

## Open Source Intelligence

WorldCompliance offers the highest level of protection from individuals and organizations that may represent a risk to your company. Our solutions are used to identify entities linked to over twenty risk categories including Collateral Crimes, Foreign Officials, Money Laundering, Narcotics Trafficking, Politically Exposed Persons (PEPs), State Owned Enterprises and Terrorism.





# [>>the right product//}

## Stay compliant

As the leading provider of customer and third party screening solutions, WorldCompliance enables its clients to stay compliant with various regulations.

- 3<sup>rd</sup> EU AML Directive
- FCPA, Foreign Corrupt Practices Act
- FATF, Financial Action Task Force
- Financial Reform Bill
- OFAC, Office of Foreign Affairs
- UK Bribery Act
- USA PATRIOT Act
- Wolfsberg Principles

## Protect your reputation

WorldCompliance offers the means to protect your reputation, by assessing the risk of doing business with customers and third parties worldwide. We help to uncover hidden risks for over 2,000 global clients.

- Spot Corrupt Public Officials
- Find Terrorism Financiers
- Detect Financial Fraudsters
- Stop Money Launderers
- Identify Arms Dealers
- Discover Sanctioned Entities

## Due diligence process

To help organizations create and implement a systematic process to Know-Your-Customer or Know-Your-Vendor, WorldCompliance provides the full service solution for initial and ongoing due diligence. Our solutions can be customized to meet your risk appetite.

- **On Boarding Due Diligence:** Perform your due diligence before accepting a new customer or business partner, to avoid a link to a party which is linked to illicit activities and could create a risk going forward. Fast, Efficient and Cost Effective.
- **Ongoing Due Diligence:** Our screening solutions allow the constant monitoring of your customers and vendors, automatically and efficiently, without bearing extra costs. How else can you protect your organization from the risk of one of your customers engaging in drug trafficking years after he/she became a client and using your firm to launder the proceeds of crime?
- **Enhanced Due Diligence:** Our in depth intelligence dossiers go beyond the traditional means and help you verify someone's identity, their reputation, their standing in the community, for those cases, where you feel you need extra precaution. Discrete, thorough and fast.

## Finding the right product

WorldCompliance offers the most sophisticated tools in the industry that enable risk assessment and regulatory compliance while enhancing your current compliance processes.

- Online License – MetaWatch
- Data License
- ZYNG – Customer Screening License



[>>about us//}

## WorldCompliance

For the past 10 years, WorldCompliance has assisted over 3000 clients in over 100 countries to protect the integrity of the financial system, by uncovering individuals and companies hidden in client lists all over the world.

Our solutions are recommended by the American-Colombian Chamber of Commerce, by the UK Law Society and by the Brazilian Insurance Association, the Global PEP List is verified by the German TUEV and the overall database used by financial intelligence units and regulators, government agencies, over 50 of the world's largest financial institutions, and many of the largest corporations worldwide.

We offer the most sophisticated client and vendor screening tools available for "Know Your Customer" due diligence by offering in-depth profiles with photographs along with other unique identifying details including dates of birth, national identification numbers, and multiple address information.

### Worldwide protection

WorldCompliance solutions are used to identify individuals and companies linked to over twenty different risk categories, such as:

- Arms Trafficking
- Fraud
- Beneficial Owners
- Human Trafficking
- Corruption
- Drug Trafficking
- Money Laundering
- Collateral Crimes
- Politically Exposed Persons (PEP)
- Drug Trafficking
- State Owned Enterprises
- Financial Fraud
- Terrorism Financing

To provide global protection, WorldCompliance offers services that conform to over 100 local anti-terrorism and money-laundering legislations, including but not limited to the following:

- USA PATRIOT Act
- Financial Action Task Force (FATF)
- Bank Secrecy Act (BSA)
- Foreign Corrupt Practices Act
- 3<sup>rd</sup> EU Money Laundering Directive

### At the forefront

With over 100 analysts investigating cases and events on all continents in over 20 languages, WorldCompliance leaves no stone unturned and gives you an edge in mitigating your risk.

### How we do it

WorldCompliance combines the intellectual resources of highly trained analysts with dynamic technology to provide organizations with the most relevant information. Our multilingual investigators, strategically positioned in locations around the world, monitor daily over all major sanction lists, more than 600 enforcement agencies, in excess of 20,000 newspapers and magazines, company records, international court filings, linking events back to millions of hyperlinks in our database.

