

REFINITIV[®]
WORLD-CHECK[®]

REFINITIV[®] WORLD-CHECK[®] RISK INTELLIGENCE

Uncover risk; take action

An LSEG Business

REFINITIV[®]




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Refinitiv® World-Check® is a risk intelligence database which helps organisations across the world meet their regulatory obligations, make informed decisions and help them avoid inadvertently being used to launder the proceeds of financial crime or unwittingly associating with corrupt business practices.

“It is important to note that World-Check is designed to alert users to possible risk and to situations where further scrutiny may be appropriate. This does not mean that subjects included in World-Check necessarily pose a risk.”

Global due diligence screening

As regulatory demands increase and new laws are introduced, organisations are faced with the burdensome task of assessing, monitoring and disclosing risk, while having to remain competitive.

Since its inception, World-Check Risk Intelligence has served the Know Your Customer (KYC) and third-party risk screening needs of the world’s largest banks and financial institutions, corporates, law enforcement bodies, and government and intelligence agencies. World-Check simplifies day-to-day customer onboarding and monitoring decisions by giving you the tools you need to fulfill your due diligence obligations. These include meeting your requirements under KYC, anti-money laundering (AML) and counterterrorist financing legislation, and anti-bribery and corruption customer and counterparty due diligence and screening. In addition, World-Check will allow you to better:

- Understand who your customers are
- Understand the nature of hidden threats
- Reveal links between individuals and entities
- Highlight cases that require further scrutiny

Delivered through advanced applications

World-Check data can be accessed using purpose-built screening platforms, APIs and selected partner software. It simplifies screening for money laundering, sanctions, terrorism financing, bribery and corruption, and financial crime, and enables detailed monitoring of politically exposed person (PEP) relationships and networks, as well as a variety of specific third-party risks.

All Refinitiv risk solutions are optimised to use World-Check data, and enable excellent integration, simplicity of workflow and the best possible content. They include:

- An automated client onboarding platform
- Transaction monitoring with built-in AML screening
- Enhanced due diligence reports for in-depth background checks
- Exclusive opt-in and extension content for negative media, maritime vessel screening and Iran sanctions risks, for convenient integration into your own or a partner’s workflow platforms



A groundbreaking solution that defines the future

A pioneer in the screening business

Developed to meet the Swiss banking community's KYC requirements, World-Check pioneered the provision of open source intelligence for customer database entity screening. World-Check Risk Intelligence is a leading supplier of data for politically exposed person (PEP) monitoring, AML screening and financial crime control. Through its extensive negative media research, it acts as an early warning system for hidden risk.

- Sanctions screening
- PEP monitoring
- AML
- Countering the financing of terrorism
- Anti-bribery and corruption
- Organised crime
- Third-party risk



Finding hidden risk in business relationships and human networks

Every day, hundreds of World-Check research analysts gather verifiable public domain information on individuals and entities in the international community who are deemed to warrant enhanced scrutiny.

A detailed record

World-Check uses a rigorous research process for each record, and all information is sourced from the reputable public domain. Our researchers comply with strict criteria and are required to remain objective at all times. Furthermore, our quality control processes are regularly audited. World-Check research is distilled into well-structured, highly detailed records – one consolidated record for each individual or entity, irrespective of how many duplicate sources are found. The record shows all applicable sanction and watch list information, along with any additional negative media and relevant financial crime risk uncovered. The result is a database of structured and accurate information which helps protect your business from financial crime and regulatory and reputation risks.

All record subjects have the right to request a copy of the data held on them and/or to request that we consider updates or corrections as appropriate. Our record subject access process is set out in the [World-Check Privacy Statement](#). We also encourage our clients to inform their counterparties when they intend to conduct a World-Check search on them.

Going beyond PEPs and sanctions

Effective KYC screening goes beyond using PEP and sanctions lists. These lists do not contain enough detail to conduct thorough checks prior to onboarding counterparties and, further, to ensure that clients remain compliant with local laws for customer due diligence.

