

Refinitiv (Thomson Reuters Financial and Risk)

WORLD-CHECK (WC) est une base de données mondiale d'information sur les personnes et entités à risque élevé et PPE (Personnes Politiquement Exposées). Elle est utilisée dans le cadre de programmes de surveillance de la clientèle en matière d'évaluation du risque de celle-ci et de la législation **Know Your Customer** (KYC) en relation avec la lutte contre le **blanchiment d'argent** (AML/LAB), **financement du terrorisme** (CFT), **lutte contre la corruption** (ABC), crime organisé, risques de tiers et autres crimes financiers auxquels chaque entité doit se conformer.

Le contenu de World-Check est régi et aligné sur la législation et la réglementation ; c'est un outil conçu pour aider les clients à se conformer aux obligations réglementaires.

La base de données *Risk* **WORLD-CHECK** contient plus de 4,5 Millions de profils organisés sous 5 rubriques et 23 catégories.

Sanctions (plus de 280 listes): *des personnes ou des entités signalées sur des listes de sanctions internationales, supranationales ou nationales comme faisant l'objet de mesures restrictives tel que :*

- un gel ou un blocage des actifs,
- interdiction d'investissement,
- des sanctions financières connexes,
- une interdiction de voyager et un embargo sur les armes ou commercial,
- des sanctions visant à lutter contre le terrorisme ou le trafic de stupéfiants,
- des sanctions de non-prolifération
- et des programmes de sanctions nationaux. Ex : EU, UN, OFAC

Regulatory enforcement (plus de 370 listes): *des personnes ou des entités figurants sur un site officiel d'application des réglementations relevant du domaine public et à l'encontre desquelles une agence de réglementations gouvernementale ou indépendante chargée du contrôle et de la supervision des violations de réglementations ou de règles administratives spécifiques a pris des mesures réglementaires et administratives officielles. Ex : ACPR, AMF, Autorité De La Concurrence*

Law enforcement (plus de 130 listes): *des personnes signalées comme recherchées sur un site officiel d'application des lois relevant du domaine, comme faisant l'objet d'une enquête ou comme étant arrêtées par un organe officiel de régulation ou la*

police ou concernant des personnes ou des entités accusées, poursuivies et/ou condamnées par un tribunal correctionnel compétent, en relation avec un délit constituant un acte criminel

Ex : Interpol, Europol, FBI, Service Public Federal Justice Belgium, UK Customs

Politically Exposed Persons (plus de 1,9 million de PEP / PPE) : *Personnes Politiquement Exposées, membres de la famille, associés proches, entreprises d'état. La rubrique PPE représente 45% de la base de données World-Check.*

Other Bodies: *Ce sous-ensemble se compose de mots-clés (keywords) divers qui ont été créés par nos équipes de recherche et sous lesquels sont rattachés des profils de personnes physiques/morales impliquées dans des scandales financiers tels que les Bahamas Leaks, Panama/Paradise Papers ; ou rattachées à des groupes terroristes comme ISIS, des profils liés à des sanctions secondaires sectorielles/narratives (Russie, Iran, Venezuela etc...).*

WC inclut aussi des profils « ADVERSE MEDIA » (plus de 1,1 million), à savoir *des profils de personnes physiques/morales qui ne sont pas sous le coup de listes officielles, de sanctions ou PPE, mais qui sont impliquées dans des crimes World-Check sérieux (accusées, interrogées, enquêtées, arrêtées, inculpées, détenues, en jugement ou condamnées). Il s'agit de profils sur lesquels nous avons trouvé de la presse dépréciative, presse qui a été analysée et structurée sous des profils WC par nos Analystes.*

Notre base données WC alimente plusieurs solutions de screening notamment notre plateforme en ligne WORLD-CHECK ONE.