Our specialized agents combine their discoveries with sanction lists, enforcement warnings, FCPA violations, media reports, and profiles of high-risk individuals to produce in-depth, high-quality profiles. This process ensures our clients have real-time access to objective information in order to protect their company's reputation.



[>>solutions//}

## WorldCompliance – Risk Based Approach

### Know risk

WorldCompliance is as unique as your risk appetite. Its solutions allow you to pursue a risk-based approach and focus your due diligence efforts to fit your risk appetite. Whether it is MetaWatch—our on boarding tool, ZYNG—our customer screening license, or Data License—our offline database solution, everything can be tailored to your needs. Match likelihoods, user rights, language interface are just a few items that have brought us the standing as the most innovative and customer focused company in the industry.

### Benefits

Clients who use the option to micro-categorize (segment) our Open Source Intelligence Databases to meet their risk appetite repeatedly experience better due diligence results. Our clients have more relevant results, less unnecessary false positives and thus less operational costs. Our database has verifiably helped law enforcement agencies to catch criminals, banks to prevent money laundering and organizations to prevent corruption.

- When screening the company directors for a company that applied for a loan to finance an infrastructure project in a developing country, our client discovered that one of the directors was wanted by Interpol for embezzlement and fraud.
- When screening a walk-in customer, who announced the desire to deposit 5 million USD, a client in Belize discovered that the walk-ins husband was being investigated by the US SEC for defrauding more than 8,000,000 USD.
- When a US-based bank found a suspicious transaction to an escort service, the investigation revealed that he was a prominent PEP, married with two children. The bank filed a SAR (Suspicious Activity Report).

To address privacy concerns, our servers are periodically audited by certified third parties to ensure privacy, security, and most importantly, your protection.



### Online License

Used to check the risk of new customers or business partners the Online License offers access to information of over 1.6 million detailed profiles of individuals and companies. It is typically used during the account opening process or by firms with very few customers or business partners.

### Key benefits

- **No Software Required**, access the database from anywhere in the world
- **Document your Due Diligence**, print reports of your due diligence efforts
- **Anonymity of All Searches**, state of the art encryption ensures privacy of your data
- **Risk Based Due Diligence**, adjust the search parameters based on your risk appetite

These timesaving features are unrivalled in the compliance industry and of great benefit to our clients.

- **Intelligent Name Matching**, tolerating misspellings and foreign characters
- **Multi Language Interface**, search in your own language
- **Keyword Matching**, using topical terms such as "drug dealers in Miami"
- **Portrait Photographs**, amongst the detailed information of displayed entities
- **Relationship Display** showing family members and business associates
- **Source Lists**, for all profiles

### Data License

Used to monitor customers and Third Parties on a constant basis via batch screening the Data License allows our clients to install the WorldCompliance intelligence database within their intranet, behind their own firewalls and integrated within existing software applications such as AML software, CRM software, procurement tools and risk assessment tools. This solution is typically used by clients looking to automate screening of Third Parties.

