



# Global Screening<sup>™</sup>

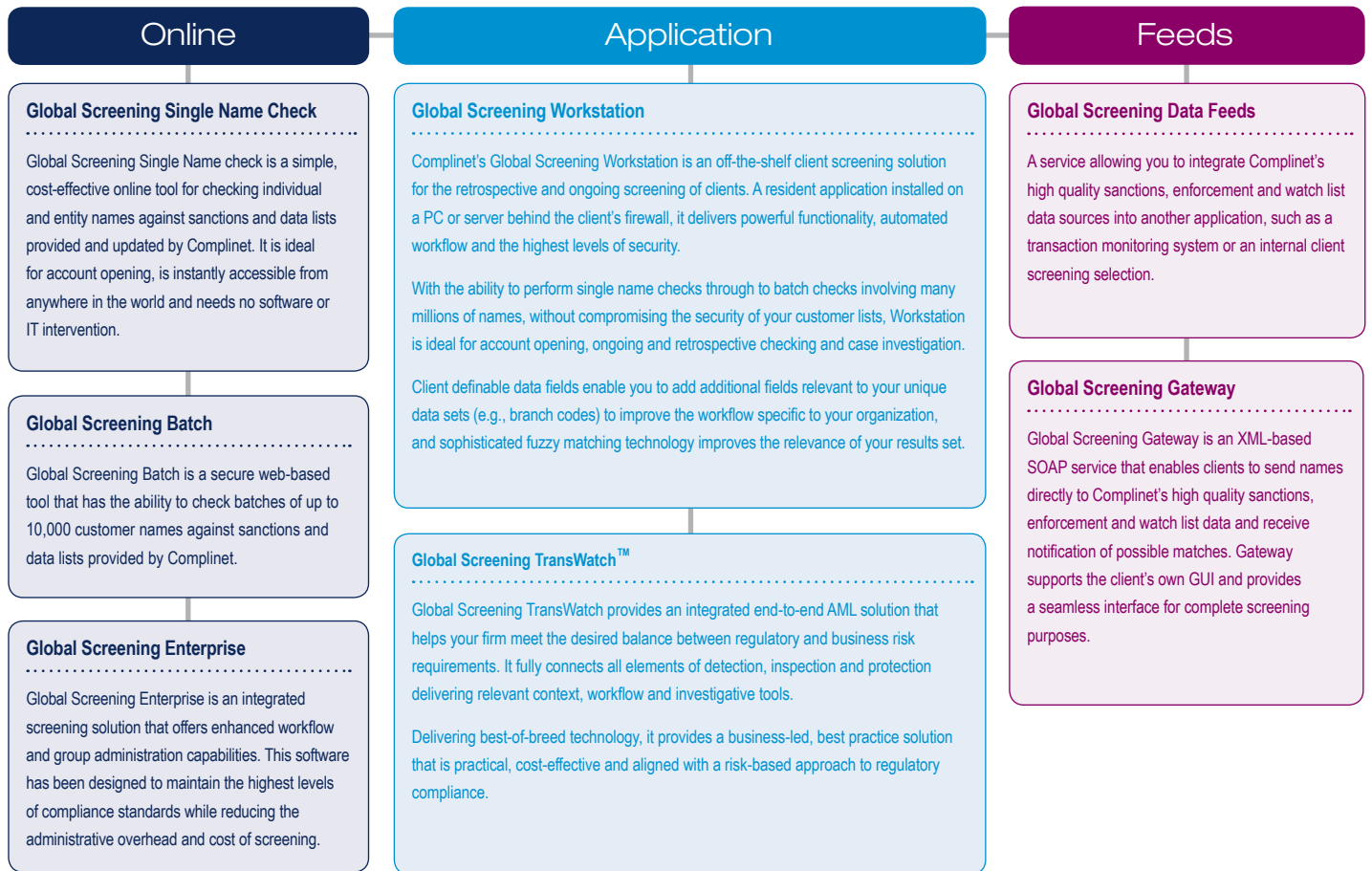
Complinet | Connected Compliance<sup>™</sup>

Benefit today from a connected approach to all your AML, KYC, CIP and due diligence processes.

Delivers a total, end-to-end AML solution that connects all your due diligence, enhanced due diligence, anti-money laundering and anti-fraud activities in a unified risk-based approach.

## Global Screening™ Deployment Options

Complinet's Global Screening provides multiple deployment options designed to meet your risk profile, size and security requirements. We work closely with you to ensure a fit-for-purpose solution is delivered in the most timely, effective and cost-efficient manner. From an instant-on single name or entity check through to an integrated enterprise-level solution for high-volume retrospective and ongoing checking and case management, all offerings are built on systematic best practice and technology designed to accommodate your organization's individual risk-based approach.



