Interests» Branches

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**Parent Company**

**Immediate Parent**

Company Name: **D & B EUROPE LIMITED**

Company Address: **MARLOW, UNITED KINGDOM**

D-U-N-S® Number: **39-996-8882**

Interest: **100%**

**Ultimate Parent**

Company Name: **The Dun & Bradstreet Corporation**

Company Address: **UNITED STATES**

D-U-N-S® Number: **88-411-4609**

There are currently 54 members in the Global Family Tree.

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**Subsidiaries**

Company Name	Operates As	Year Started	% Shares owned
<b>Dun &amp; Bradstreet Finance Ltd</b>	-	-	100
<b>STUBBS (IRELAND) LTD</b>	-	-	100
<b>WHO OWNS WHOM LTD</b>	-	-	100

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**Minority Interests**

The following are related through principal(s) and/or financial interest(s):

Company Name	Address	Operates As	Year Started	% Shares owned
<b>MOODIES SERVICES LTD</b>	High Wycombe, UNITED KINGDOM	-	-	0

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**Branches**

DUN & BRADSTREET LIMITED has 2 branch(es) or division(s)

**Address**

Dun & Bradstreet Limited, Longross Court, 47 Newport Road, CARDIFF, CF24 0AD, SOUTH GLAMORGAN

Dun & Bradstreet Limited, 26 Balloo Ave, Balloo Indstl Est, BANGOR, BT19 7QT, CO DOWN

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# Why is it so important to **identify Beneficial Ownership**?

## IMPERATIVES

- Comply with Regulatory Requirements
- Build Transparency
- Practice Good Corporate Governance
- Protect Brand Reputation
- Accelerate efficiency in Due Diligence



## NEEDS

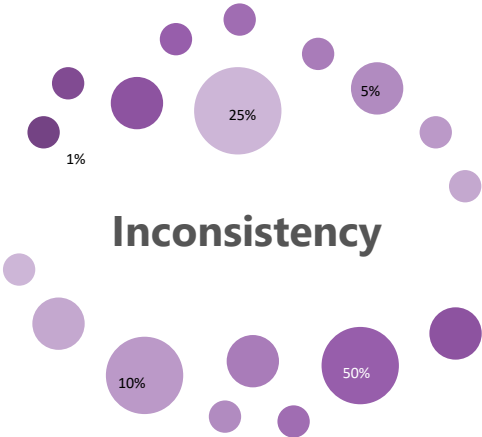
- Quickly access trusted, consistent, global data in one place
- Understand nested ownership structures
- Effectively calculate complex ownership
- Act on dynamic data updates
- Automate processes for Due Diligence
- Drive revenue decisions faster

# What the main global Compliance regulations establish on **Ultimate Beneficial Ownership**



FinCEN Final Rule	It urges companies to verify the identity of individuals that own 25% or more of a business.
4th EU AML Directive	It urges companies to verify the identity of individuals that own 25% or more of the shares or voting rights in a corporate entity. If, after having exhausted all possible means and provided no UBO is identified, the natural person(s) holding the position of senior managing official(s) is/are, in principle, considered to be the UBO.
OFAC	<b>OFAC's 50%</b> rule establishes that the properties of entities controlled (directly or indirectly), on 50% or more, by one or more banned individuals will be considered banned too, regardless of whether or not they are listed in OFAC's SDN list.
FATCA	It urges financial, and some non-financial organizations, who own assets or investments outside the U.S. to identify and report all U.S. citizens owners of 10% <b>or</b> below for Foreign Investment Vehicles.
Common Reporting Standards	It urges companies to report financial information on the UBOs that own 10% or more of a business for tax transparency purposes.
Politically-Exposed Persons (PEP)	These guidelines establish that it is necessary to identify UBOs as low as <b>1%</b> or <b>0.01%</b> .
Dodd-Frank	It urges beneficial owners of more than <b>5%</b> of certain equity securities to disclose information relating to such beneficial ownership.
SEC 506(e) disclosure	It urges issuers to perform Due Diligence on any person that is going to become a <b>20%</b> beneficial owner upon completion of a sale of securities.

