

Welcome to the business of certainty



BUREAU VAN DIJK

A Moody's Analytics Company

Compliance and financial crime

We capture and treat private company information for better decision making and increased efficiency





Orbis – the world’s most powerful comparable data resource on private companies

Orbis offers the most extensive company information and corporate structures, combined with adverse data, to deliver new levels of certainty on your third parties, and the individuals behind them.

Welcome to the business of certainty.

Official entity names

Orbis has official entity names and makes it easy to validate your research – so your research process is based on the correct entity.

Unique identifiers

Unique identifiers for each company include:

- BvD ID number, created from each business’s national company number
- Local ID numbers
- Other significant ID numbers, including LEI (Legal Entity Identifier) numbers

Extensive corporate ownership structures and beneficial ownership

Our carefully sourced, treated and structured ownership data helps you learn more about the ownership structures of individual companies, as well as their entire corporate group.

Data includes:

- Comprehensive lists of direct and indirect subsidiaries and controlling shareholders
- Companies’ degrees of independence in relation to shareholders

- Details about other companies in the same corporate family
- Direct and indirect ownership
- Ultimate owners – domestic and global
- Corporate groups – all companies with the same ultimate owner as the subject company
- Company tree diagrams

Identify beneficial owners of companies quickly and easily:

- Set your definition of beneficial ownership to be consistent with your internal or local regulatory requirements
- Use either a ‘top-down’ or ‘bottom-up’ approach to your research
- View clear diagrams and structured paths from your subject company to the beneficial owner
- Get the source of information and date stamp
- See both changes over time and an archive
- Set alerts for changes to beneficial ownership

“Sanctioned by extension” information

According to OFAC’s 50% rule, companies who may not be sanctioned in their own right, can still be subject to sanctions due to their connection to sanctioned corporations or individuals. Our ownership data and tools can help you identify these companies which are “sanctioned by extension”.

Details of individuals connected to companies

Orbis offers an extensive database of relevant people within or connected to companies, like:

- Directors
- Managers
- Advisors
- Auditors
- Board members
- Senior managers

We show their current and previous positions, as well as their connections to other contacts.

Financial data and financial strength metrics

Use Orbis’s financial models for transparent, independent views and predictive indicators of a company’s financial strength.

In addition, Orbis offers you access to modelled projected financials for predictive analyses.

News and adverse news filter

Stay informed about company-related news with a range of sources and filters to show stories with a negative sentiment.

ESG reputational risk data

By using our regularly updated environmental, social and governance (ESG) risk data and metrics, you can assess the reputational risk associated with companies to help decide whether to work with them.

Flags for being awarded public tenders

Using Orbis’s ownership data, you’ll be alerted about whether a company you’re researching or monitoring has been awarded a public tender.

PEPs and Sanctions

We flag individuals and companies that are matched against PEPs and Sanctions lists and the data to help you to verify them. And we make it easy for you to screen entire corporate groups for matches to PEPs and Sanction data.

Marine vessels data

Track whether specific vessels appear on sanctions lists.

Original documents

- Locally filed “scanned images”
- The ability to order copies of official business documents from around the world, through our partner aRMadillo, for delivery to you, usually within an hour
- PDFs of annual reports
- Links to documents filed at registries

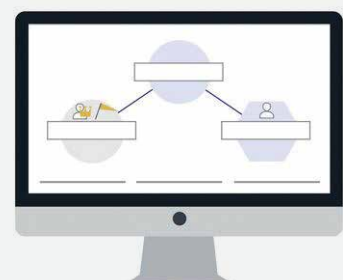
AML documentation for financial institutions

- AML policies
- Articles of association
- Banking licenses
- Certificates of incorporation
- Extracts from commercial registers
- Lists of regulated financial institutions per regulator within each country
- US Patriot Act certification

Ownership Explorer

This dynamic visualisation tool helps you interpret complete structures, providing:

- Flagged beneficial owners
- Numerous options to filter and manipulate
- Clarity around integrated ownership





Delivering model-based assessment to help you spot risk quickly and escalate more efficiently

Your data can be included in the process

For example: product risk, relationship risk, channel risk, blacklists and embedded questionnaire technology

Start

Enter entity name

- Simple entity validation
- From now on the entire process will be based on the correctly identified entity



Compliance Catalyst applies your chosen risk model

- Tailored for you using Bureau van Dijk's expertise
- You can have multiple risk models

Compliance Catalyst risk model applied

Risk models are tailored to suit your risk appetite.