## KYC Bureau Service

The KYC Bureau is Complinet's professional, in-house Global Screening and Due Diligence Reporting Service. Complinet's team of AML and due diligence experts can process thousands of names in a matter of days, using its own proprietary batch checking and media search tools.

## Detailed Due Diligence (3D) Reports

Complinet's 3D Reports provide extensive research and information on companies and individuals worldwide. They are perfect for your enhanced due diligence activities or as additional background research associated with mergers and acquisitions. This is particularly important when dealing with opportunities in emerging markets where corruption and money laundering may be prevalent.

## AML Training

Proven e-learning and classroom courses provide highly relevant and comprehensive training in money laundering prevention. Courses are jurisdiction and sector specific, and support full management information for regulatory compliance.

# Complinet Global Screening™

## Global Screening™ Benefits

- Unifies KYC and AML processes to maximize efficiency and drive down operational costs
- Multiple deployment options built on systematic best practice and technology designed to accommodate your individual risk-based approach
- Global coverage in an international regulatory environment with an ever-expanding, rationalized and constantly updated list database
- Sophisticated and finely tuned filtering techniques to dramatically reduce false positives while simultaneously minimizing the risk of missing true matches
- Flexible — developed to accommodate changing legislation and use for business beyond compliance

## Complinet Global Screening™

Today's global financial services industry is exposed to an unprecedented level of risk, including the abuse of the system by money launderers, terrorists and fraudsters. International regulations and guidelines, designed to prevent criminals entering the global economic system and disguising their activities, now impose rigorous standards on anti-money laundering (AML), identity verification and know your customer (KYC) processes. These statutes include:

- USA PATRIOT Act
- Third EU Money Laundering Directive
- UK Proceeds of Crime Act 2002 and Terrorism Act 2000
- Canada's PCMLTFA and Bill C-25

Today, all financial institutions are required to conduct extensive KYC and due diligence activities. They must also monitor, investigate and report transactions and activities of a suspicious nature.

These measures protect the industry and the wider community, but they also represent a further set of risks to financial organizations — the risks of non-compliance, regulatory failure and reputational damage. AML is one notable area of law where "ignorance" not only offers no defense but it is an offense in its own right.



## Traditional Approaches to Screening

Historically, organizations have resorted to using multiple technology and data vendors together with in-house solutions to draw together all the strands of their AML and KYC operations and remain ahead of the regulators. This approach is at best ad hoc and at worst chaotic. Multiple systems and methodologies result in duplicated effort and serve to reinforce divisional structures that do not share or cross-reference vital customer information. The inherent inconsistencies of this approach increase the risk to the organization by creating operational, financial and regulatory exposure, which in turn may contribute to a damaged reputation.

As well as providing little ability to align result sets with the firm's own risk appetite, this approach is also costly, inefficient and resource-intensive. It obliges compliance staff to spend days, weeks or months sifting through irrelevant information and innumerable false positives.

In addition, the level of retrospective and repeated screening required for most institutions — often involving customer lists running into the many millions — incurs large and unnecessary operational costs.

The cost-effective deployment of a unified and reliable AML system can be a formidable challenge. It takes a systematic and connected approach that draws on regulatory knowledge beyond that of generic providers.

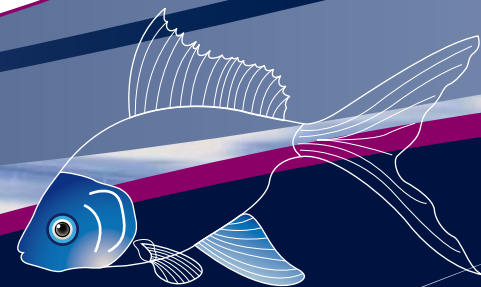
## A Connected Approach to Screening

Complinet's approach to screening is unique and trusted across the industry. Global Screening provides a total end-to-end AML solution that connects all your due diligence, enhanced due diligence, AML and anti-fraud activities in a unified risk-based approach, ensuring you receive the best information, training and operational services available.

Constantly on guard, Global Screening actively alerts you to relevant external changes and risks. It refocuses compliance attention on making informed decisions, rather than collating data.

Building on deep compliance expertise and regulatory understanding, Global Screening delivers smarter, end-to-end solutions to reduce false positives, maximize efficiency and cut your operational screening costs.

The configuration and deployment of these services is based on your level of requirement; from an instant-on single name or entity check through to an integrated enterprise-level solution for high-volume checking and case management.



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