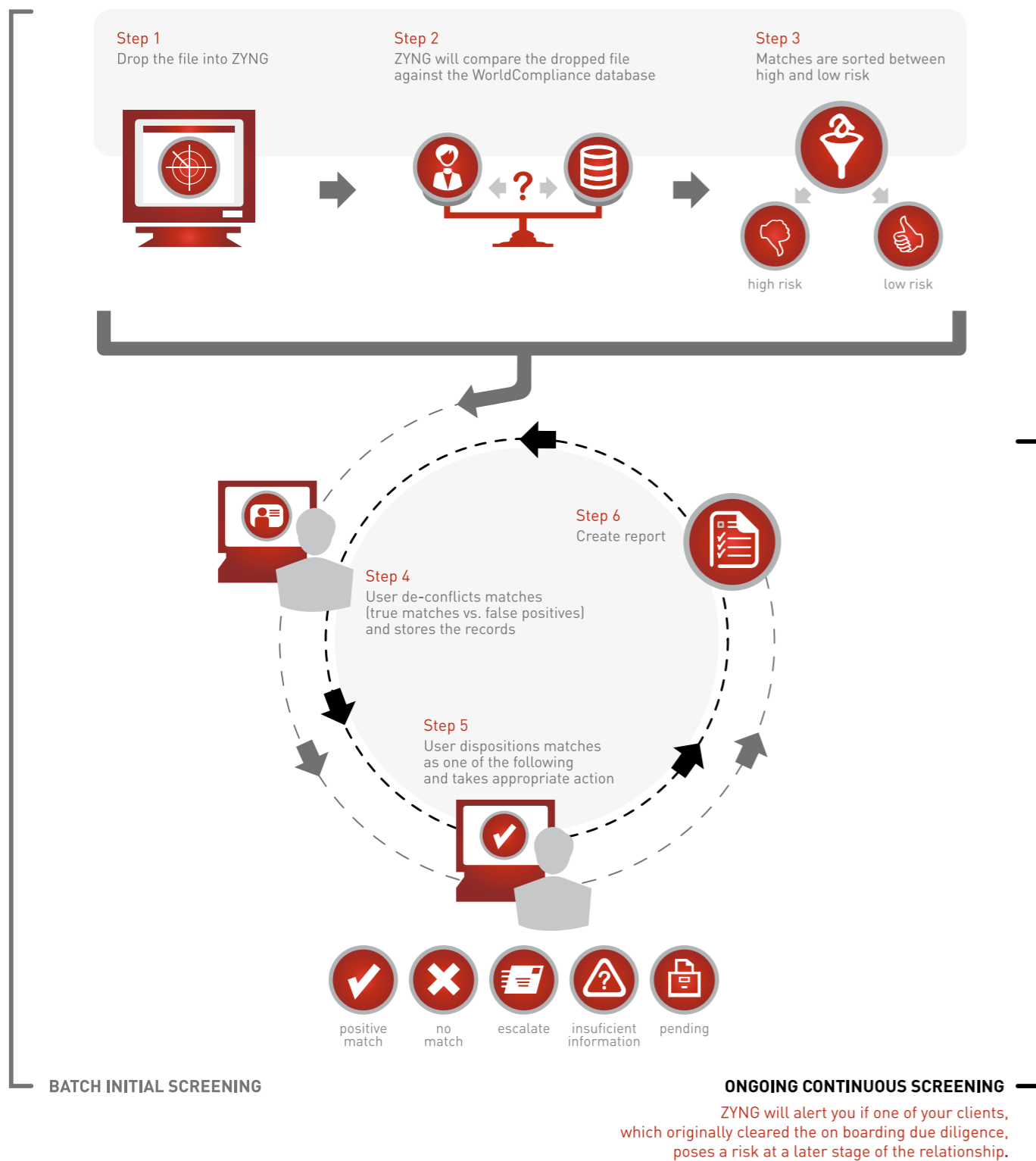
### Key benefits

- **Best Protection**, over 1,600,000 detailed profiles
- **Best Data Quality**, over 1,000,000 primary unique identifiers
- **MicroCategorization**, allowing to follow your company's risk appetite
- **Flexible Data Structure**, CSV, txt, MDB and XML format

The following content can be customized at will to meet your organization's risk appetite:

- **Global Sanction List**
- **Global PEP List**
- **Global Enforcement List**
- **Global Adverse Media List**
- **Global Foreign Official List**

WorldCompliance analysts have reviewed and added more than 10 Million source links useful to protect your reputation and help you comply with laws. Newspapers, Magazines, Court Filings, Enforcement Agencies, Sanction Lists and other public sources are daily analyzed for relevant content.



### Key benefits

- **Self Install**  
With the remote assistance of WorldCompliance IT support
- **Turnkey Solution**  
Automatic updates of the WorldCompliance database
- **One Run**  
Verify all of your customers with the click of one button
- **Low False Positives**  
SNIF name matching for minimum false positives
- **Proof of Due Diligence**  
All due diligence activities recorded for anytime review
- **Proven Workflows**  
Efficient and effective deconflicting of matches

ZYNG allows you to start the Third Party Screening nearly immediately after contracting, no IT projects, no consulting days. It was developed with the sole purpose of Third Party Screening against the WorldCompliance Intelligence Database, fast, efficient and effective.

### Key features

- **Batch Processing:** Compares an unlimited number of records against the database simultaneously
- **Ongoing Monitoring:** ZYNG will alert you if one of your clients, who originally cleared the on boarding due diligence process, poses a risk at a later stage
- **Reports:** Tracks activities as well as create audit trails to demonstrate your compliance efforts
- **Administrative Rights:** You can assign matches based on company rules, ideal for large corporations with international subsidiaries

ZYNG sets a new tone in the due diligence world, allowing clients to install, improve and ultimately automate their ongoing due diligence with or without the assistance of their IT team.

