

COMPLIANCE SEARCH

Introduction

Creditsafe's Compliance Search including Politically Exposed Persons (PEPs) & Sanctions allows you to run individual searches on people and businesses against a wide range of databases, such as:

Sanctions

- » HMT sanction regimes
- » OFAC & Bureau of International Security and Non-Proliferation Sanctions
- » UNSC Resolutions
- » EU Restrictive measures
- » Plus National / Unilateral restrictive measures (where applicable)

PEP Databases (individuals, PEP related legal entities, and state owned enterprises)

International watch lists and adverse media

- » Global compliance, financial regulators (over 400 sources), law enforcement (over 600 sources) and restrictive trading 'watch lists' (e.g. UK Financial Conduct Authority, US Securities and Exchange Commission, Interpol, Europol, the FBI and other national police wanted lists)
- » Global adverse media (over 10,000 sources)
- » Criminal convictions within the confines of the legislation in appropriate jurisdictions
- » Industry and other commercial or specialist sources
- » UK Companies House and corporate registers from across the world
- » UK insolvents and bankrupts lists
- » Disqualified directors database
- » England & Wales Charities Commission
- » UK Local Register

Monitoring tool

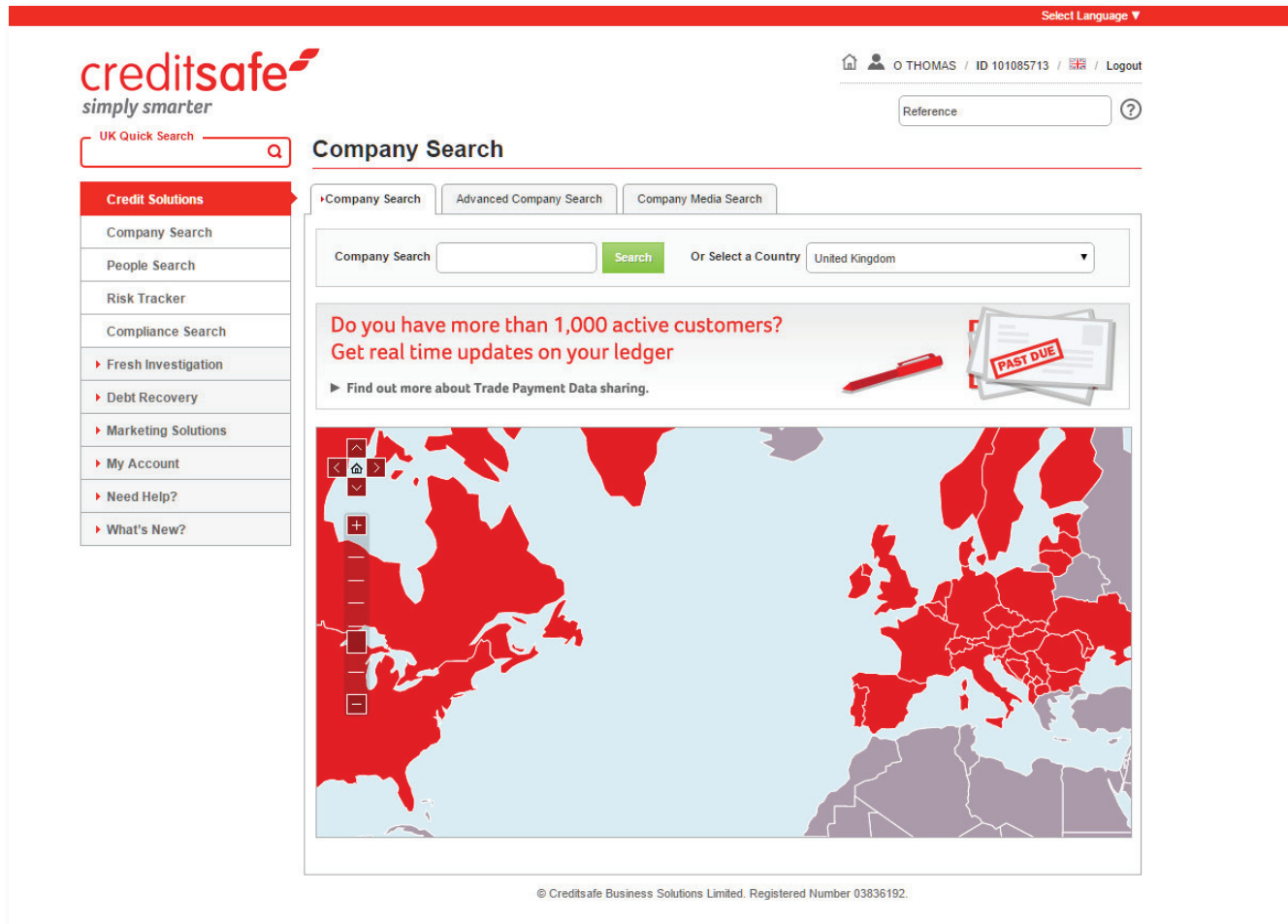
A monthly ongoing monitor facility is available where users can add individuals and businesses for review at any point. Bulk importing is available for this service.