World-Check One est une solution « tout-en-un », son interface web permet :

- Filtrage manuel initial en mode requête/réponse
- Filtrage en masse par le biais du chargement de vos listes clients (format .csv et .xlsx) directement dans notre solution (*batch upload**)
- Monitoring en continu/vigilance constante* chaque jour vos contreparties sont filtrées automatiquement contre world-check, vous êtes alerté par email des mises à jour ou ajouts (*ongoing screening**)
- Édition à la demande de rapports d'audit détaillés et complets constituant une preuve d'obligation de vigilance.
- Moteur de recherche personnalisable choix du niveau de correspondance des alertes, des sources
- Critères additionnels de recherche pour cibler votre screening et réduire significativement le bruit (sexe, date de naissance, nationalité, pays de résidence, imo etc...)
- Auto-résolution des faux-positifs et gestion automatique de l'homonymie

- Workflow intelligent facilitant la collaboration entre utilisateurs, le transfert et l'escalation des dossiers à la conformité pour un contrôle de 2ème niveau.
- Nombreuses fonctionnalités admin
- Outil de remédiation/classement des résultats intégré
- Plateforme disponible en français (et anglais) parmi d'autres langues
- Zéro installation, un accès internet suffit Media-Check** recherche adverse media (AI *artificial intelligence, intelligent tagging et machine learning*)
- UBO Check** (nouveau!) pour l'identification des bénéficiaires uniques (partenariat avec Dun&Bradstreet/Altarea)
- World-Check One API* disponible pour intégration avec CRM

Le prix de World-Check One est de **€103,50** par mois et par utilisateur.

*Le prix pour la solution World-Check One avec Filtrage en masse (batch) et Monitoring en continu (ongoing screening) est de **€273,50** par mois par utilisateur.

*Le prix pour la solution World-Check One avec Filtrage en masse (batch) et Monitoring en continu (ongoing screening) est de **€416** par mois pour 2 utilisateurs.

Chaque utilisateur additionnel est disponible pour **€103,50** par mois.

**optionnel

Veillez consulter notre site pour plus d'informations:
<https://www.refinitiv.com/en/products/world-check-kyc-screening/world-check-one-kyc-verification>

Comment en savoir plus ou comment vous abonner ?

Pour une démonstration ou pour plus d'informations, vous pouvez contacter Monsieur Christophe Vijvermans :

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- Par email : christophe.vijvermans@refinitiv.com

The top reasons for using World-Check

Help protect your business from financial crime and reduce risk by fulfilling your KYC due diligence screening obligations with accurate and structured information. Used and trusted by the world's biggest companies, World-Check (R) Risk Intelligence powers a variety of identity verification, anti-money laundering (AML), countering the financing of terrorism (CFT) and politically exposed person (PEP) screening and due diligence processes.

HERE ARE THE TOP REASONS TO USE WORLD-CHECK RISK INTELLIGENCE:

Far beyond sanctions

World-Check covers 100% of sanctioned entities globally, but its true value lies in the extensive research that goes far beyond sanction and watch lists, which account for only 35% of total World-Check content. This means you can also screen against millions of records *that you won't find on any official lists*, to help you to mitigate any financial crime, regulatory and reputation risks in line with your Risk Based Approach (RBA).

Truly global research

World-Check has an extensive research infrastructure with offices situated in each global region. More than 400 full-time researchers cover 240 countries in more than 65 languages. Specialist research areas include sanctions, Politically Exposed Persons (PEPs) and countering financing of terrorism. Highly skilled researchers cover financial crime, such as fraud, money laundering, bribery and corruption as well as third-party risks such as organized crime, human trafficking, wildlife crime, human rights violations (including forced labor, slavery and child labor), environmental crime, cyber crime and other crucial areas of interest.

Strict quality-controlled inclusion criteria

Our researchers comply with strict research criteria and are required to remain objective at all times in reporting what is available in the reputable public domain. This process is subject to quality control processes and is audited regularly. On a monthly basis, World-Check adds more than 50,000 new records and reviews approximately 80,000 records while also removing selected records in accordance with our strict data retention guidelines. This helps to ensure that the database remains as up-to-date, accurate and relevant as possible.

PEPs and their associates

While PEPs do not necessarily represent a heightened risk, legislation may require organizations to conduct specific PEP due diligence. World-Check not only includes PEPs, but also immediate relatives and close associates, because regulations often require due diligence to be conducted on these extended relational networks. Less than 50% of World-Check content falls into the PEP category, and to enable targeted, risk-based screening, it is also sub-categorized. This means you are able to screen only the type of PEP that fits your risk policy.

