

Company Overview

**Comply
Advantage**

ComplyAdvantage.com

REAL-TIME RISK DATA



Global Sanctions & Watchlists

Comprehensive sanction list coverage monitored in real-time.

- 1000s government, regulatory and law enforcement watchlists.
- Sanction updates in 15 minutes
- Updates 7 hours ahead of the official source email



Politically Exposed Persons

Enhanced PEP profiles categorized for flexible searching

- 100% PEP profiles checked for updates daily
- Global coverage
- Consolidated profiles with Sanction and Adverse Media data



Adverse Media

Richer news insight combined into each entity profile

- 10,000 unique qualified media sources analysed daily
- 200 m articles read per month
- 150,000 profiles added monthly
- 40,000 existing profiles updated every day
- 3 million adverse media individuals
- 200+ countries and territories covered

ComplyAdvantage Product Overview.



What if you were able to understand the real risk of who you do business with, and be proactively notified of any changes, **via a single API call?**

The cost of global financial crime is unsustainable.

Record fines are issued annually, yet an estimated \$2 trillion is still laundered globally each year.

The system is broken.



Legacy technology is out-of-date and ineffective



Internal and external data is increasing in volume and velocity



The regulatory landscape is constantly developing

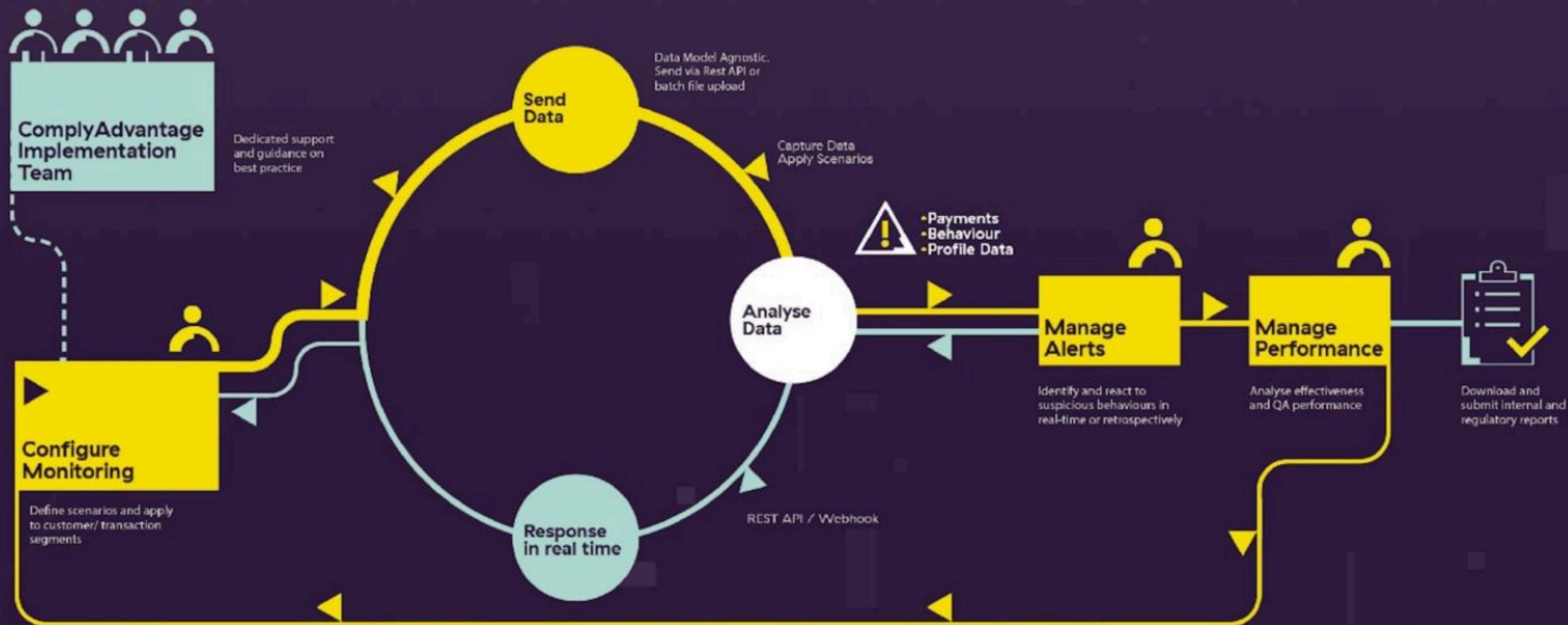
“ Automated adverse media screening and reduced customer onboarding time by 50% ”