The compliance searches are charged with every search, regardless of results

If you search an individual/business and get 0 results or many, a credit will still be deducted from the account. This is the only point at which credits are deducted, once results are obtained you can view as many reports or linked persons/businesses without incurring additional charges.

User Guide: How to access the product

Simply select Compliance Search located in the left-hand menu when logged into the Creditsafe website.



Searching

Choose between searching for an individual, business, address, or if you know the report ID you can search via Quick Reference. Once selected a series of boxes to further edit your search criteria will become available.

At the bottom of the screen you can also select which datasets you would like to have included in your search, if none are selected **ALL** will be searched.

The screenshot displays the Creditsafe search interface. At the top, there is a navigation bar with the Creditsafe logo and links for Search, On-going Monitor, and Reports. Below this, the search criteria are organized into four tabs: Individual (selected), Business, Address Only, and Quick Reference. The Individual tab contains several input fields for search criteria: Forename, Middle name, Surname, Date Of Birth, Year Of Birth, Address Line 1, Address Line 2, Town/City, County/State, Post/Zip Code, and Country. To the right of these fields is a 'Refine Search' section with a list of checkboxes for 'Include Deceased(UK Only)', 'Select All', 'PEP', 'Sanction - Current', 'Sanction - Previous', 'Financial Regulator', 'Law Enforcement', 'Disqualified Director', 'Insolvent', and 'Adverse Media'. A red 'Q Search' button is located at the bottom right of the search area.

Results

The search results page will show the results of your search.

The screenshot shows the creditsafe search results interface. The top navigation bar includes 'Search', 'On-going Monitor', and 'Reports'. The main section is titled 'Search Results' and features a 'Return to Search' link, a 'Search Results 3' button, and export options: 'Export to PDF', 'Print Report', and 'Export to CSV'. A 'Filter Level' slider is set to 0%, ranging from 0 to 100. Below the slider is a table of search results:

ID	Name	Date Of Birth	Datasets	PEP Level	Score
3591927	Thor Morris		Adverse Media		100
559502	Barack Hussein Obama Jr	04/08/1961	PEP	1	100
1200741	Barack Obama Sr (DECEASED)		PEP		100

A 'View Details' button is located below the table. A 'Disclaimer' link is at the bottom left. On the right, a detailed profile for 'Mr Barack Hussein Obama Jr' is shown, including a photo, a table of article categories, and a list of aliases.

Mr Barack Hussein Obama Jr

This Profile contains the following Article Categories

PEP	SACTION	LAW ENFORCEMENT	ADVERSE MEDIA
101	2	14	31

DOB: 9

Born: 04 Aug 1961
Gender: Male
PEP Level: 1

Alias
Mr Barack Hussein Obama Junior
Mr Barack Hussein Obama
Mr Barack Obama II
Mr Barry Soetero
Barack Obama

You can filter the match level to ensure you only receive the most accurate results by moving the slider from left-to-right. There are options to print your search results or export your search results into .csv format using the available buttons above the results. You can sort your search results into specific orders by selecting the table headings. On selecting a **‘result’** from the table a summary report showing details of the individual/entity will be presented:

Multiple results can be selected/highlighted

To view the full report(s) of the results selected simply click the **‘View Details’** button.

The report

The report is divided into four separate pages:

Details

Showing general information about the subject including information as to any sanction listing and political exposure.


creditsafe

SearchOn-going MonitorReports

Page 1 of 1

DetailsBusinesses (1)Linked Persons (42)Documents (108)

Mr Barack Hussein Obama Jr



This Profile contains the following Article Categories

PEP	SANCTION	LAW ENFORCEMENT	ADVERSE MEDIA
101	2	14	31
NOV			
9			

Born:

04 Aug 1961

Gender:

Male

PEP Level:

1

Alias

Mr Barack Hussein Obama Junior

Mr Barack Hussein Obama

Mr Barack Obama II

Mr Barry Soetero

Barack Obama

Nationality:

American

Email:

info@barackobama.com

Telephone:

00 (202) 456-1414 (Home) 00 (202) 456-2461 (Fax)

Addresses

P.O. Box 8102 Chicago 60680 Illinois United States of America

Hawaii United States of America

The White House 1600 Pennsylvania Avenue Northwest Washington 20500 District of Columbia United States of America

713 Hart Senate Office Building Washington 20510 District of Columbia United States of America

John C. Kluczynski Federal Office Building 230 South Dearborn St. Suite 3900 (39th Floor) Chicago 60694 Illinois United States of America

607 East Adams Street Springfield 62701 Illinois United States of America

701 North Court Street Marion 62959 Illinois United States of America

Political positions

Former Member of the US Senate for Illinois, United States of America from 4th January 2004

Former President, United States of America from 20th January 2009 to 6th November 2012

Former Member of the US Senate Committee on Health, Education, Labor and Pensions, United States of America

Former Member of the US Senate Committee on Foreign Relations, United States of America

Former Member of the US Senate Committee on Veterans' Affairs, United States of America

Former Member of the US Senate Committee on Environment and Public Works, United States of America from 2005 to 2006

Chief of State of American Samoa, United States of America from 20th January, 2009

Chief of State of Northern Mariana Islands, United States of America from 20th January 2009

Chief of State of Puerto Rico, United States of America from 20th January, 2009

Chief of State of Guam, United States of America from 20th January, 2009

Chief of State of the Virgin Islands, United States of America from 20th January, 2009

Businesses

Details businesses linked to the subject with a summary of information about the business in question.