Around 35 percent of World-Check data is derived from information on sanctions, watch lists, or regulatory and law enforcement lists. The remaining 65 percent consists of information on PEPs, plus material on individuals and entities who are not on official lists but who are reported to be connected to sanctioned parties or to have been investigated for, or convicted of, financial crime, slavery or human abuse-related activities. World-Check provides the media sources upon which all such information is based.

Definition of a PEP

A primary PEP is an individual who is (or has been) elected or appointed to a prominent public function in a foreign country. A secondary PEP is an immediate relative or close associate of that individual. Our research is based on the PEP definition provided by the Financial Action Task Force (FATF), plus expanded definitions from the Wolfsberg Group, EU Money Laundering Directives, the USA PATRIOT Act and the World Bank. Country-specific PEP definitions are also considered. In addition, World-Check monitors state-owned enterprises, including their board members, chairmen, directors and senior executives.





Crimes included in the World-Check database:

-
- Bribery and corruption
 - Hostage taking
 - Kidnapping
 - Piracy, counterfeiting and piracy of products
 - Human trafficking and other human rights abuses
 - Organised crime
 - Currency counterfeiting
 - Illicit trafficking in stolen and other goods
 - Racketeering
 - Cybercrime
 - Hacking
 - Phishing
 - Insider trading and market manipulation
 - Robbery
 - Environmental crimes
 - Migrant smuggling
 - Slave labor
 - Securities fraud
 - Extortion
 - Sexual exploitation of children
 - Money laundering
 - Falsifying information on official documents
 - Narcotics and arms trafficking
 - Smuggling
 - Forgery
 - Price fixing
 - Illegal cartel formation
 - Antitrust violations
 - Terrorism
 - Terror financing
 - Fraud
 - Embezzlement
 - Theft
 - Cheating
 - Pharmaceutical product trafficking
 - Illegal distribution
 - Illegal production
 - Banned/fake medicines
 - War crimes
 - Tax evasion
 - Tax fraud

As well as subjects convicted of these crimes, World-Check lists subjects who have been accused, investigated, arrested, charged, indicted, detained, questioned or placed on trial in connection with one or more of them. World-Check always makes this distinction clear.

Our independent global media reports detail incidents relating to financial crime, fraud and corruption – information you may not find on official lists.