Highly structured information

Each record represents a unique individual or entity and contains more than 30 identifying fields, such as name, age, date of birth, location, citizenship, etc. This detailed structure allows for increased screening accuracy and configurability, which dramatically cuts down on false positives. As regulations evolve and greater demand is placed on compliance operations, companies require data content solutions that help to simplify remediation, not complicate it.

Not mere data aggregation

Because software alone cannot turn data into intelligence, World-Check goes beyond data aggregation. Using reputable public domain data, researchers search for connections between subjects, business or family relationships, which helps them to uncover networks that could pose a heightened risk. Moreover, researchers refresh and update records adding secondary identifiers, aliases and detailed further information, with verifiable sources to assist you with matching and match resolution. The result is structured, examined information that is deduplicated and quality controlled.

Driving operational efficiency

World-Check has created exclusive features that are aimed at further enhancing the compliance process to save you time, money, and strain on resources. These features give you the ability to reduce remediation time, increase search accuracy and support a sophisticated screening process. In many cases, false positives have been reduced from 30% to 15%. Features include, among others, the sub-classification of PEPs to offer greater granularity to this often complicated area, the highlighting of non-Latin names, and the translation of key record information sections to help compliance departments with a multinational staff complete the remediation work faster.

Superior AI-powered negative media coverage

Media Check harnesses the power of artificial intelligence (AI) to enable more efficient and effective navigation of media content relevant to helping you meet your Know Your Customer and regulatory screening due diligence obligations. Media Check structures this content using intelligent tagging and also detects and enhances relevancy between content themes and entities to improve screening efficiency and reduce false positives. It offers customizable settings and optional on-going monitoring ensuring you never miss an update.

Proof of due diligence

World-Check provides key information to assist you in complying with global laws for KYC, AML, CFT and PEPs and forms part of an auditable due diligence process. Depending on the software platform chosen, remediation efforts can be stored, printed, emailed or saved for future reference and include a full synopsis, links to all sources, status within the sanction or watch list(s), a time stamp and a comments field.

Multiple ways to access World-Check data

World-Check and Refinitiv have developed deep partnerships with both established technology and software leaders and emerging reg-tech partners to provide an interconnected value chain that can support our customers' varying and unique businesses. From small businesses to the world's largest institutions and corporations, Refinitiv can scale with our customers respective of their needs.

World-Check is designed to alert users to possible risk and to situations where further scrutiny may be appropriate. This does not imply that subjects included in World-Check necessarily pose actual risk.

About World-Check

World-Check is a risk intelligence database which helps organizations across the world meet their regulatory obligations, make informed decisions and help prevent them from inadvertently being used to launder the proceeds of financial crime or association with corrupt business practices. The database is managed by a team of over 400 highly trained researchers, speaking more than 65 languages, who monitor more than 700 sanctions, regulatory and law enforcement lists and thousands of media sources, as well as company information and regulatory filings, to ensure World-Check's data is accurate and up-to-date. The information in World-Check is made available on a subscription basis only to those who require it to carry out due diligence or other screening activities in accordance with their legal or regulatory obligations or risk management procedures designed to combat financial crime.

Visit refinitiv.com/world-check

World-Check data can be accessed in a number of different ways. Our award-winning World-Check One platform offers a workflow screening solution suitable for small or large teams. A direct data feed is delivered in common formats for easy integration into company platforms, or through filter partners and software integrators. APIs, including one specifically for once-off single payment and transactions screening, with no tracking. Our internal hosting solution Screening Deployed allows you to keep confidential data behind your own secure IT infrastructure. Our Customer Risk Screener is specifically designed for and available to *Salesforce* users. With so many options available, we can help you choose the best one for your needs, backed up by experienced technical support and a 24/7 customer help desk.

Thought leadership and powerful partnerships

We produce a large variety of thought leadership articles, white papers and webcasts from our own and third-party subject matter experts on current issues available to you at no additional cost. In January 2018, together with World Economic Forum and Europol, we formed the [Global Coalition to Fight Financial Crime](#) to improve the effectiveness of the global AML/CFT regime. We also provide regular global road shows and regional events, which enable you to discuss key topics and help us stay connected to you and our partners.