The screenshot shows the Creditsafe website interface. At the top, there is a red header with the Creditsafe logo and navigation links: Search, On-going Monitor, and Reports. Below the header, there is a breadcrumb trail: Page 1 of 1, Details, Businesses (1), Linked Persons (42), and Documents (108). The main content area displays the profile for 'Joyce Foundation'. On the left, there is a table with two columns: Business Name and Position. The table contains one row: 'Joyce Foundation' and 'Former Member of the Board of Directors'. To the right of the table, the business name 'Joyce Foundation' is displayed in a larger font. Below the name, there is a section titled 'This Profile contains the following Article Categories' with a red box containing the number '1'. Further down, there are sections for 'Telephone:' (312) 782-2464, 'Addresses' (70 West Madison Street Suite 2750 Chicago 60602 Illinois United States of America), and 'Reference Id:' 407825. At the bottom right of the profile, there is a red button labeled '+ Add to review list'.

+ Add to review list

The **'Add to review list'** button in the bottom corner is available allowing you to view the report of the linked business. To access these reports simply use the **'Page'** buttons at the top of the page:

⊖ Page 1 of 2 ⊕

On clicking the **'Add to review button'** an additional **'Page'** will become available and you can cycle through reports using these arrows.

— Remove from review list

Once added to the review list the button changes to **'Remove from review list'**, allowing you to remove the report from your review list.

Linked persons

Displays a list of persons known to be linked to the subject..

The screenshot displays the 'Linked persons' section of the Creditsafe interface. At the top, there's a navigation bar with 'creditsafe', a search bar, and links for 'On-going Monitor' and 'Reports'. Below this, a breadcrumb trail shows 'Page 1 of 1'. A tabbed interface at the top of the main content area includes 'Details', 'Businesses (1)', 'Linked Persons (42)', and 'Documents (108)'. The 'Linked Persons' tab is active, showing a table with columns: Name, Connection, Datasets, and PEPL Level. The table lists various individuals, with 'Norman Hsu' highlighted at the bottom. To the right of the table, a profile card for 'Mr Norman Hsu' is visible, featuring a photo, a summary of article categories (PEP: 16, Financial Regulator: 4, Law Enforcement: 10, Adverse Media: 20), and details such as Born (1951), Gender (Male), PEP Level (4), Nationality (Chinese/Hong Kong), Addresses (SoHo Manhattan New York, Newport Beach California), Political positions (Former Fund-Raiser for the Democratic Party), and Notes (PEP Tier 4). A 'Reference id: 1148406' is also shown. At the bottom right of the profile card, there is a red button labeled '+ Add to review list'. Below the table, there are pagination controls showing '1 2 3 Next' and 'Showing 1 to 15 of 42 entries'.

Name	Connection	Datasets	PEPL Level
John T Anderson	Linked By: Joyce Foundation	Adverse Media	
Abake Assongba	Abake Assongba is an associate of Barack Obama Jr	PEP	
Robert G Bottoms	Linked By: Joyce Foundation	Adverse Media	
Carin A Clauss	Linked By: Joyce Foundation	Adverse Media	
Charles U Daly	Linked By: Joyce Foundation	Adverse Media	
Paula DiPerna	Linked By: Joyce Foundation	Adverse Media	
Richard K Donahue	Linked By: Joyce Foundation	Adverse Media	
Ann Dunham	Ann Dunham is the late mother of Barack Hussein Obama Jr	PEP	
Madelyn Dunham	Madelyn Dunham is the late grandmother of Barack Hussein Obama Jr	PEP	
Stanley Armour Dunham	Stanley Armour Dunham is the late grandfather of Barack Hussein Obama Jr	PEP	
Anthony S Earl	Linked By: Joyce Foundation	Adverse Media	
Roger R Fross	Linked By: Joyce Foundation	Adverse Media	
Carlton L Guthrie	Linked By: Joyce Foundation	Adverse Media	
Marion T Hall	Linked By: Joyce Foundation	Adverse Media	
Norman Hsu	Norman Hsu is an associate of Barack Hussein Obama Jr	PEP/Financial Regulator	4

Mr Norman Hsu

This Profile contains the following Article Categories

PEP	FINANCIAL REGULATOR	LAW ENFORCEMENT	ADVERSE MEDIA
16	4	10	20

Born: 1951
Gender: Male
PEP Level: 4
Nationality: Chinese/Hong Kong
Addresses:
 SoHo Manhattan New York New York United States of America
 Newport Beach California United States of America
Political positions:
 Former Fund-Raiser for the Democratic Party, United States of America
Notes:
 PEP Tier 4
Reference id: 1148406

+ Add to review list

+ Add to review list

The 'Add to review list' button in the bottom corner allows you to view the report of the linked Persons. Again just like the linked businesses the 'Persons' reports are available to review via the 'Page' buttons at the top of the page:

⊕ Page 1 of 2 ⊕

On clicking the 'Add to review button' an additional 'Page' becomes available and you can cycle through reports using the arrows. You can move back and forth between reports whenever you like.