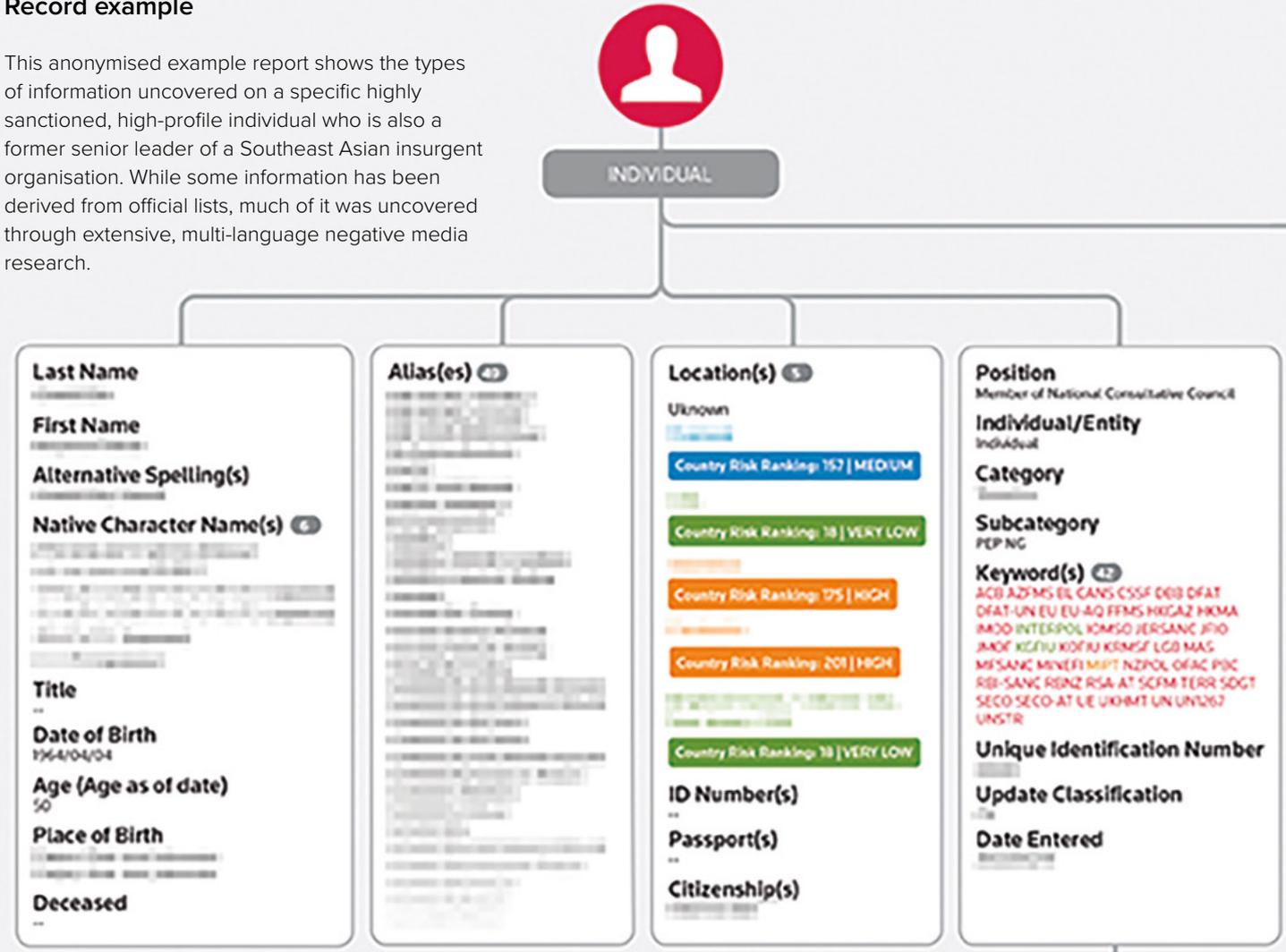
We monitor all the major international and national watch lists and sanctions lists published by governments and independent, nongovernment bodies, 365 days a year.

- 240 countries and territories covered
- 470+ research analysts
- 65+ languages
- 50,000+ media and official sources
- 50,000+ new records added monthly
- 170,000 records reviewed monthly

Multiple fields and secondary identifiers in World-Check data help minimise false positives

Record example

This anonymised example report shows the types of information uncovered on a specific highly sanctioned, high-profile individual who is also a former senior leader of a Southeast Asian insurgent organisation. While some information has been derived from official lists, much of it was uncovered through extensive, multi-language negative media research.



Sanctions, Watch, Regulatory Law and Enforcement Lists

ORIGINAL [AUSTRALIA SANCTIONS - DFAT]
 No 220, A, B, C, D, E, F, G, H (Mar 2012 - amended). PRIMARY NAME: [REDACTED]

ORIGINAL [CANADA SANCTIONS - UNSTR]
 May 2011 - amended. Q.I.87.03. PRIMARY NAME: [REDACTED]

ORIGINAL [EU SANCTIONS]
 2002/402/CFSP; EC 881/2002 (Jun 2011 - amended). PRIMARY NAME: [REDACTED]

ORIGINAL [HONG KONG SANCTIONS - HKGAZ]
 G.N.6664 (14 Oct 2013) (AQ/TA 1941); G.N.6793 (11 October 2014). Q.I.87.03. PRIMARY NAME: [REDACTED]