# But customers face real challenges in surfacing **Beneficial Owners**



Various Beneficial Ownership definitions, threshold and due diligence requirements lead to redundant operations across Compliance teams.



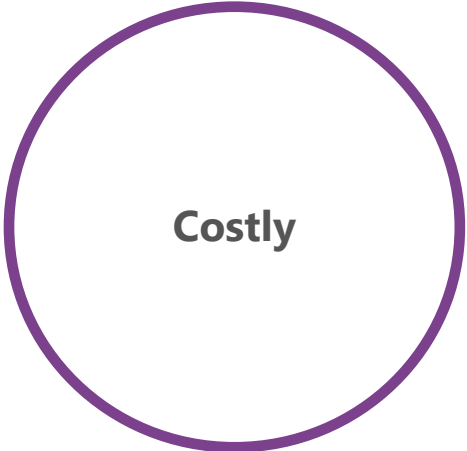
**Ineffectiveness**

Beneficial Owner Self-certification may negatively impact customer experience, the collection process is costly and time consuming, the data received often is not sufficient.



**Unavailability**

Only 2% of the world countries made Beneficial Owners data available and accessible at the central registry.



Complex and nested ownership structures are time consuming to unwind and visualize. Analysts need a better way to identify and calculate Beneficial Owners.

# CIAL Dun & Bradstreet **ownership definitions**



## TRADITIONAL LEGAL CORPORATE LINKAGE

One corporation has majority ownership if it owns >50% of another corporation's capital stock.

There are two types: 1) subsidiary to parent and, 2) branch to headquarters.

## ALTERNATIVE LINKAGE

Some business to business relationships fall outside of traditional linkage: franchise, agent, dealer, minority ownership (0% to 49%), joint venture.

## BENEFICIAL OWNERSHIP

It refers to the relationships between companies and natural person(s) who ultimately own or control a business. CIAL Dun & Bradstreet's Global Beneficial Ownership data is used to identify individuals and organizations down to 0.1% ownership interest in a given entity and calculate beneficial control.

We are capable of unlocking over 110M relationships between companies and people, including traditional and alternative linkage and the people behind those companies.

# Our teams can instruct prospects on these topics addressing the 'five point pitch'



1

**Market Shift/Need:** 90% of Compliance Chief Officers say establishing Beneficial Ownership is a significant challenge for them.

2

**Implication:** CCO's need to quickly calculate detailed levels of individual people ownership, depending on numerous regulations. They need to reduce this burden whilst accelerating due diligence processes, driving efficiencies and deliver cost savings for their organization.

3

**Ideal Solution:** A truly global tool, that can quickly identify a set of beneficial owners, based on their policy rules and instantly deliver analytics they can trust in terms of accuracy, timeliness and security.

4

**How CIAL D&B Delivers Solution:** CIAL Dun & Bradstreet offers modern API's, online platforms and Batch File solutions to enable our customers and alliance partners to imbed Beneficial Ownership calculations into their policy or products, using their a risk based approach. This makes completing Due Diligence tasks quicker and mitigates risk. We provide them either the full ownership structure or a simple list of the actual beneficiaries to suit the particular use case or need.

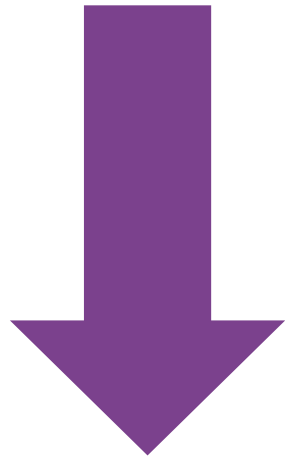
5

**Proof Points:** Customer can remediate large number of customers faster. They can simply add beneficial ownership data into existing workflow tools knowing Cial Dun & Bradstreet has the right global access, with the right analytics, to help them be compliant, drive efficiencies and support quicker time to revenue.

