



BUREAU VAN DIJK

A Moody's Analytics Company



Smarter screening with the
leading database of risk
profiles and events

**Welcome to the
business of certainty**

| What is Grid?

Grid is a risk database of adverse media, sanctions, watchlists and PEPs. It's the most comprehensive database of its kind. Risk information is curated into detailed profiles, by individual or organization, so you can see all associated risk-relevant data in structured, detailed reports.

Grid helps you screen more effectively. Its combination of comprehensive data and categorization means you can filter content by risk type, risk stage and risk age, based on relevance and your own risk profiles. This results in more precision, fewer false positives and more efficiency.

Grid covers a wide range of risk and risk-event data:

Key facts and figures

Grid has around 13 million risk profiles. A risk profile can be about a person or an organization – it's a collation of risk-relevant information relating to that entity.

Grid takes information from more than 120,000 sources, covers 240 countries and territories and more than three billion articles from the past 10 years.

It includes adverse media, sanctions and watchlists, PEPs and other focused datasets around risk themes including Iran, the Panama Papers, and marijuana-related businesses.

PEPs – politically exposed persons

Grid provides detailed PEP coverage built on years of research covering individuals in 240 countries and territories. We've created a risk categorization system that considers the country, position, level, and event risks associated with the PEP.

Our data meets or exceeds country and region-specific regulatory requirements and guiding principles including the US Patriot Act Section 312, the fourth EU anti-money laundering directive, the Financial Action Task Force (FATF) Recommendations and Wolfsberg Principles.

Current and past political history are covered, and our PEP position categories include:

- Heads of state.
- Cabinet officials.
- Senior officials overseeing key infrastructure sectors.
- Senior officials overseeing non-infrastructure sectors.
- Municipal level officials.
- Regional officials.
- Senior legislative branch.
- Ambassadors and top diplomatic officials.
- Senior military figures.
- Senior judicial figures.
- Political party figures.
- Top executives/functionaries in state-controlled business.
- Family members.
- Close associates and advisors.
- International sporting officials.

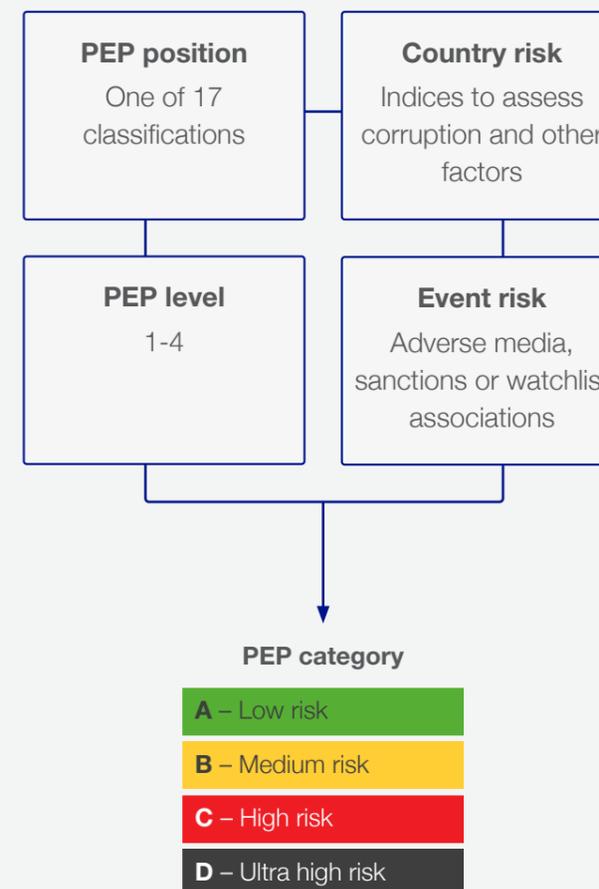
For countries that could be considered higher risk, you may want to consider a wider range of individuals in your risk assessments. For these we include data on opposition party members, shadow government officials, influencers, and other risk-relevant individuals.

A more holistic view of PEPs

Our PEP profiles deliver aggregated risk information from several sources. If a PEP is sanctioned, or appears in watchlists or adverse media, this information will be clearly indicated on their risk profile.

PEPs by category

Some PEPs can be considered higher risk than others. Our PEP information is structured and includes information on position type, country and classification. We use this information to create risk categories for PEPs. You can filter or prioritize screening results according to these risk groups, and other factors.



State-owned entities

State-owned entities (SOEs) need to be considered vulnerable to state-related interference and other laundering activities. It's also important to recognize that an individual who serves on the board of an SOE is considered a politically exposed person.

Grid contains extensive SOE coverage. Comprehensive ownership information and algorithms mean you can see entities with links to SOEs, or those that should be considered SOEs themselves, that other screening services could miss.

Sanctions and watchlists

Grid contains the most up-to-date and accurate sanctions and watchlist data sourced directly from government authorities. This is combined with a comprehensive record of individuals and organizations connected to sanctioned entities, adhering to guidance published by the US Department of Treasury and the EU.