ORIGINAL [ISRAEL SANCTIONS - IMOD]
 Nov 2011 - addition. Listed under Section 2 of Prohibition of financing Terrorism Law. PRIMARY NAME: [REDACTED]

ORIGINAL [SWITZERLAND SANCTIONS - SECO]
 SSID: 13-15847 (Jun 2011 - amended). Foreign Identifier: Q.I.87.03. PRIMARY NAME: [REDACTED]

ORIGINAL [UK SANCTIONS - UKOIMT]
 Jan 2003 - addition, Jun 2011 - amended. PRIMARY NAME: [REDACTED]

Reported To Be Linked To

[Profile Icon]	[Profile Icon]	[Profile Icon]	[Profile Icon]
[Profile Icon]	[Profile Icon]	[Profile Icon]	[Profile Icon]
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[Profile Icon]	[Profile Icon]	[Profile Icon]	[Profile Icon]
[Profile Icon]	[Profile Icon]	[Profile Icon]	[Profile Icon]

Companies Reported In Sources Below

[Company Name]				
[Company Name]				
[Company Name]				

External Sources

Specialist research

In addition to their extensive research into PEPs, sanctions and negative media coverage, World-Check analysts also specialise in specific research fields.

Our specialist teams work across regions and subjects in their particular areas of expertise, making use of analysts' proficiency in local languages. They cover such customer and third-party risks as threat finance, organised crime, human trafficking, wildlife crime, human rights violations (including forced labor, slavery and child labor) and environmental crime.

Exclusive features – making the most of the data

These features support customers in applying a risk-based approach and customising their screening policies to mitigate risk in the smartest and fastest way possible. Customers can save significant amounts of time and money in staff and operating costs, and can leverage all the benefits of World-Check's extensive global research.

[Speak to your Refinitiv representative to find out more about these exclusive features.](#)



Best Anti-Money Laundering Solution 2018

Central Banking FinTech RegTech Global Awards
Best Anti-Money Laundering Technology Provider in 2018

Asia Risk Awards
Technology Development of the Year in 2014

Wealth Briefing Asia Award
Best Risk Management Technology Award in 2015

GRC 20/20 Award
Award for third-party management in 2015

Field Updates	See key changes in records with our Field Updates feature, which tags updated fields or tabs. We use a green flag for World-Check Online users, a date for Data File users, and a red circle for Refinitiv World-Check One users.
Exclude low-quality aliases	Separate low-quality aliases – such as nicknames, abbreviated names or descriptive names – from useful ones, allowing you to focus your name-matching efforts.
PEP sub-classification	Develop a more strategic means of handling PEPs by only screening against the type of PEP that fits your screening policy.
Update categorisation	Separate updates to World-Check data according to their relevance. Avoid spending time checking lower-level updates with less significance.
Native character names	Screen and match names against native, non-Latin character sets. Reduce the chances of missing possible risk due to translation issues.
Chinese commercial codes	Use these codes – standard in the Chinese, Hong Kong and Taiwanese financial systems – to transmit and store Chinese characters.
Dynamic download	Significantly reduce the number of records in your routine download, letting you focus remediation efforts and balance downstream costs with risk appetite.
Associate Dynamic Download	Download all the risk reports associated with the records specified in Dynamic Download.
Customised data file	Cut the amount of content inside the reports in your daily download. This reduces file sizes and allows you to focus your efforts on meaningful data.
Media Check	Use this AI-powered negative media search tool to canvass global media. Find both current and historical news relevant to the regulatory screening obligations for an individual or entity flagged during screening. Media Check also offers optional capabilities such as ongoing screening, enabling you to align your negative media content updates to your KYC and AML policies and risk appetite.

Opt-in and extension content

World-Check offers a range of opt-in and extension content that allows you to make the most of our data. This targets specific geographies and industries within the broader remit of KYC risk intelligence. Speak to your Refinitiv representative for further details.