# What makes us different regarding beneficial ownership?

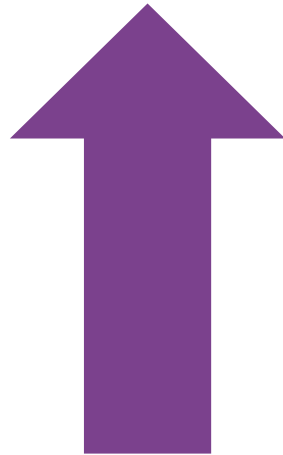
# Example of a Corporate Family Tree

## Gorman Manufacturing Company Inc

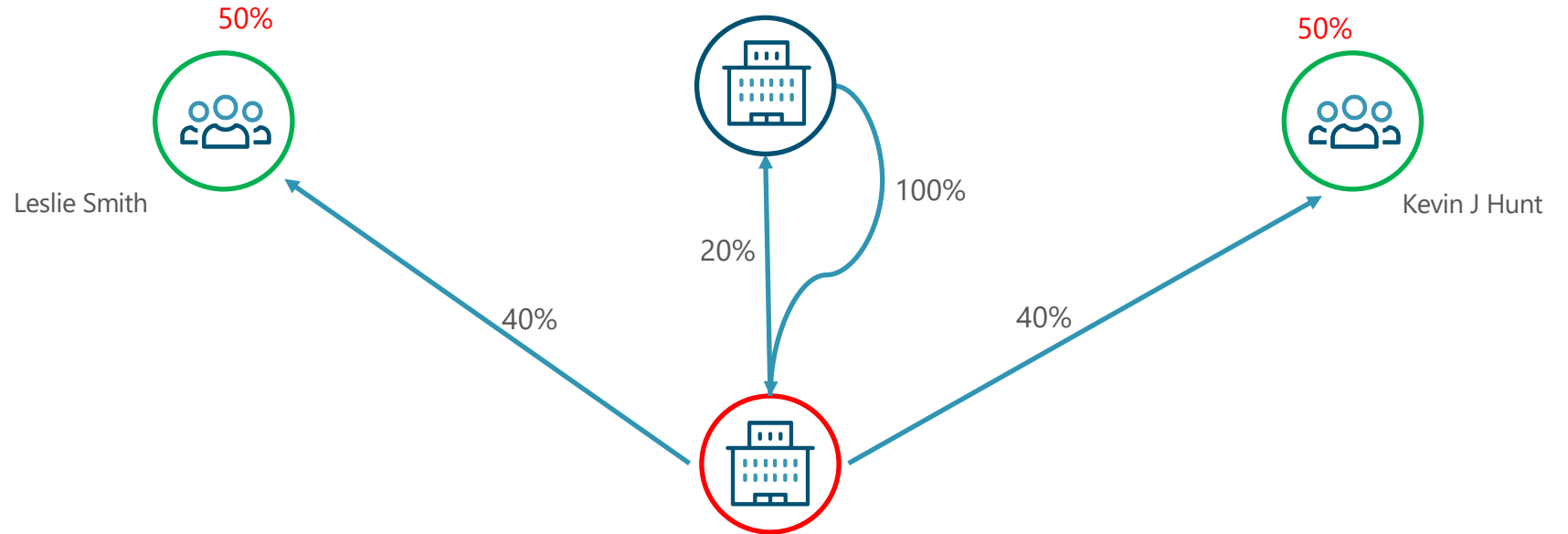




# Gorman Manufacturing Company Inc.

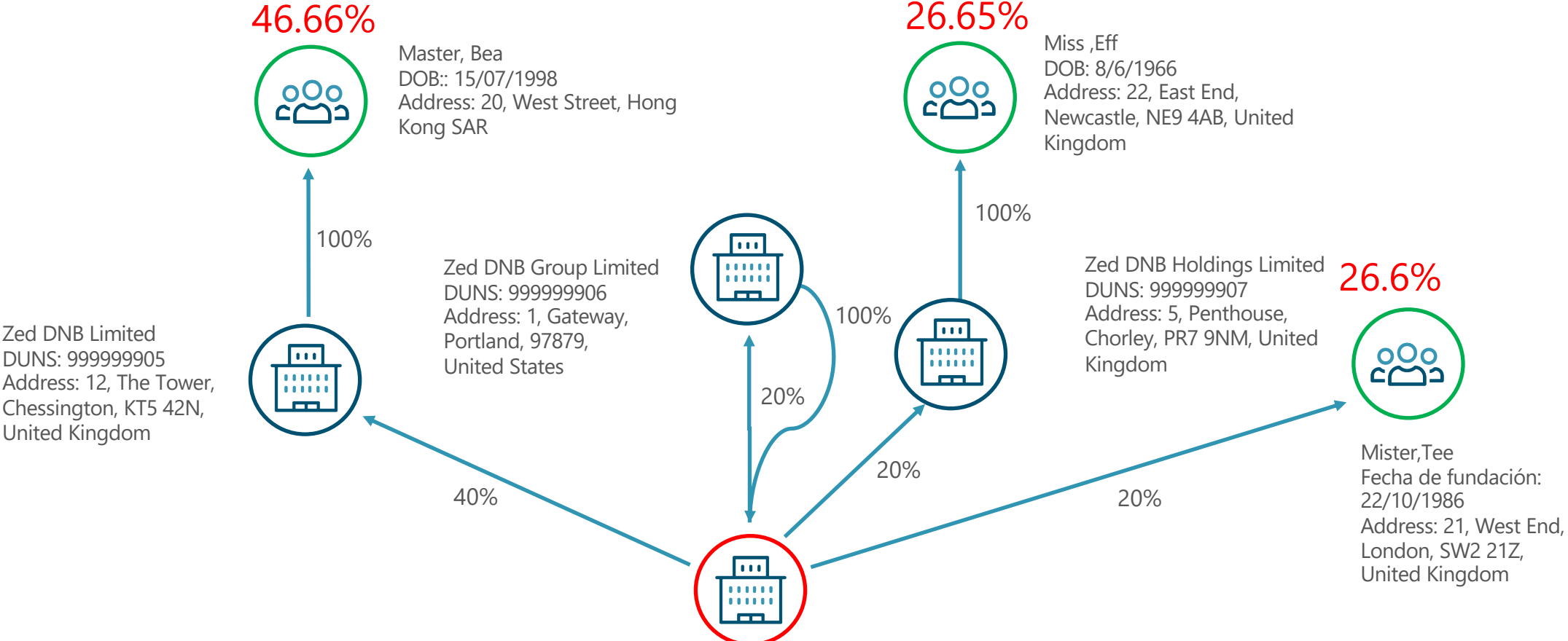


Kentmore Clothing  
(Manufacturing) PTY LTD  
DUNS: 754683795  
Address: 222, Collingwood Rd, Melbourne,  
2611, Australia



Gorman Manufacturing Company, Inc  
DUNS: 804735132  
Address: 492, Koller St, San Francisco,  
California, 94110, United States

# The devil is in the detail **of the calculation**



## My Target Company LLC

Critically, ownership is calculated, **not a fixed number.** This means we show true ownership and drive transparency.



# Beneficial **Ownership**



Compliance  
Onboard

## Data available within:

- Ownership, Compliance, Verification & Custom Reports

## Filters enable customer to:

- Choose percentage of UBO
- Include Direct / Indirect / Beneficial Owners
- List of Owners or Visualization of structure

# Enhanced Screening



# Screening in **Global Watchlists**

Watchlists include entities and individuals suspicious of being involved in illegal activities, such as money laundering and corruption. Doing business with them would imply risks and would require detailed monitoring over them to avoid non-compliance risks.



Doing business with these entities and individuals would be cause of economic penalties, and might even cause business debarment.