— Remove from review list

Once added to the review list the button again changes to 'Remove from review list', allowing you to remove the report from your review list.

Documents

Shows results of any documentation available on the subject which you can download in .PDF format.

creditsafe Search On-going Monitor Reports

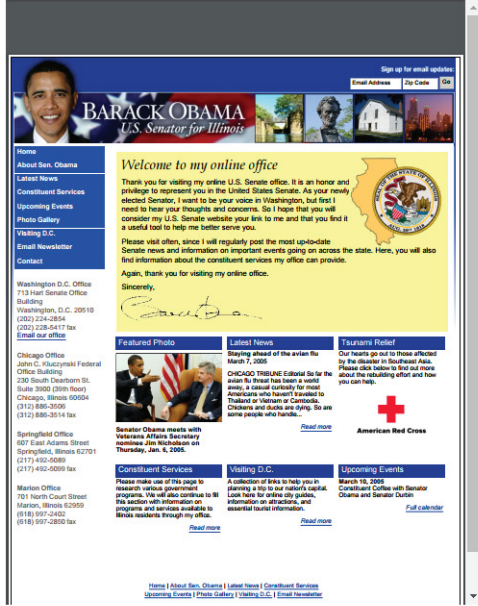
Page 1 of 1

Details Businesses (1) Linked Persons (42) Documents (108)

Name	Categories
obama.senate.gov	
news.bbc.co.uk	
news.bbc.co.uk	
www.guardian.co.uk	PEP, Adverse Media
www.guardian.co.uk	PEP, Adverse Media
www.guardian.co.uk	PEP
www.telegraph.co.uk	PEP
www.pjstar.com	Law Enforcement, Adverse Media
news.bbc.co.uk	PEP
thecaucus.blogs.nytimes.com	PEP, Adverse Media
www.vote-usa.org	PEP, ID/V
www.ajc.com	PEP
www.isn.ethz.ch	PEP, Adverse Media
news.bbc.co.uk	PEP
news.bbc.co.uk	PEP

1 2 3 4 5 6 7 8 Next

Showing 1 to 15 of 108 entries



Actions ▼

The **'Actions'** button located on the top right of the screen allows you to:

- » Add the subject to monitoring
- » Export to PDF
- » Return to search screen
- » Return to previous search results

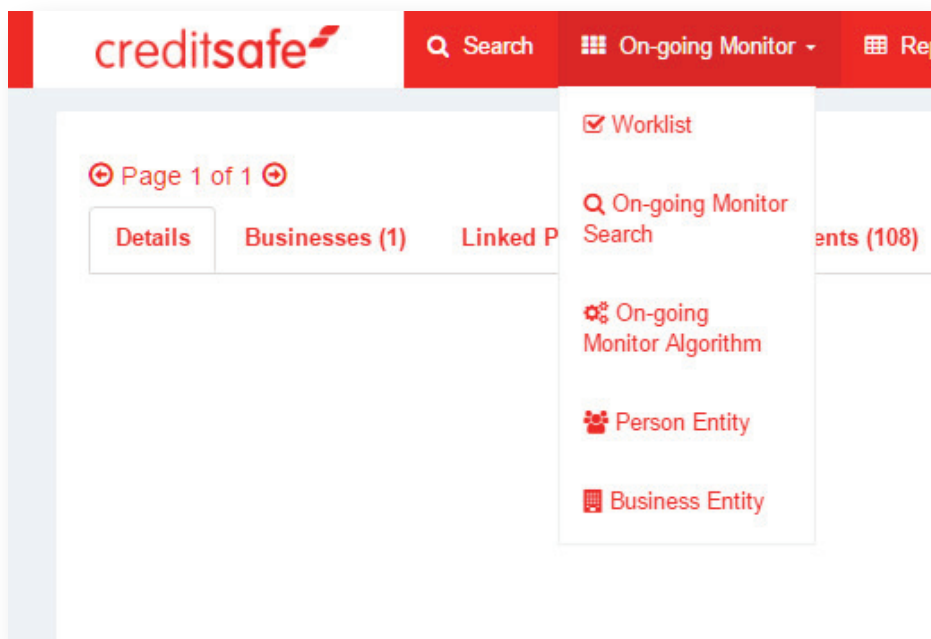
Ongoing monitoring overview

The Ongoing Monitoring service gives you the option to run automated monthly checks on any individuals or businesses required against the available data sets. The On-Going Monitoring tab gives you access to everything you need to use this service easily and effectively.

You can find the Alerts/Matches in the Worklist tab of Monitor to view and process the alerts.