Large Global Retail Bank

“ Reduced false positive rate by 74% while increasing ability to spot risks ”

Large Global FinTech

Transaction Monitoring and Screening.



Ongoing configuration of the rules/segments can be performed independently

AML Screening and Monitoring

- **Understand new risks in real-time** with our proprietary database of Sanctions, Watchlists, PEPs, and Adverse Media, offering richer data quality and provenance.
- **Reduce false positives** with consolidated profiles and tailored matching and monitoring.
- **Seamlessly integrate** AML checks into your onboarding workflow via a highly functional RESTful API.
- **Receive automated ongoing monitoring alerts** related to relevant changes in risk status.
- **Identify and remediate risks quickly and efficiently** with an easy-to-use UI that presents all the information you need.

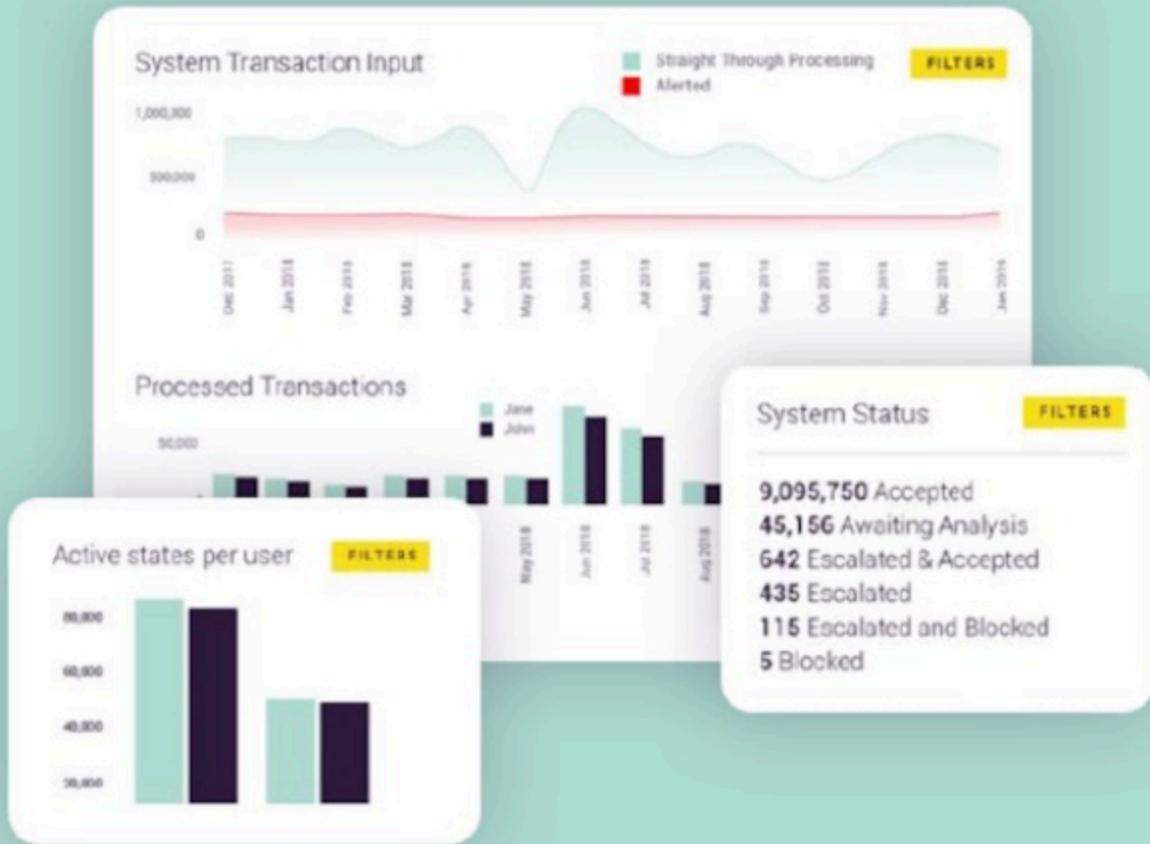
The screenshot displays a user profile for Victor Viorel Ponta. The interface includes a navigation sidebar on the left with icons for search, profile, alerts, and other functions. The main content area is titled "Victor Viorel Ponta" and includes tabs for "Key Data" and "Adverse Media". Under "Key Information", there are two profile photos. Below the photos, the following details are listed:

- Full Name:** Victor Viorel Ponta
- Entity Type:** Person
- AKA:** Виктор Понта, Victor Ponta, Viktoras Ponta, 빅토르 폰타, Виктор Понта, Виктор Понте, Виктор Понта, Виктор Понта, Виктор Понта, vik'vor j Victor Viorel Ponta, Виктор Понта, Виктор Понте, Понт Виктор, Ponta, Wiktoruponta, ויקטור פונטה, ויקטור-פונטה, 维克托-蓬塔, Ponta, Viktor Poni
- Countries:** Azerbaijan, Bulgaria, France, Portugal, Republic of Moldova, Rom
- Date Of Birth:** 1972-09-20 (Age: 47)
- Associates:** [Relative: Alexandra Merganu](#), [Child: Andreea Ponta](#), [Relative: Corina Ștebu Ponta](#), [Child: Inna Ponta](#), [Relative: Nicol Ponta](#), [Spouse:](#)

On the right side, there is a "1 PEP Listing" section with a table of political positions:

Current Position	Comply Advantage PEP Data
Legislature	Assembleia da República
Political Position	Leader Of The Social Democratic Party
Political Position	Member Of The Chamber Of Deputies Of Romania
Date Of Birth	1972-09-20
Political Party	PSD
Party	Social Democratic Party
Legislature	Chamber of Deputies
Legislative Period	2nd Portuguese Assembly
Political Position	Minister Of Relations With The Parliament
Chamber	Assembleia da República
Chamber	Chamber of Deputies
Legislative Period	2012-2016 legislature of the Romanian Parliament, 2016-2020 legislature of the Romanian Parliament
Gender	male
Political Position	Vacant
Political Position	Politician
Political Position	Prime Minister Of Romania
Political Position	Prime Minister of Romania 2012-2015
Political Region	Açores
Nationality	Romania
Active Start Date	2012-12-12
Active End Date	2015-11-05

Transaction Monitoring



- Monitor suspicious activity while **reducing alerts by 60%**.
- Create specific rules and scenarios based on customer risk level and behavior, so that you only receive alerts that are relevant to your business.
- Better spot patterns and outliers by monitoring current transactions alongside historic transaction and behavior data.
- Leverage pre-set industry-specific rules and scenarios fit for you business, or work with our dedicated implementation team to build your own.
- Meet the requirements of regulators, banking partners and auditors with an electronic audit trail of all system and user actions with date and time stamps.

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Transaction Screening

- **Screen transactions against a consolidated, near real-time database with updates in minutes**
- **Boost customer satisfaction** by processing payments without delays
- **Send data in real-time or batch upload**, giving you the opportunity to balance risk with straight-through processing.
- **By whitelisting clients that don't pose a risk**, you will significantly reduce false positives and speed up the transaction process.
- **Cloud-based and quick to deploy**

The screenshot displays the '213: Case Management' interface. It features three main sections: Alerts (1), Entities, and Transactions.