## **Some Watchlists:**




- OFAC
- FinCen
- AML
- Corruption
- FBI
- DEA
- Debarment lists
- Commercial banned lists
- Visa / Travel Ban
- War Crimes
- Warnings

# What sort of features can be carried out?

Identifying compliance risks in the initial stages of the process

D&B Results (1)		D&B Global Name Results (1)		Snapshot Results (0)		Google Search Results (10)	
Company	Address	Location Type	Match Reason	Report			
GORMAN MANUFACTURING COMPANY, INC. DUNS 80-473-5132	492 KOLLER ST SAN FRANCISCO, CA, 94110 US	Headquarters	Active On DUNS Number		 		<div style="border: 1px solid gray; padding: 2px; font-size: 0.8em;">We have screened this entity and have no potential matches on the database</div>

1 - 1 of 1

-  No results for this company were found on the database
-  Some events in the database might involve this entity
-  Multiple events involving this entity

# What sort of features can be carried out?






Knowing compliance risks of companies, executive officers and shareholders, related to the company being simultaneously screened

**Enhanced Screening** Powered by TRDC

Principals  Shareholders  Target Business, Trading Names of Target Business

Filter by:

Date of Birth:



<input type="checkbox"/>	Name	Date of Birth	Country	Street Address	Town/City	Region	Postcode	Status
<input checked="" type="checkbox"/>	 Gorman Manufacturing Company, Inc.		United States		San Francisco		94110	Submitted <input checked="" type="checkbox"/>
<input type="checkbox"/>	 KEVIN J HUNT	-						Not Submitted <input checked="" type="checkbox"/>
<input type="checkbox"/>	 Leslie Smith	-						Not Submitted <input checked="" type="checkbox"/>
<input type="checkbox"/>	 KEVIN J HUNT	-						Not Submitted <input checked="" type="checkbox"/>
<input type="checkbox"/>	 LESLIE SMITH	-						Not Submitted <input checked="" type="checkbox"/>

1 - 5 of 5

Global Search  Domestic Search

- If you are entitled for Global Search then you can toggle between Global and Domestic Search options.
- If you are entitled for Domestic Search only then you will receive Domestic results irrespective of selecting Global Search.

# What sort of features can be carried out?

<input type="checkbox"/>	 KEVIN J HUNT	75	<a href="#">66354979</a>	Kevin Hunt	1975	FRD / ART	06/05/2015	
<b>Entity Information</b>								
Entity ID: 66354979								
Entity Name: Kevin Hunt								
Address: • E 923 Broadway St., Fort Meade, Florida, United States								
<b>Entity Actions</b>								
Event:								
Type	Description	Source Name	Publication	Publisher	Source URL			
<b>FRD / ART</b>	Was arrested for Forgery, pass forged, larceny grand theft, fraud, larceny petit theft, probation violation.	LexisNexis Article - 5FXJ-PN21-F0NV-F0YV	Newsbank - Florida News Sources	The Polk County Democrat (Bartow, Florida)				
<b>CFT / ART</b>	Was arrested for Forgery, pass forged, larceny grand theft, fraud, larceny petit theft, probation violation.	LexisNexis Article - 5FXJ-PN21-F0NV-F0YV	Newsbank - Florida News Sources	The Polk County Democrat (Bartow, Florida)				
<b>TFT / ART</b>	Was arrested for Forgery, pass forged, larceny grand theft, fraud, larceny petit theft, probation violation.	LexisNexis Article - 5FXJ-PN21-F0NV-F0YV	Newsbank - Florida News Sources	The Polk County Democrat (Bartow, Florida)				
<b>NSC / ART</b>	Was arrested for Forgery, pass forged, larceny grand theft, fraud, larceny petit theft, probation violation.	LexisNexis Article - 5FXJ-PN21-F0NV-F0YV	Newsbank - Florida News Sources	The Polk County Democrat (Bartow, Florida)				

Quickly identifying the type of event, source and information's entity in sanction lists and adverse media