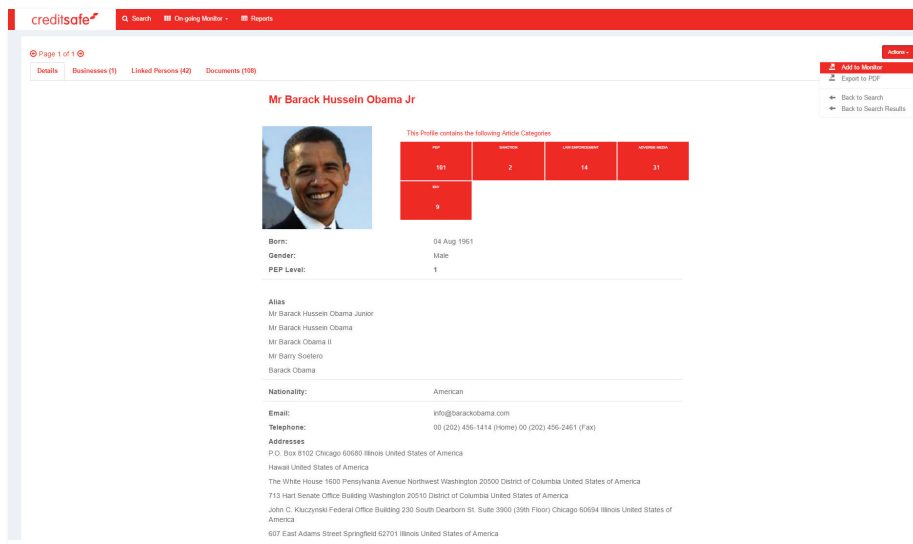
The On-Going Monitoring algorithm can be used to determine the matching algorithm configuration for use by the Monitor product.

You can find all the persons and businesses you are monitoring in the **'People Entity'** and **'Business Entity'** buttons. Here you can filter the list and search your lists and edit, add or remove a person or business.



Adding to monitoring

There are several ways to add to the monitoring worklist. Firstly you can add any individual or business from a report by selecting the **'Actions'** drop-down list and clicking **'Add to monitor'**.



This will open up a page like this:

Person Details

Source

Unique Id

Forename

Surname

Date of birth

Year of birth

Nationality

Address

City

State

Postcode

Country

The subject's details will be pre-populated. To be able to save this to your monitoring worklist you first need to select the Source by clicking in the labelled text box and you'll see one option available to select.

Person Details

Source

Forename

And then enter a unique ID for this record.

Person Details

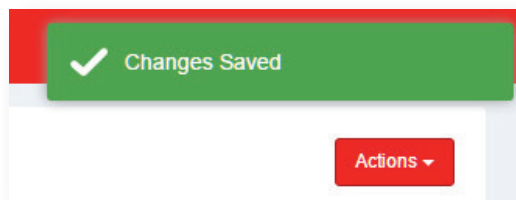
Source

Unique Id

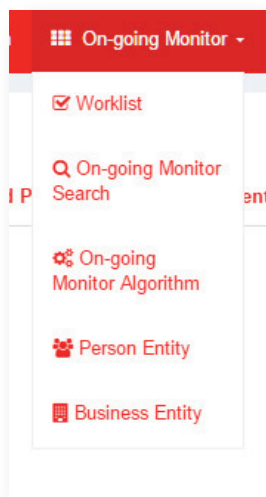
Forename

You can then go through and add/amend any details such as Address or Date-of-Birth that you require included and once happy select **‘Save’**.

This will take you back to the report you were viewing and you will notice a notification in top-right hand corner informing you that it has been added:



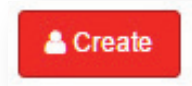
You can view the monitoring lists any time by selecting either the **‘Persons Entity’** or **‘Business Entity’** from the Ongoing Monitor dropdown option at the top of the page.



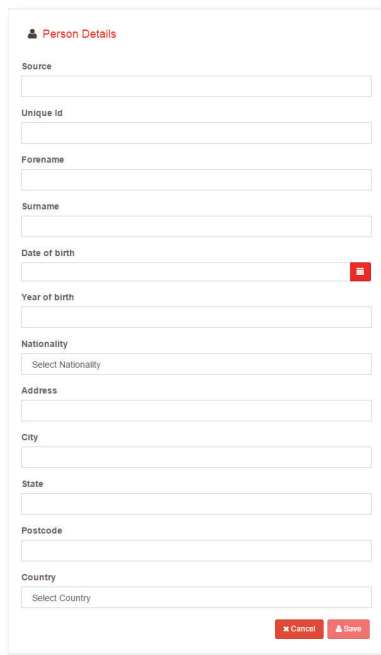
Any saved individuals will appear in the Persons Entity or Business Entity list as below:

Source	Unique Id	Name	Date of birth	Year of birth	Nationality	Address	Country	Date Added
CreditSafe Userid_101212329	TEST83	Abdul Aziz ABBAKAR MUHAMMAD		1961		Sudan	Sudan	21/06/2016
CreditSafe Userid_101212329	TEST88	Abdul Aziz Abbasin		1969	Afghanistan			21/06/2016
CreditSafe Userid_101212329	TEST87	Barack Obama Jr		1961		Washington		21/06/2016
CreditSafe Userid_101212329	TEST89	Billy Jones			United Kingdom			21/06/2016
CreditSafe Userid_101212329	TEST11	David Cameron	09/10/1966	1966	United Kingdom	London		21/06/2016
CreditSafe Userid_101212329	TEST21	DONALD TRUMP	14/06/1946	1946	United States of America	United States of America	United States of America	04/07/2016
CreditSafe Userid_101212329	TEST81	Euan Blair		1964		London		21/06/2016
CreditSafe Userid_101212329	TEST84	Fazul ADBALLAH		1974		Kenya	Kenya	21/06/2016
CreditSafe Userid_101212329	TEST22	FELIX SATTER		1966	Russia			27/06/2016
CreditSafe Userid_101212329	TEST82	Fereidoun ABBASI		1958		Iran	Iran	21/06/2016
CreditSafe Userid_101212329	TEST15	Fereidoun Davani		1958	Iran	Iran	Iran	21/06/2016
CreditSafe Userid_101212329	TEST12	Garath Jones	30/01/1962	1962	United Kingdom			21/06/2016
CreditSafe Userid_101212329	TEST86	Ibrahim Abu Bakr		1966		Libya	Libya	21/06/2016
CreditSafe Userid_101212329	TEST14	John Smith			United Kingdom	London		21/06/2016
CreditSafe Userid_101212329	TEST85	Jose AROLA			Panama			21/06/2016

On this page you can add individuals or businesses manually in two ways, the first is one-at-a-time and to do this you need to click the **'Create'** button.

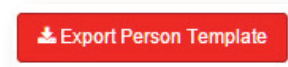


This will open the same form as when adding via the reports only this time no data will be pre-populated.

A form titled "Person Details" with a person icon. It contains the following fields: Source (text), Unique Id (text), Forename (text), Surname (text), Date of birth (text with a calendar icon), Year of birth (text), Nationality (dropdown menu with "Select Nationality"), Address (text), City (text), State (text), Postcode (text), and Country (dropdown menu with "Select Country"). At the bottom right are "Cancel" and "Save" buttons.

Here again you need to select the Source and input a unique ID along with the persons or business details before you hit **'Save'** and add the individual or business to your worklist.

If you have multiple persons or businesses to monitor you can perform a bulk upload using the **'Export Person Template'** button on the Person or Business Entity screen.



This will prompt you to download an excel file with column headings already in place, these headings are:

- » Source – Mandatory
- » Unique ID – Mandatory
- » Forename
- » Surname
- » DOB
- » Year of birth
- » Address 1
- » City
- » State
- » Postcode
- » Country

You can copy the persons or businesses you wish to monitor into this file, save it and then using the **'Upload Persons/Businesses'**. You can select your saved file and import everything into your worklist in one go.



Ongoing monitor algorithm

You can configure the algorithm used for Ongoing Monitor by clicking this option within the 'Ongoing Monitor' menu item.

- » **Customer Search Algorithm: Select the algorithm to be configured and which one will be used from:**
 - TagLink
 - C6

- » **Search Criteria: Select Individuals (Persons) or Businesses to configure the algorithm as they can be different**

- » **Taglink**
 - Match on Reversed Forename and Surname: Allows a user to say if they want to allow matches of forename to surname where people have used them interchangeable. Also if used the user can configure a reduction in match by adjusting the slider so if forename is matched to surname the match would be 100% but with the slider set to 30% it would reduce the match to 70%.
 - Match on Forename and Surname Vs C6 Middle Name: Allows a user to say if they want to allow matches of forename & surname to middle name. Also if used the user can configure a reduction in match by adjusting the slider so if forename is matched to middle name the match would be 100% but with the slider set to 30% it would reduce the match to 70%.
 - Match on Alias: Allows a user to say if they want to allow matches of forename & surname to Alias. Also if used the user can configure a reduction in match by adjusting the slider so if forename is matched to Alias forename the match would be 100% but with the slider set to 30% it would reduce the match to 70%.
 - Missing Data Reduction: Allows a user to set a reduction in match if data is not available in C6 dataset. For example if a user searched for City of London and we had a match but there was no City then the match can be reduced.

- » **C6 Algorithm is the existing scoring mechanism**

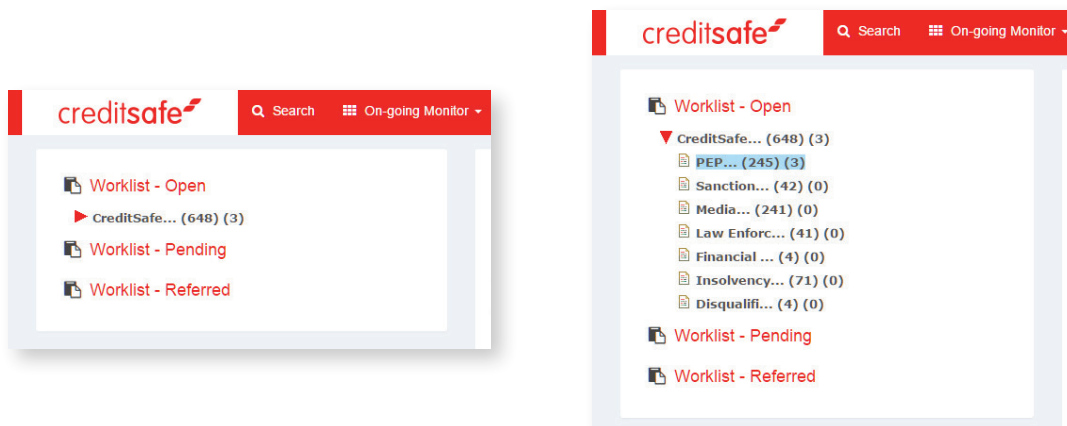
Review alerts

To review alerts from matching customer data to the datasets click on **‘Worklist’** from the **‘Monitor’** menu item. This will display the worklists you have access to.