Connected compliance

Refinitiv is committed to connected compliance within the Governance, Risk and Compliance (GRC) sector, actively bringing together all parts of the KYC and third-party risk due diligence process to offer you greater integration, simplicity of workflow and the best possible content. A key part of the AML/CFT strategy is World-Check, which alongside identity verification, on-boarding, enhanced due diligence and transaction monitoring, powers a variety of risk-screening processes.

World-Check One

Finding Hidden Risks



A better way to help identify financial crime, regulatory and reputational risk

World-Check® One is an essential screening platform created to support, simplify and accelerate your customer due diligence needs.

It simplifies screening for money laundering, sanctions and terrorist financing; enables detailed monitoring of Politically Exposed Person (PEP) relationships and networks; and is customizable to identify a variety of specific third-party risks.

- Advanced Name Matching Algorithms
- Rich Data
- Secondary Matching
- Fewer False Positives
- Faster Match Resolution
- Batch Upload
- On-going Rescreening
- Superior Relevant Media Content Screening

Leverage World-Check Risk Intelligence, Software and Services

World-Check One combines World-Check Risk Intelligence with the next generation of Screening software. The software is built to maximize our proprietary World-Check data, capitalizing on the power of multiple secondary identifiers and additional information fields. With the availability of Enhanced Due Diligence reports and our Screening Resolution Service, organizations have the customer risk identification tools they need to focus on the records that matter most.

The screenshot shows the World-Check One interface for a search on 'John Doe'. The top navigation bar includes 'WORLD-CHECK ONE Case' and 'DESCRIPTION: World-Check One'. A sidebar on the left shows the user profile 'John Doe', case ID 'f3eb3077-bf8f-400c-a90e-166beded2854', and status 'Unarchived'. The main area is divided into a left sidebar with filters (Positive, Possible, False, Unspecified, Matched Name Type, Gender, Date(s) of Birth, Identification, Nationality, Country Location, Type, Category, Match Strength) and a main table of results. The table has columns for Name, Matched Alias, World-Check ID, Gender, Date(s) of Birth, Nationality, Country Location, Type, Category, and Entered Date. The results show several matches for 'John Doe' with various aliases and risk levels (OB, LE).

Name	Matched Alias	World-Check ID	Gender	Date(s) of Birth	Nationality	Country Location	Type	Category	Entered Date
John Doe	John Doe		Male	1997 1998	United States	United States	OB	CRIME - TERROR	14-Apr-2016
John Doe	John Doe Low Quality Alias		Male	15-Dec-1975	United States	United States	LE	CRIME - OTHER	07-May-2008
John Doe 8	John Doe 8 Low Quality Alias		Male	1973 1974	United States	United States Puerto Rico	LE	CRIME - NARCOTICS	30-Jan-2019
DOE, John	DOE, John Alias		Male	15-Aug-1984	United States	United States	LE	CRIME - NARCOTICS	22-May-2009
John Doe-1	John Doe-1 Low Quality Alias		Male	1984 1983	United States	United States	LE	CRIME - ORGANIZED	29-Jan-2018
John Doe-3	John Doe-3 Low Quality Alias		Male	1986 1987	United States	United States	LE	CRIME - ORGANIZED	29-Jan-2018
John Doe-9	John Doe-9 Low Quality Alias		Male	1984 1983	United States	United States	LE	CRIME - ORGANIZED	29-Jan-2018
John Doe-10	John Doe-10 Low Quality Alias		Male	1953 1954	United States	United States	LE	CRIME - ORGANIZED	29-Jan-2018
DOE, John	DOE, John Alias		Male	1973 1974	United States	United States	OB	CRIME - NARCOTICS	12-Mar-2014

AWARDS

- **Regulation Asia Awards for Excellence**
Best Anti-Money Laundering Solution 2018.
- **Central Banking FinTech RegTech Global Awards**
Best Anti-Money Laundering Technology Provider in 2018.
- **Wealth Briefing Asia Award**
Best Risk Management Technology Award in 2015.
- **GRC 20/20 Award**
Award for third-party management in 2015.
- **Asia Risk Awards**
Technology Development of the Year in 2014.