Alerts (1)

ID	Code	Priority	# TxS	Start Date	Age	State	Owner
74925	CPSANCC	Hard Stop	1		5 days	In Review	undefined

Entities

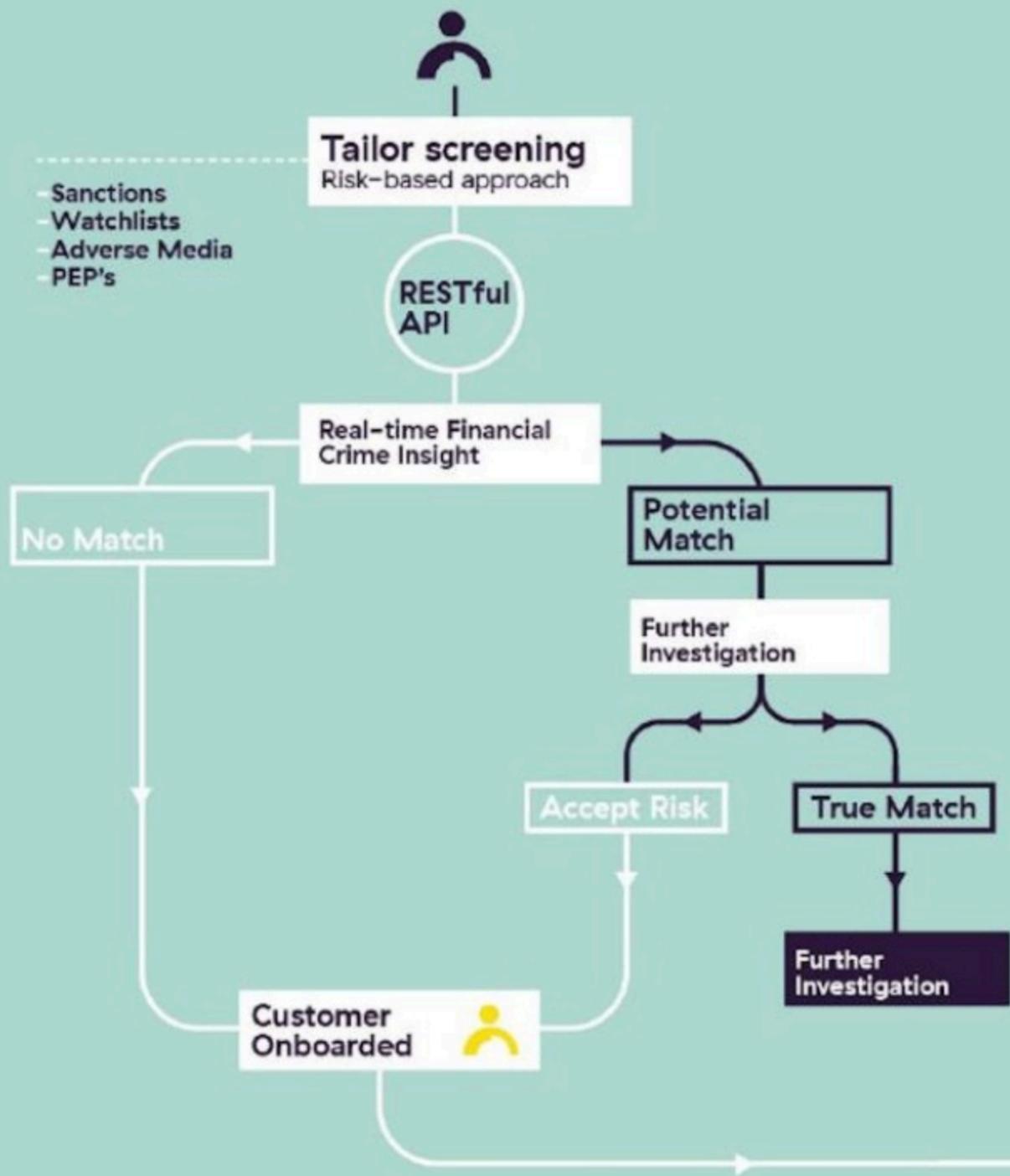
Name	Type	Country	Num Alerts	Alerts	Created
Well	PERSON	US	2	CPSANCC CPSANC	2019-11-27T13:43:31.879190Z