To access an alert click on the worklist to be presented with a list of alerts to be processed.

With the alert results displayed a user will have the ability to:

- » Print
- » Export to CSV
- » Sort the alerts
- » Filter Alerts



Print

To print the alerts simply click on ‘Print’ with the alerts results displayed.

Export to CSV

To export the alerts to CSV click on ‘Export to CSV’ with the alert results displayed.

Sort Alerts

To sort the alerts you can click on the column title and the alerts will be sorted using the data in this column. Data is sorted initially descending then ascending.

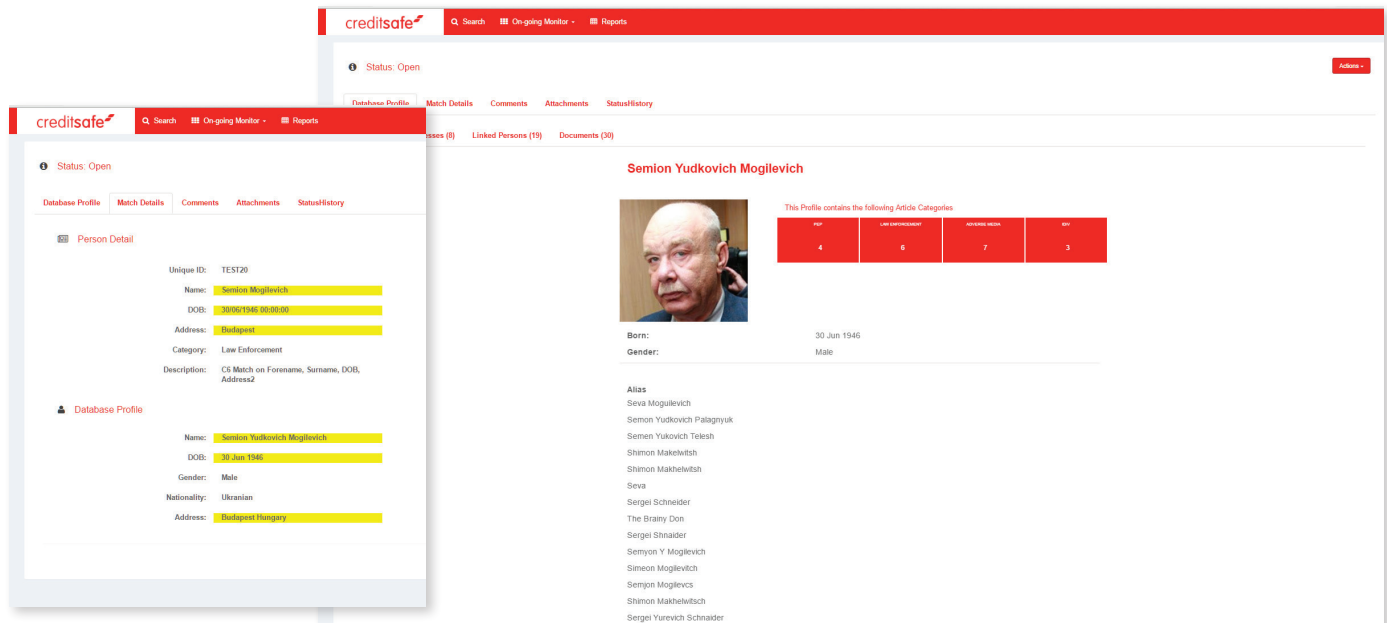
Filter Alerts

The alerts table can be filtered by clicking the funnel icon with ability to filter based on:

- » Starts with
- » Ends with
- » Contains

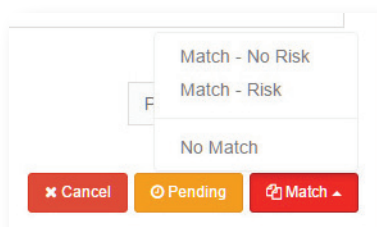
Process alert

To process an alert click on the alert and this will display the profile page showing the customer data matched to the data.