Comprehensive coverage of watchlists

We provide global coverage of domestic and international sanctions and watchlists which are checked daily for updates, including:

- Office of Foreign Assets Control (OFAC) sanctions.
- United Nations Security Council (UNSC) sanctions.
- EU Consolidated List of Sanctioned Persons, Groups and Entities.
- UK HM Treasury sanctions.
- Australia Department of Foreign Affairs and Trade (DFAT) sanctions.
- Canada Special Economic Measures Act sanctions.
- Fugitive lists.
- Debarment lists.
- Fraud warning lists.

Identify associated risk with Sanctions Connect

Sanctions Connect is a comprehensive dataset identifying individuals and organizations associated with sanctioned entities. This information helps meet regulatory requirements and protects against reputational risk by highlighting entities that may pose a higher risk than would otherwise be known.

The nature of the relationship to the sanctioned entity is clearly highlighted in profiles and can include:

Organization relationships

- Subsidiaries (ownership > 50%).
- Affiliates (ownership > 50%).
- Board members and senior officials.
- Affiliated entities of board members and senior officials.
- Family members and close associates of board members and senior officials.

Individual relationships

- Affiliated entities – all entities in which a sanctioned individual currently holds a position.
- Family members and close associates of sanctioned individuals.

Adverse media

You can identify a broad set of risks with global adverse media information gathered from more than 120,000 trusted sources. Profiles in Grid uncover relevant negative news information covering more than 50 categories of risk. These categories include all 22 predicate offences defined in the EU's sixth anti-money laundering directive and all designated categories of offences outlined in the FATF Recommendations.

Grid contains billions of relevant adverse media records sourced from news publications, magazine articles, television and radio transcripts. Global media sources cover every region in the world, ranging from large international publications to smaller, more local reporting. Foreign language news is monitored from more than 75 countries and translated by linguists into English. Thousands of quality-checked media articles are added to Grid every day, helping to make sure you're alerted to the latest risks uncovered..

Automate your adverse media search

Once you match an individual or organization to a profile in Grid, relevant adverse media information is summarized highlighting the offence category, stage, date and source. All content is de-duplicated, so you do not need to trawl through long lists of articles or waste time reviewing irrelevant information.

Benefit from reliability

All media sources used in Grid must pass rigorous assessment for accuracy and quality. We strive to use source material from established media organizations with the highest journalistic standards wherever possible.

Specialist datasets

Iran Connect

Iran Connect is an expanding dataset identifying individuals and organizations with connections to Iran's energy, transport and military sectors. This information was originally compiled following the enactment of the US Comprehensive Iran Sanctions, Accountability, and Divestment Act of 2010, and a coordinated tightening of sanctions against Iran imposed by the US, Canada, the EU and the UK. Coverage is continually updated as new information emerges.

Marijuana related businesses

The marijuana industry operates in a dynamic regulatory environment, with legalization evolving in countries such as the US and Canada. This dataset helps identify businesses that operate in this market along with associated companies and individuals.

Coverage includes all active and pending licensed businesses. There is also information covering businesses involved with the production chain, including cultivators, testing laboratories, manufacturers, transportation, and medical and recreational retail dispensaries. The data is broadly broken down into three tiers:

- Tier 1: companies that 'touch' marijuana (growers, wholesalers, retailers etc).
- Tier 2: companies that do not 'touch' marijuana but whose primary revenue is generated by doing business with tier 1 companies.
- Tier 3: companies that provide products and services to tier 1 companies but whose revenue is incidental to its core business.

Panama Papers

The Panama Papers comprise 11.5m files from the database of Panamanian law firm Mossack Fonseca. The files are related to how tax havens are used to hide wealth. More than 360,000 entities have been added to Grid following extensive data cleansing, including name and address parsing. The profiles of entities identified in the Panama Papers are combined with the full power of Grid to reveal any associations with adverse media, PEPs and sanctions, providing a complete view of risk.

Detailed risk profiles

Risk information is curated into detailed profiles, by individual or organization, so you can see all associated risk-relevant data in structured detailed reports. A short summary of the most relevant risk information is provided and then broken down by each risk event. The category, offence stage, date and source are clearly highlighted for each item, making it easier to analyze relevant information.

How you can work with and access Grid

Grid powers our Review screening solution and is now integrated into Compliance Catalyst.



Our Review solution screens and monitors individuals and entities, according to your risk profiles and appetite, to help you make reliable decisions on who you should do business with, fast. It's powered by our comprehensive database of risk profiles and events, Grid. Review combines data, technology and people power for precise results and a significant reduction in false positives.

Review combines sophisticated name-matching technology with the most advanced search filters and customization, to optimize the identification of relevant risk.

Flexible alert-processing solutions include a managed option via our team of expert analysts, while our most advanced solution uses AI and machine learning to automate alert processing with consistency and precision.



Compliance Catalyst is a data-driven decision engine and risk-management platform. It combines your data with data from leading entity database Orbis, and smarter due-diligence screening, powered by Grid data and Review functionality.

It streamlines your know-your-customer (KYC), anti-money laundering (AML) and anti-bribery and corruption (ABAC) research, and makes your client onboarding and customer due diligence more efficient.

It runs entities and individuals through a series of checks that you can audit and automate to help you identify risk quickly. Get started straightaway with our out-of-the-box models, or create your own models tailored to your risk profiles and appetite.

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