Screening software designed for World-Check Risk Intelligence

CURRENT CAPABILITIES

- Powered by **World-Check Risk Intelligence**
- **Single Name Checks** for manual name checking
- **Initial and On-going Screening** of multiple millions of records
- **Batch Screening**
- **Zero Footprint Screening**
- **API**
- **API Zero Footprint Screening**
- **User Interface** available in multiple languages.
- **Watchlist Screening** gives the ability to upload in-house and third-party lists to screen against.
- **Media Check** AI-powered negative media screening tool helps you pinpoint the media content most relevant to helping meet your regulatory and legislative compliance requirements.

NEW CAPABILITIES

- **Identify Ultimate Beneficial Ownership**
Powered by market-leading Dun and Bradstreet UBO data, search and screen for regulatory and reputational risk with World-Check Risk Intelligence, with our opt in feature UBO Check, all on one platform.
- **Improved Workflow**
Our Enhanced Case Management functionality facilitates better visibility and improved granularity of records to help speed up the remediation process.
- **Vessel Due Diligence**
With IHS Maritime data check vessels for ownership structure, IMO, and screen for any sanction and or regulatory risk with World-Check Risk Intelligence, all on our Vessel Check feature.

World-Check One delivers a more efficient approach

Balancing the regulatory and operational burden requires organizations to take a more targeted approach to customer due diligence. Organizations are often having to do more with less. There is a need for a more efficient approach to the tools, technology and operations that support customer due diligence.

WORLD-CHECK ONE BENEFITS

More precision, less noise

Focus on the information that matters to make informed, targeted decisions faster. World-Check One enables greater customization and control at the name matching level to screen against specific lists or data sets, or specific fields within those data sets, such as gender, nationality and date of birth.

Lowering false positives

Multiple secondary identifiers in World-Check Risk Intelligence, combined with configurable name matching algorithms and filtering technology in World-Check One, helps to reduce false positives to a minimum.

Intelligent teamwork

The case management tool enables managers to define customized workflow to route cases to the right individuals and specialist teams, reducing cycle times and promoting speed and efficiency. Teams can spend more time focused on investigations of highest concern.

Get more done with less

World-Check One is designed to reduce the burden of daily customer screening. Customizable searches, reduced false positives, ongoing screening capability and improved workflow result in reduced cycle times.

Streamline the screening process

Our World-Check One API allows the integration of large volumes of information and advanced functionalities into existing workflows and internal systems – increasing operational efficiency of the screening process for on-boarding, Know Your Customer (KYC) and third-party risk due diligence.

One solution to screen multiple lists

Watchlist Screening allows users to upload both internal and third-party lists to World-Check One and uniformly apply the matching logic to all data sets, ensuring minimization of false positives and consistency of results.

More precise media screening

Negative media forms part of a best practice approach to customer due diligence and ongoing risk assessment. Powered by AI delivers next-generation media screening of unstructured media along with improved relevancy of results and workflow integration to help you make better decisions.

Audit trail* and reporting capabilities

World-Check One provides an extensive auditing capability with date stamped actions for all users and administrators involved in the match resolution process. It includes detailed reports that can be used as part of management reporting and regulatory proof of due diligence.

*Not applicable for clients that do not require or want an audit trail.

WORLD-CHECK ONE LEVERAGES:

World-Check Risk Intelligence

Find hidden risk in business relationships and human networks.

World-Check provides trusted information to help businesses comply with regulations and identify potential financial crime. Since its inception, World-Check has served the Know Your Customer (KYC) and third-party screening needs of the world's largest firms; simplifying day-to-day onboarding and monitoring decisions and helping businesses comply with anti-money laundering and countering financing of terrorism legislation. World-Check intelligence is sourced from the public domain, is de-duplicated, structured into individual reports and linked where associations or human networks occur. Each action is underpinned by a meticulous, quality controlled and regulated research process.

In addition to 100% sanctions coverage, additional risk-based information is sourced from extensive global media research by more than 400 research analysts working in over 60 languages, covering 240 countries. Information is collated from an extensive network of hundreds of thousands of reputable sources, including: 700+ sanction, watch, regulatory and law enforcement lists; local and international government records; country specific data sources; international adverse electronic and physical media searches; English and foreign language data sources.

Sophisticated Software

A unified platform approach to customer due diligence.