## ZYNG–Customer Screening License

Used in combination with the Data License, ZYNG gives you a turnkey solution to automate the screening of customers, vendors and suppliers. The solution is typically used by clients wanting a state of the art software solution without undergoing the struggle of complex IT projects.



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### Global PEP List

This list includes profiles of Politically Exposed Persons, their family members and close associates. "Politically Exposed Persons" (PEPs) are considered high risk in today's regulatory environment. Regulation requires enhanced due diligence when conducting business with Politically Exposed Persons, particularly when they become part of private banking. Heavy fines have been imposed on financial institutions, that have conducted business with PEPs without following adequate Know Your Customer procedures and enhanced due diligence processes.

Since September 11, 2001, more than 100 countries have changed their Anti Money Laundering laws, making the fight against corruption a central element of the new legislation. In addition, there has been greater emphasis and cooperation between nations to enforce the Foreign Corrupt Practices Act.

This raises two questions:

- A.** What is a Politically Exposed Person?
- B.** What are the expectations for an organization that deals with Politically Exposed Persons?

While there is no global definition for a PEP, the Financial Action Task Force (FATF) issued guidelines, in which the term Politically Exposed Person was defined. Local legislations like the USA PATRIOT Act or the 3<sup>rd</sup> European Union Directive use similar definitions, typically consisting of the following five layers:

- Current or former senior official in the executive, legislative, administrative, military, or judicial branch of a foreign government (elected or not)
- A senior official of a major foreign political party
- A senior executive of a foreign government owned commercial enterprise, being a corporation, business or other entity formed by or for the benefit of any such individual
- An immediate family member of such individual; meaning spouse, parents, siblings, children, and spouse's parents or siblings

- Any individual publicly known (or actually known by the relevant financial institution) to be a close personal or professional associate

The interpretation of each of these layers varies from country to country. Some jurisdictions focus only on Foreign Political Figures. Some countries limit the definition to the national level; some include regional Politically Exposed Persons. While there might be slight variations of the five layers above, the expectations for an organization doing business with Politically Exposed Person are universally similar.

The following two-step process is international standard:

- Identify the PEPs amongst your clientele
- Make sure that funds managed by your organization on behalf of the Politically Exposed Person do not derive from a corrupt source

This two-step process requires organizations to use an innovative approach to determine the PEPs amongst its clients. A global PEP database covers more than 240 countries, faces different languages, needs to be maintained constantly and consequently contains a lot of data. WorldCompliance has built such a database, containing more than 900,000 profiles of Politically Exposed Persons, their family members and close associates, and maintains this data on a real time basis. Eight research centers on four continents permanently research for content, averaging more than 25,000 new profiles and more than 5,000 updated profiles a month.

### The Foreign Corrupt Practices (module)

The Anti-Bribery Provision of the Foreign Corrupt Practices Act generally prohibits from corruptly paying or offering to pay, directly or indirectly, money or anything of value to a Foreign Official to obtain or retain business. To allow our clients to easily identify Foreign Official amongst their third party network, we added State Owned Companies and Foreign Officials to our database.

### UK Bribery List (module)

The Acts defines four new criminal offences:

- Offering or paying a bribe
- Requesting or receiving a bribe
- Bribing a foreign public official. (A specific offence required to comply with the OECD Convention)
- A corporate offence of failing to prevent bribery being under-taken on its behalf

The legislation applies to all companies, partnerships and individuals based in England, Scotland, Wales and Northern Ireland, as well as foreign companies and individuals doing business in the UK. It has a global reach, applying to acts or omissions taking place anywhere in the world. To allow our clients to easily identify Foreign Official amongst their third party network, we added State Owned Companies and Foreign Officials to our database.

### Global Sanctions List

WorldCompliance aggregates information from the most important sanction lists around the world and groups them into one category, called the Global Sanction List which is comprised of individuals and companies of the highest risk rating.

### Consolidated Sanction List

We created something truly unique in the industry, by consolidating the information from all major sanction lists around the world, while fully maintaining the integrity of the underlying data. As a result a search for the most wanted man in India will result in one match only, despite him being sanctioned by all major sanction lists.