Sanction Set	Use the World-Check Sanction Set to ensure payment processing compliance. It supplies up-to-date sanctions information to global organisations that screen time-sensitive money transfers and conduct high-speed financial transactions.
U.S. SAM	View organisations and entities that are either restricted or prohibited from doing business with the United States government.
Country Risk Ranking	Get detailed, risk-based information on more than 240 countries and territories, categorised by criminal, economic and political factors. Location-based risk screening is part of a best practice, risk-based approach to compliance, and supports AML and anti-corruption due diligence.
Vessel Check with IHS Maritime Data	Discover the identity, location and ownership structure of all seagoing vessels of 100GT and above, as well as details on all seagoing, self-propelled merchant ships. This includes previous vessel names, and current and previous ownership structures. If combined with World-Check Risk Intelligence, screening results may reveal financial crime-related risk connected to international sanctions, money laundering, organised crime and terrorism financing.



Subscription levels

For organisations that are serious about implementing a best practice screening solution, World-Check Risk Intelligence offers unmatched confidence, expertise and coverage.

Standard data

World-Check Standard

The full set of structured, deduplicated, risk-based data with multiple secondary identifiers.

Data with exclusive features

World-Check Advanced

The full set of Standard data, plus additional features for organisations that screen large numbers of records, conduct business across the globe, and require tools to make faster decisions during hit remediation.

How to access

Refinitiv World-Check One

World-Check One is an essential screening platform, created to support your due diligence needs in the fight against financial crime, bribery and corruption.

Our next-generation automated screening software lets you take a targeted approach to KYC verification and third-party screening.

Data Feed/Data File

The World-Check Data File is available in XML and CSV formats and includes compressed versions and security checksums. It is also available in the Dynamic Download and Customised Data File formats.

World-Check One API

The World-Check One API enables you to integrate large volumes of information and advanced functionalities into existing workflows and internal systems.

Zero Footprint API

This cloud-based customer screening tool is designed specifically for single payments or transactions.