Transactions

245315

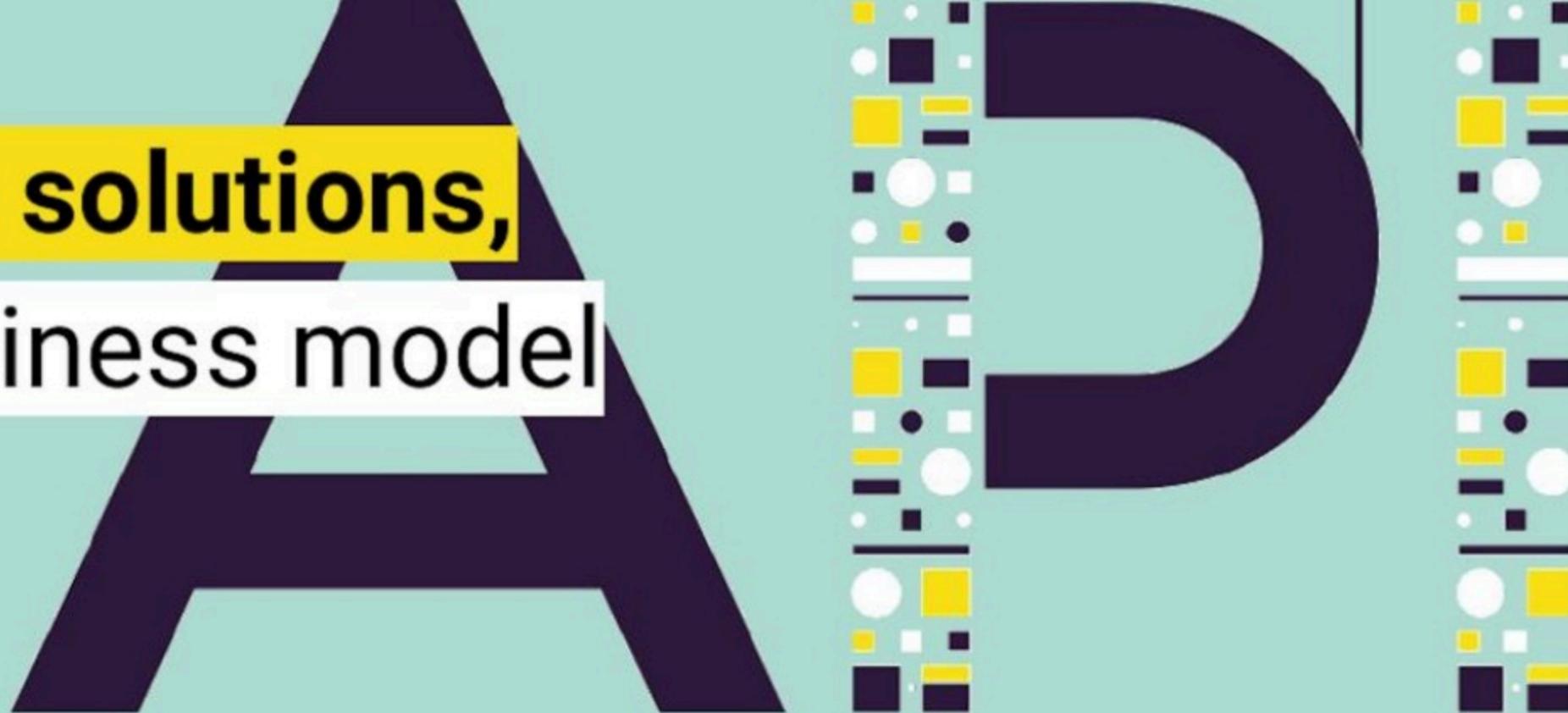
Transaction	date time type Crypto direction Outbound base amount USD 212.46 amount Ethereum 3,970.01
Customer	name Chad Irwin address PSC 6455, Box 9240, APO AA 64351 city Cambridge country DE date of birth
Wallet	wallet id 898028a-072a-423e-8f6-ed89c115073e wallet currency GBP wallet balance 24,563.88
Counterparty	name Well date of birth country of residence US country US
Source format Crypto Last monitored date Alerts CPSANCC CPSANC Action Hard Stop Status ACTIVE	

Onboarding



Monitoring





Configurable cloud solutions, tailored to your business model

Integrate in an afternoon

No legacy technology issues to deal with and easy to understand transparent API documentation.