Covered lists include:

- Her Majesty's Treasury Financial Sanctions
- Bureau of Industry and Security
- US Department of State
- EU Terrorism List
- US FBI Top 10 Fugitive and Most Wanted Terrorist
- Interpol
- ICE (US Immigrations and Customs Enforcement)
- Office of Foreign Assets Control (OFAC) SDN List
- Indian Central Bureau of Investigations
- SDN & Blocked Entities
  - :: SECO List
  - :: Treasury PML List
- UN Consolidated List
  - :: OCC Shell Bank List
  - :: World Bank Debarred Parties List



### Global Enforcement List

The GEL is comprised of information received from regulatory and governmental authorities, listing the content of warnings and actions against individuals and companies, listing narcotic traffickers, money launderers, fraudsters, human traffickers, fugitives and other criminals. More than 600 enforcement lists are continuously monitored to provide the most comprehensive protection to clients.

Below are a few examples of the enforcement agencies we monitor:

- Securities and Exchange Commission (SEC), United States
- Office of Superintendent of Financial Institutions
- Bundesaufsichtsamt fuer das Finanzwesen (BaFin), Germany
- Financial Services Authority (FSA), United Kingdom, Russia, Middle East, Asia

### Global Adverse Media List

Global Adverse Media List is an extensive proprietary database which is comprised of individuals and companies that have been linked to illicit activities by news sources. Listings are comprised of money launderers, fraudsters, arms dealers, narcotic traffickers, and other criminals. WorldCompliance monitors in excess of 20,000 newspapers and magazines in more than 15 languages for risk relevant information, providing complete protection from risk entities, profiled in the public domain.

### Global Foreign Official List

The GFO list (Global Foreign Official) contains the profiles of individuals and companies, suspected or known to be involved in illegal activities or served as middlemen or shell companies for activities relating to the following;

- Corruption
- War Crimes
- Arms Trafficking
- Illegal Diamond Trading (blood diamonds)

For example, the arms trader, Viktor Bout had over 200 shell corporations which he used to launder the money resulting from arms trading. WorldCompliance has an extensive profile of these corporations, their directors and associates, which in most cases cannot be found in any other public source.



## Benefits of WorldCompliance

WorldCompliance offers a complete solution to the increasingly unforgiving task of compliance. As more and more leaders realize open source intelligence equals protecting profits, they turn towards WorldCompliance as their preventative solution. In addition to compliance, we help institutions evaluate risk as it relates to their portfolios of clients and third party relationships.

[>>benefits//}

### Quality

At WorldCompliance, we employ regional managers for quality control, ensuring that high standards are maintained throughout all of its intelligence teams worldwide. This quality control process provides clients the peace of mind that the profiles contained within the WorldCompliance Global database have the most accurate information possible. This allows them to differentiate whether a match is genuine or a false positive in record time, helping organizations save time and money.

### Best value

WorldCompliance offers the best price per record for the most comprehensive protection in the market. That coupled with our emphasis on customer service is the reason why we have a customer retention rate of over 98%.

### Low false positives

Clients worldwide benefit from our unique database structure by experiencing lower false positive rates during the customer screening process. With industry averages ranging from 2% to 4% of clients names screened, WorldCompliance focuses uniquely on significantly lowering false positive rates and costs.

Product delivery options include the capacity to tailor the database to a client's unique risk profile. The implementation of our solutions is based on your needs, ranging from just one list to a comprehensive and integrated solution that meets your risk based approach. Said solutions can be purchased as a whole or in modules based on your organizations needs.

This process, called micro categorization allows for data selection on such granular level that clients have the option, for example: to exclude PEPs that may be irrelevant and knowingly pose no risk.

WorldCompliance also applies risk scoring, which identifies those PEPs known to be under investigation or actively affiliated with activities that may pose a risk to clients. This allows allocating the focus of manual resources on those clients who may pose a risk versus investing time and resources into matches that won't pose any harm.

### The industry's most comprehensive database

WorldCompliance has the largest, most comprehensive and far reaching global database; covering over 240 countries with more than 1.6 million profiles. More than 30,000 new profiles are added every month with unique identifiers such as photographs, date and place of birth, passport and identification numbers. Most important, every profile is continuously updated as new information is made available and your organization is alerted to the change.



[>>contact us//}

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