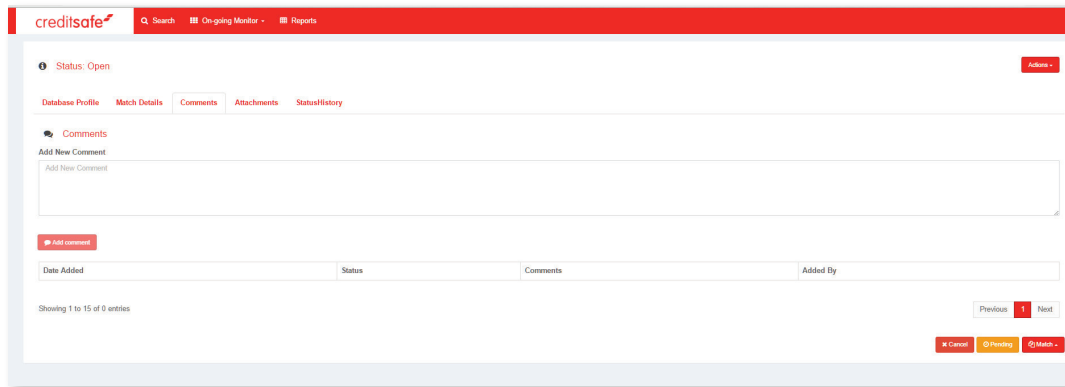


From the profile page you have the ability to perform the following actions:

- » Cancel – Return to the alert result screen
- » Pend the Alert – This allows a user to hold an alert but continue other
- » Process alert as Match – No Risk
- » Process alert as Match – Risk
- » No Match
- » Refer

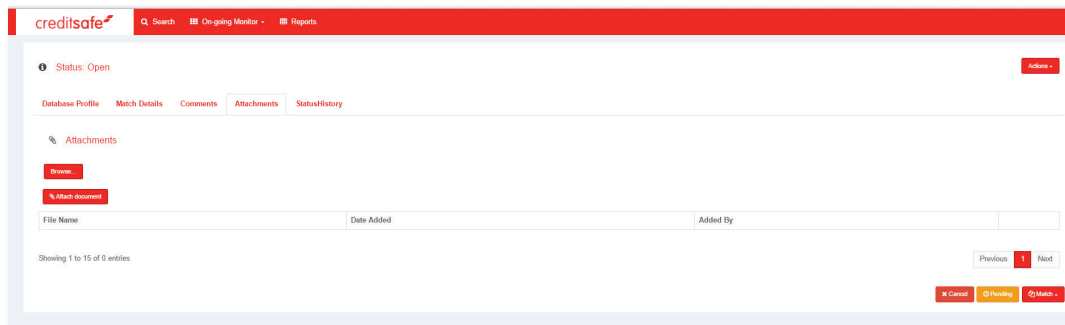


Commentary and documents can also be added to support the status being selected by clicking on the **‘Comments’** and **‘Attachments’** tab.



The screenshot shows the creditsafe web interface with the 'Comments' tab selected. The top navigation bar includes 'Search', 'Ongoing Monitor', and 'Reports'. The main content area has tabs for 'Database Profile', 'Match Details', 'Comments', 'Attachments', and 'StatusHistory'. The 'Comments' section includes an 'Add New Comment' button, a text input field, and an 'Add comment' button. Below this is a table with columns 'Date Added', 'Status', 'Comments', and 'Added By'. The table is currently empty, showing 'Showing 1 to 15 of 0 entries'. Navigation buttons 'Previous', '1', and 'Next' are visible, along with 'Cancel', 'Resolving', and 'Match' buttons at the bottom right.

To add comments click on the **‘Comments’** tab. With the comments tab displayed you will be required to click in the comments box and type the commentary required and then click on the **‘Add Comment’** button to save.



The screenshot shows the creditsafe web interface with the 'Attachments' tab selected. The top navigation bar includes 'Search', 'Ongoing Monitor', and 'Reports'. The main content area has tabs for 'Database Profile', 'Match Details', 'Comments', 'Attachments', and 'StatusHistory'. The 'Attachments' section includes a 'Browse' button, an 'Attach document' button, and a table with columns 'File Name', 'Date Added', and 'Added By'. The table is currently empty, showing 'Showing 1 to 15 of 0 entries'. Navigation buttons 'Previous', '1', and 'Next' are visible, along with 'Cancel', 'Resolving', and 'Match' buttons at the bottom right.

To attach documents click on the **‘Attachments’** tab and then click on browse. From here you will be able to select the document you want to attach and with the document selected you can then click **‘Attach Document’** to save the attachment.

Search

You have the option to search On-going Monitor alerts by clicking on **‘Search’** under the **‘On-going Monitor’** menu item.

A list of all alerts will be displayed to you and you again will have the options to:

- » Print
- » Sort the alerts
- » Export to CSV
- » Filter Alerts

Print

To print the alert history you can click on ‘Print’ with the Monitor Search page displayed.

Export to CSV

To export the alert history to CSV click on ‘Export to CSV’ with the Monitor Search page displayed.

Sort Alerts

To sort the alerts click on the column title and the alert history will be sorted using the data in this column. Data is sorted initially descending then ascending.

Filter Alerts

The alert history table can be filtered by clicking the funnel icon with ability to filter based on:

- » Starts with
- » Ends with
- » Contains

Process Alert

To process an alert a user can click on the alert and this will display the profile page showing the customer data matched to the data.

From the profile page a user can perform the following actions:

- » Cancel – Return to the alert result screen
- » Pend the Alert – This allows a user to hold . an alert but continue other
- » Process alert as Match – No Risk
- » Process alert as Match – Risk
- » No Match
- » Refer

A user can also add commentary and documents to support the status being selected by clicking on the ‘Comments’ and ‘Attachments’ tab.