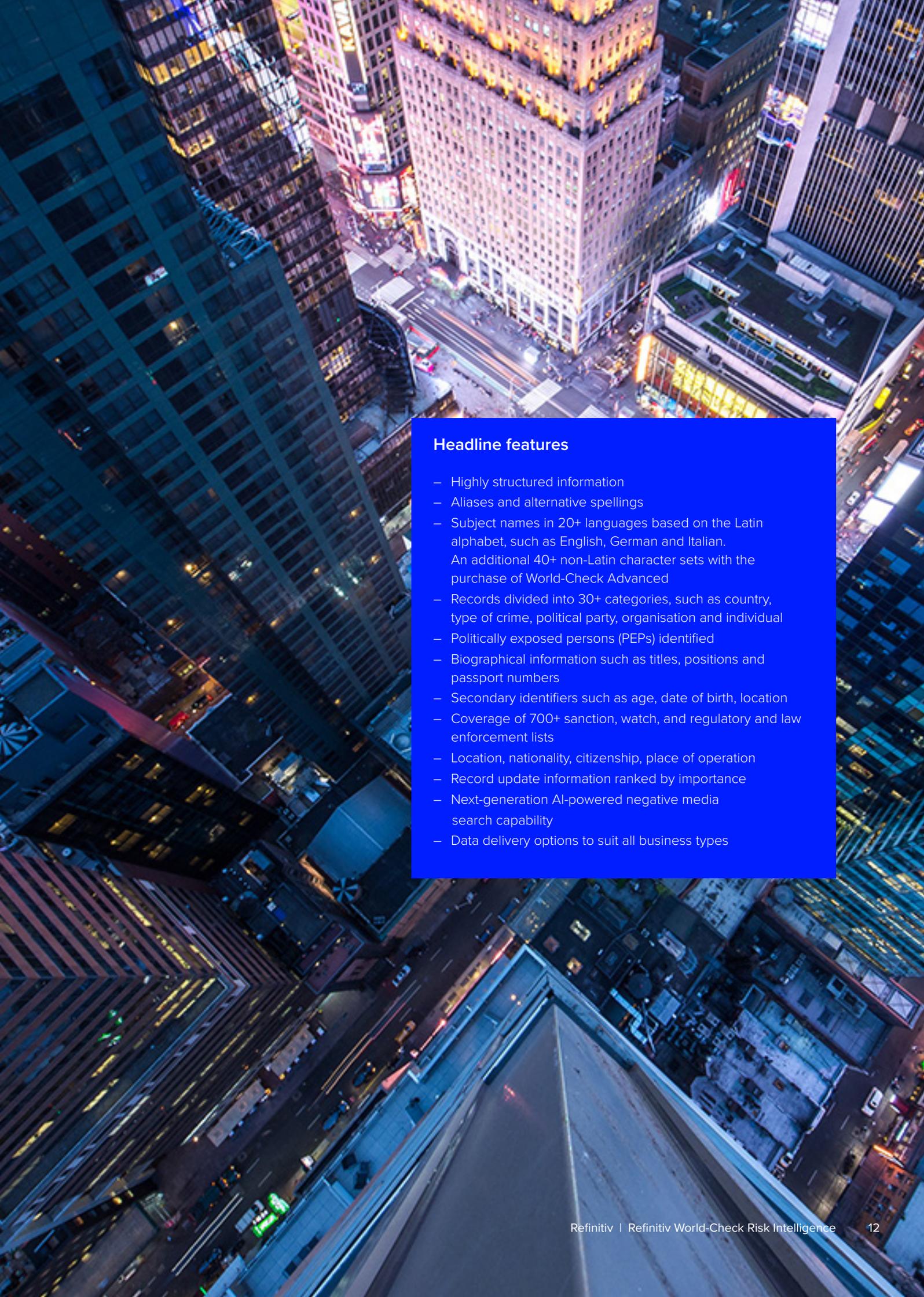
Customer Risk Screener app

With our data and screening capabilities integrated into Salesforce, this app enables you to easily embed and automate customer and third-party risk screening checks into existing workflows.

Software options

Refinitiv and our selected partner applications filter World-Check data and extension content in line with specific client requirements.

[Contact your Refinitiv representative for more information on the best access solution for your organisation.](#)