# What sort of features can be carried out?


**Enhanced Screening** \*Mandatory

Perform Search by :  Manual Entry  File Upload

Search Type:	*Name	Town/City	State	Country	
<input type="radio"/> Organization <input checked="" type="radio"/> Person	Carlos Slim			Mexico	⊖
<input checked="" type="radio"/> Organization <input type="radio"/> Person	América Móvil			Mexico	⊖
<input checked="" type="radio"/> Organization <input type="radio"/> Person	CLARO			Peru	⊖
<input type="radio"/> Organization <input checked="" type="radio"/> Person	Arturo Elías Ayub			Select Country	⊖
<input type="radio"/> Organization <input checked="" type="radio"/> Person	Edgar Smolensky			Select Country	⊖

Enhanced Screening  Snapshots

*\* If you have more than 5 entities please use file upload option*

Powered by 

Scanning different entities simultaneously (up to 5) in more than 400 watchlists, PEP and adverse media

# What sort of features can be carried out?

**Enhanced Screening**


Perform Search by :  Manual Entry  File Upload

[Download Template](#) [File Upload Instructions](#)

Upload File  Ningún archivo seleccionado

Enhanced Screening  Snapshots

\* If you have more than 5 entities please use file upload option

Powered by 

	A	B	C	D	E	F	
1	Type	Name	Town/City	State/Province	Country Code	Global Search	
2	O	Entity Name 1				Y	
3	P	Entity Name 2	New York	New York	US	N	
4	O	Entity Name 3	Sao Paulo		BR	Y	
5							

Batch upload of entities to make the screening process more efficient



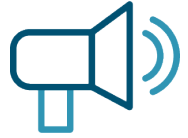
## Politically Exposed People (**PEP**)

This term refers to individuals in high-ranking posts, who occupy or have occupied significant public roles. Overall, a PEP represents higher risk of being involved in bribery and corruption actions due to their influence and position.

Not only a person occupying political positions is considered a PEP; it could also be close associates or relatives of the person occupying such positions.

### **Types of Politically Exposed People:**

- Officers on executive, congress and judicial levels
- Relatives and close associates
- High-ranking posts in public corporations
- Financial auditors
- Diplomatic corps
- Military officers
- Officers in international organizations



## Adverse Media

It refers to the information on illegal activities in which a person or entity is presumably involved, based on published adverse news on trustworthy media sources.