Two-way communication

Webhooks allow two-way data transfer so that you can manage your workflow from one window.

Highly Secure

We are ISO27001 certified across all systems and locations – everything we do is in scope for the certification.

Granular Adverse Media Taxonomy

Category	Description
Property	Topics involving the unlawful taking of property, including money and intellectual property (piracy / copyright infringement). Includes theft, burglary, and possession of stolen property. Also includes embezzlement, misappropriation, larceny.
Financial AML/CFT	Financial topics related to AML/CFT, that are not explicitly property crime. Includes money laundering, tax related offences, and insider trading.
Fraud-linked	Fraud is intentional deception to secure unfair or unlawful gain, or to deprive a victim of a legal right. Specific topics include fraud (corporate, VAT, identity, etc.), scams, counterfeiting, and forgery.
Narcotics AML/CFT	All producing, trafficking, distribution, and dealing of narcotics (drugs) - will be linked to AML as a predicate offence. Does not include drug usage or possession.
Violence AML/CFT	Serious violence related topics that are relevant to financial institutions. Primarily focused on FATF and EU directive predicate offences. Excludes non predicate offences (assault, most sexual crimes) but does include murder and grievous bodily harm. Includes topics where violence is implied and/or there are AML implications: kidnapping; human trafficking; child pornography; illegal arms / weapons possession / trading; pimping; slavery.
Terrorism	All terrorism related topics including attacks, financing, membership, and aiding. Includes all forms of terrorism - religious, political (left & right wing), state.
Cybercrime	Related to computer related topics and crime, in particular illegal: Access to information systems; system interference; data interference; interception. Does not include topics only because computers are involved (such as fraud), but only topics where it is specifically computer/cyber related.
General AML/CFT	Includes major topics related to AML and CFT. Different to the "Other" categories. Topics include: Smuggling (goods & migrants); organised crime and gang activity; corruption and bribery; environmental crimes including poaching and polluting.

Granular Negative News Categories

Category	Description
Regulatory	Topics that relate to activity that contravenes regulation - often this is specific to particular country or state or industry. Includes: Fines or disciplinary action by regulators and industry bodies; collusion / anti-trust / price-fixing issues; specific entities that have been denied by industry bodies and regulators; specific industry related issues such as front-running, greenmail, and churning for the stock market, or illegal gambling.
Financial difficulty	Topics where the subject is mentioned in the context of bankruptcy, having a high amount of debt, or experiencing fatal business issues. Media may include stories about store closures, lay offs, late payment to creditors, or the unexpected departure of a CFO.
Violence NON AML/CFT	Violence related topics that are not predicate offences for AML/CFT - everything violence related that is not specified in the "Violence AML/CFT". Includes assault, domestic violence & physical abuse, harassment, rape & sex offences. Also includes some state level topics such as massacres, human rights abuses, torture, and genocide.
Other financial	Non AML/CFT related financial topics such as predatory lending, questionable billing practices, creative accounting, and loan sharking.
Other Serious	Potentially serious topics that are not AML/CFT related. Many different topics includes such as perjury, arson, obstruction of justice, escaped fugitives, spying & espionage, treason, and civil disorder.
Other Minor	Other minor topics and difficult to classify topics that do not fall into any of the other classes. Includes things like drugs possession, prostitution, misconduct, conspiracy to commit a crime where the crime is not specified, vandalism, drink driving / DUI (driving under the influence), and commercial litigation between entities. May also include some more general corporate related topics like human resources issues / labour disputes, and health & safety.

“

Santander reduced the cycle time of applying for an account to opening it from **12 days to just 2.**”

“

Resulting in an **80% reduction in effort** for employees and freeing up time to better serve customers.”



Jonathan Holman

Head of Digital Transformation: Santander
Corporate & Commercial Banking