The highly scalable solution is built for single users or large teams to support a highly targeted approach for screening during KYC on-boarding, ongoing monitoring and rescreening cycles. It makes remediation quicker and more intelligent and is adaptable to meet changes in regulation.

Additional Services

We help organizations to optimize their resources and reduce operational cost.

Screening Resolution Service – Our service highlights positive and possible matches for any customer identification program, detecting heightened risk individuals and entities, screened against World-Check Risk Intelligence.

By using a managed service like Screening Resolution Service, your overall cost of compliance can be reduced, and departments are freed up to focus their efforts on other important activities such as tracking and implementing regulatory change.

Enhanced Due Diligence Reports – Use our Enhanced Due Diligence reports to help you comply with anti-money laundering, anti-bribery, and corruption regulations or ahead of a merger, acquisition, or joint venture. You can also use them for third-party risk assessment, onboarding decision-making, and identifying beneficial ownership structures.

Using only ethical and non-intrusive research methods, we're committed to principles of integrity and accountability. Subjects aren't aware when we carry out an investigation, and we never misrepresent our activities. In addition, we have a dedicated risk and control team performing regular audits of the service and external accreditation to ISAE 3000 standard by PwC.

World-Check Customer Risk Screener – The World-Check Customer Risk Screener connects your customer and third-party data from Salesforce with our proprietary World-Check Risk Intelligence.

By connecting World-Check data to Salesforce you can quickly decide whether to onboard, the vast majority of entities being screened, or if further due diligence is required.

Simplifying the compliance workflow

1 User friendly

Strong use of iconography for key tasks. Simplifies navigation with a one-click approach.

2 Key data

Map your customer with the relevant secondary identifiers in World-Check to dramatically reduce false positives.

3 Rapid resolution

The resolution toolkit with status, risk level and notes, enables fast and effective match resolution.

4 Data comparison

Customer records are presented in a clear comparison table.

5 Match quality

At-a-glance view of screening match strength.

The screenshot displays the World-Check One interface for a case titled 'WORLD-CHECK ONE' with the description 'World-Check One'. The interface is divided into several sections:

- Left Panel (1):** Contains user information for John Doe, Case ID (f3eb3077-bf8f-400c-a90e-166beded2854), Status (Unarchived), Summary (World-Check), and Audit. A 'More' button is visible.
- Filter Panel (2):** Shows 'UNRESOLVED (29)' matches. It includes filters for Positive (0), Possible (0), False (0), and Unspecified (0). A 'Matched Name Type' section lists: Low Quality Alias (16), Alias (8), Primary (3), and Native Alias (2). Other filters include Gender, Date(s) of Birth, Identification, Nationality, Country Location, Type, Category, and Match Strength. A 'Reset Filters' button is at the bottom.
- Resolution Panel (3):** Shows 'Showing 29 of 29 matches for John Doe'. It includes 'Resolution' and 'Review' buttons. A table below shows match details:

STATUS	RISK LEVEL	REASON
Positive	Low	Select a Reason
Possible	High	
False	Medium	
Unspecified	Unknown	
- Match Table (4, 5):** A table with columns: Name, Type, Category, Entered Date, Updated Date, Matched Date, Last Resolved/Reviewed On, Last Resolved/Reviewed By, Risk Level, and Match Strength. The table lists 10 matches with various types (OB, LE) and categories (CRIME - TERROR, CRIME - OTHER, CRIME - NARCOTICS, CRIME - ORGANIZED). Match strength is indicated by a green bar.

World-Check One's easy-to-use interface helps compliance teams work more efficiently

Collaboration tools

Enhanced enterprise-level case management capabilities facilitate work on cases with assigned colleagues and teams when investigating risk, to ensure all decisions and discussions are captured as part of your audit trail.

Secondary matching

Apply secondary matching rules at list level based on your approach. Greater control enables reduced false positives.

User experience

Proven user interface promotes minimum user interaction.

Cross team communication

Language capabilities, ideal for multi-national companies and teams remediation.

Prove due diligence

Each step of the screening process is tracked and saved for auditing purposes. To satisfy regulatory demands, organizations can retrieve a detailed report showing the decision-making process and individuals involved during every stage of remediation.

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