### Examples of Adverse Media information:

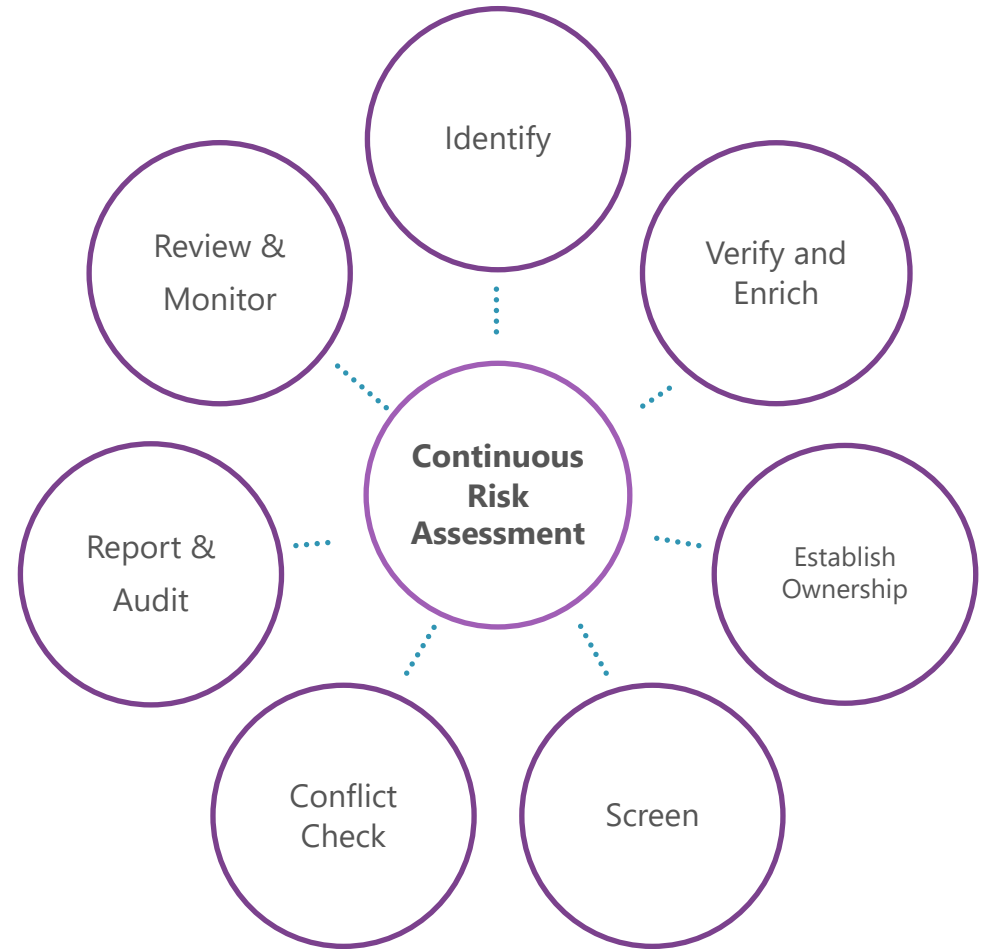
- Bribery
- Business crimes
- Counterfeiting
- Fraud
- Confiscation of assets
- Illegal loans
- Money laundering
- Illicit mortgage
- Organized crime
- Regulatory measures
- Violations to Security Laws
- Human trafficking
- Terrorism



# How can we start a conversation with **a prospect for Compliance Onboard?**

# We should strike up a consultative dialogue **highlighting the Pain Points**

- How can I verify the authenticity of the information that my client or vendor has sent me?
- How do I shorten the time it takes to onboard a client?
- How can I ensure regulatory Compliance when identifying Ultimate Beneficial Owners?
- How can I quickly identify potential Regulatory or Brand Risks if I engage with a new customer or supplier?
- How can I store this data for transparency and reuse, ensuring I have a picture of my entire engagement with a client?
- How do I keep my client data fresh so I am acting on the latest information?



# Who can be a potential customer for **Compliance Onboard**?

# Types of customers



- Medium and large companies that need to **create a strong business relationships** with clients and suppliers
- Companies engaged in **high risk business relationships**
- Companies involved in **State-regulated processes** to reduce risks
- Companies with manual Due Diligence processes that make them difficult to validate information on multiple sources
- Companies required to have a full view of a company's corporate family tree to determine its Ultimate Beneficial Owners



# Business Model

# Pricing model

## Compliance Onboard UI & API



# Compliance Solutions **Product Portfolio**

# Portfolio of Compliance Products

	Main features*	Onboard UI	Onboard API	Watch UI	Watch API
1	Financial and operational information from CIAL D&B	x	X		
2	Corporate family trees	X	X		
3	Ultimate Beneficial Owners	X	X		
4	Executives and shareholders	X	X		
5	Screening of companies	X	X	X	X
6	Screening of individuals	X	X	X	X
7	Over 400 global Watchlists and PEP	X	X	X	X
8	Adverse Media events	X	X	X	X
9	Batch Screening	X	X	X	X
10	Report download	X		X	
11	Saving search history	X		X	
12	Creating cases with risk levels	X			
13	Adding notes or documents to an investigation	X		X	
14	Printing reports	X		X	
15	Access to multiple users	X		X	
16	Request new company investigation	X	X		
17	Software as a Service Platform (SaaS)	X		X	
18	Integrating systems through APIs		X		X
19	Transaction of batch information		X		X
20	Training and support	X	X	X	X

Thank you. Gracias. Obrigado.