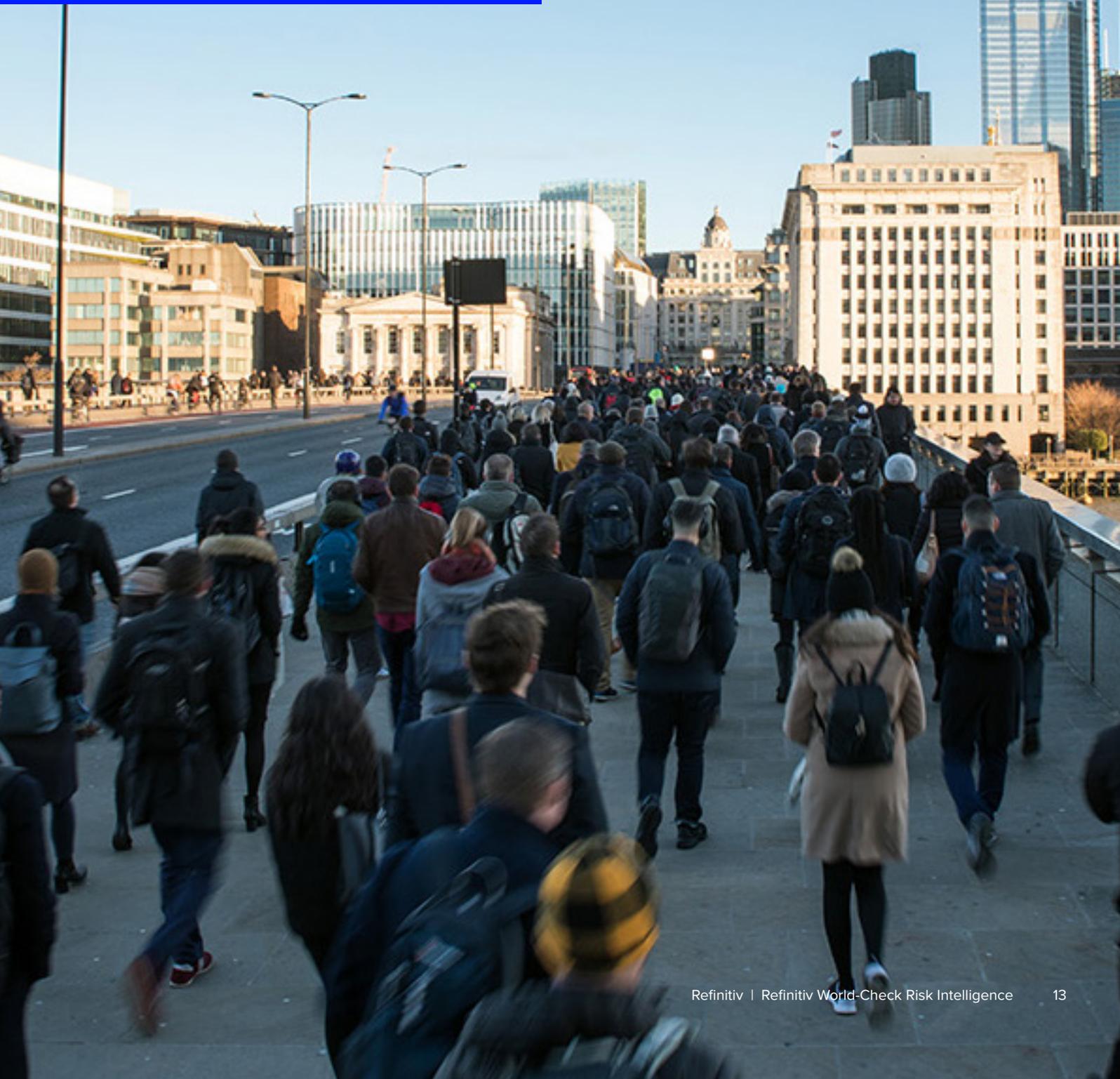


Headline features

- Highly structured information
- Aliases and alternative spellings
- Subject names in 20+ languages based on the Latin alphabet, such as English, German and Italian. An additional 40+ non-Latin character sets with the purchase of World-Check Advanced
- Records divided into 30+ categories, such as country, type of crime, political party, organisation and individual
- Politically exposed persons (PEPs) identified
- Biographical information such as titles, positions and passport numbers
- Secondary identifiers such as age, date of birth, location
- Coverage of 700+ sanction, watch, and regulatory and law enforcement lists
- Location, nationality, citizenship, place of operation
- Record update information ranked by importance
- Next-generation AI-powered negative media search capability
- Data delivery options to suit all business types

“Regulators see the health of a firm’s KYC standards and how these are consistently applied across business as the first step in winning the fight against money laundering and the financing of crime and terrorism.”

David Craig
President of Refinitiv



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Refinitiv, an LSEG (London Stock Exchange Group) business, is one of the world's largest providers of financial markets data and infrastructure. With \$6.25 billion in revenue, over 40,000 customers and 400,000 end users across 190 countries, Refinitiv is powering participants across the global financial marketplace. We provide information, insights and technology that enable customers to execute critical investing, trading and risk decisions with confidence. By combining a unique open platform with best-in-class data and expertise, we connect people to choice and opportunity – driving performance, innovation and growth for our customers and partners.

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