Here are some examples of things you can check...



Directors

- Investigate directors and managers
- Screen against PEPs and sanctions lists



Beneficial ownership and the corporate group

- Review beneficial owners information
- Check across the group for PEPs and sanctions

Define beneficial ownership according to your risk appetite and parameters



Dashboard

Get a dashboard view on the status of your research cases



Benefit from extensive global coverage

Each entity is checked against Orbis's data on 250 million companies worldwide

Get a fast assessment so you can focus on high-risk cases



Country and political risk



Financial due diligence

- Comparable financials help you assess stability
- Access financial strength indicators and probability of default



Media and adverse news

- Access adverse news
- Get comprehensive ESG risk metrics
- View M&A rumours and history



Legal status and entity type

Determine next steps



Low risk

High risk

Accept

Investigate risk further

Outcome / decision

- Annotated PDF report
- Score /assessment
- Audit trail

“Finish...”



Alerts continue to monitor



Compliance Catalyst – a centralized, automated platform

What is Compliance Catalyst?

Compliance Catalyst is a risk assessment tool that streamlines 'Know Your Customer' (KYC), Anti-Money Laundering (AML) research and helps with your client on-boarding and customer due diligence.

We created Compliance Catalyst to help our customers use the 'compliance critical' information in our products more efficiently.

A user-friendly platform

Compliance Catalyst is an easy-to-implement and customisable solution that can be tailored to suit your risk profiles. It streamlines your compliance and due diligence work, letting you:

- Hold your data centrally
- Blend your own data with the information on Orbis
- Create a workflow (or integrate with your existing workflow)
- Deliver robust reporting with full audit trail and annotations

A compliance solution that's customized for you

Integrate your own data with the extensive, structured information on Orbis and Compliance Catalyst's automation and monitoring options to create a highly efficient and effective compliance tool. We can tailor Compliance Catalyst to:

- Suit your workflow and risk methodology
- Integrate data from our products with your own information
- Gather data directly from third parties with automated questionnaires

A time-saving tool to help streamline your risk identification and decision-making processes

Use Compliance Catalyst to identify initial risk and then automate your high-volume, low-risk checks, freeing up your researchers' time to focus on higher risks.

A means to monitor your portfolio for changes

Compliance Catalyst will monitor entities for you and alert you to changes. Use our dashboards to help you understand the status of your onboarding and processing of your third parties. Benefit from our alerts, which watch screened parties for changes.

How Compliance Catalyst can help with your compliance work

Compliance Catalyst helps you enhance your third-party on-boarding, due diligence and KYC processes.

Automate your processes

Use Compliance Catalyst to create automated processes that:

- Confirm a company's legal identity
- Screen risk rapidly - to help you prioritize resources
- Discover who owns a company and other companies they're linked to – even indirectly
- Identify individuals who might be PEPs or sanctioned
- Assess other risks such as country, political, financial and so on
- Trigger actions based on data points
- Monitor your third parties for changes

Check for conflict or links between two entities

Find out if two organisations are linked using Compliance Catalyst, and quickly see if an on-boarding subject is linked to an existing business party, a sanctioned entity or an entity you've already rejected.

Spot risk quickly

Compliance Catalyst helps improve efficiency and automation – freeing up your analysts to spend time on more complex risk research. Get an almost instant view on a company's risk profile – based on your own risk model – and determine the level of risk it poses and which resources you can dedicate to investigate it further.

We can also help you do quick checks on FATCA and CRS qualification so you can instantly see if you need to screen entities in more detail.

Monitor companies to make sure new factors don't affect your position

You can set our extremely flexible alerts to watch for changes across a broad range of data items, and choose how they're delivered. This will make you confident that your entities are being monitored for you, so that you can avoid surprises and stay up-to-date on your risk assessments.

Get a fully customized solution

From fully integrating your data with the extensive ownership information in Orbis to setting your own risk thresholds, Compliance Catalyst lets you benefit from a customized compliance solution calibrated to meet your unique considerations, concerns and goals. Rapidly and easily hone in on potential problem areas and make crucial decisions with a new level of certainty.

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About Bureau van Dijk

At Bureau van Dijk we're in the business of certainty. Leaders in informing business decisions, we are committed to capturing and treating the right data to deliver the richest, most reliable private company information on the market. Our solutions add value and make a tangible impact on your business by providing you with access to the precise, standardized information on private companies and corporate structures that you need to confidently and quickly make the most informed decisions possible. We give you more than mere "data", we offer you a greater level of certainty.

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