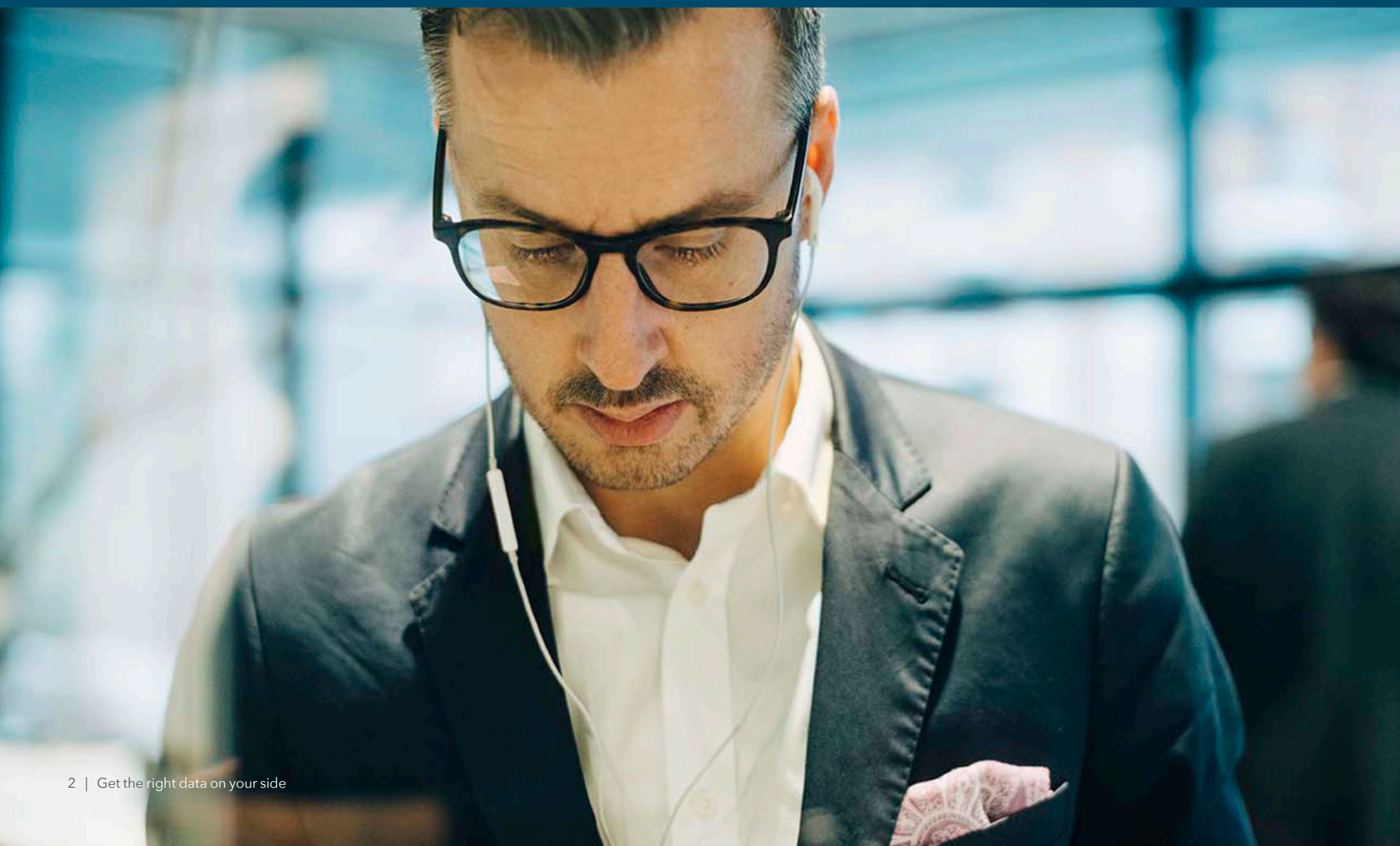


THRIVE WITH BETTER
REGULATORY
COMPLIANCE & FINANCIAL
CRIME MANAGEMENT

**GET THE RIGHT DATA
ON YOUR SIDE.**



The secret to optimising KYC, AML, Anti-Bribery & sanctions checks



Staying on top of ever-changing compliance requirements isn't a simple task. From Know Your Customer (KYC) and Anti Money Laundering (AML) to Anti-Bribery and Corruption (ABAC), sanctions and many others, the landscape is as varied and volatile as it is mission critical.

Add in today's uncertain geopolitical landscape it's not surprising that many compliance professionals we talk to feel overwhelmed. How can you realistically carry out thorough due diligence, efficiently conduct all the required checks and stay on top of risk?

The secret is having accurate, up-to-date data and intelligent technology on your side to help you proactively manage it all.

Dun & Bradstreet's comprehensive data and analytical tools are designed to help you protect your business and allow it to grow and thrive. We can support your customer due diligence (CDD) program, to make sure it complies with regulations and protects your company from fines and reputational damage.

Trust your compliance data again

Your decisions about onboarding customers, monitoring transactions and maintaining records are only as good as the compliance data that informs them. Data quality is as important as data quantity - they go hand-in-hand: you can never have too much data, but it's crucial that it serves you well.

There are several considerations you should explore when navigating the complexities of data and making sure it's trustworthy:



DATA SOURCES

Drawing data from multiple sources, including the traditional (such as financial filings) and the more innovative (crowd sourcing, social media) provides a fuller picture of compliance risk. Generally, the more sources the better. But it's important to assess what's usable and whether it's presented in ways that can be easily understood.



DATA QUALITY

Data needs to be accurate, complete and consistent. It must conform to standards and have relevant coverage and uniqueness. The integrity and timeliness of data are also important, helping to make sure it is useful. Consolidating disparate data sources into a single source of truth breaks down silos for a clean, consolidated view of the information you need.



DATA GOVERNANCE AND MAINTENANCE

This starts with a firm foundation of curated data, directly sourced on a global scale. Data must be continually built upon and enriched to ensure it is relevant. A defined set of tolerances and standards must be in place to ensure data conforms with quality standards. Rigorous monitoring and control is key to making sure data is as accurate as possible at any point in time.



ACTIONABLE INSIGHT

When it comes to data-driven decision-making, context is king. Data should be fit to drive informed decisions based on real insights - such as deep customer or supplier intelligence that avoids sanctions and adheres to anti-bribery acts and anti-money laundering regulations.



EASE OF USE

A single data environment such as a data cloud, or your current workflow system, makes it easier to consume and analyse the data available to you. It increases the value of data for your organisation, democratizing it for wider use among non-technical users. The result is a standardized, unified view of data, offering the potential for deeper intelligence across your organization.

A great way to ensure you've got the right, trusted data on your side is to partner with Dun & Bradstreet and leverage our Data Cloud and technology solutions. We practice what we preach, providing multi-sourced, structured and enhanced data. That's why we're trusted by some of the world's most successful businesses to help keep them compliant.

Keep reading to find out more about the areas we can help with.

Evolve at speed with the Dun & Bradstreet Data Cloud

Intelligent actions always start with intelligent insights. By leveraging our Data Cloud and automation solutions, you'll be excellently placed to harness both, gaining a real competitive edge when it comes to regulatory compliance and managing financial crime risk.

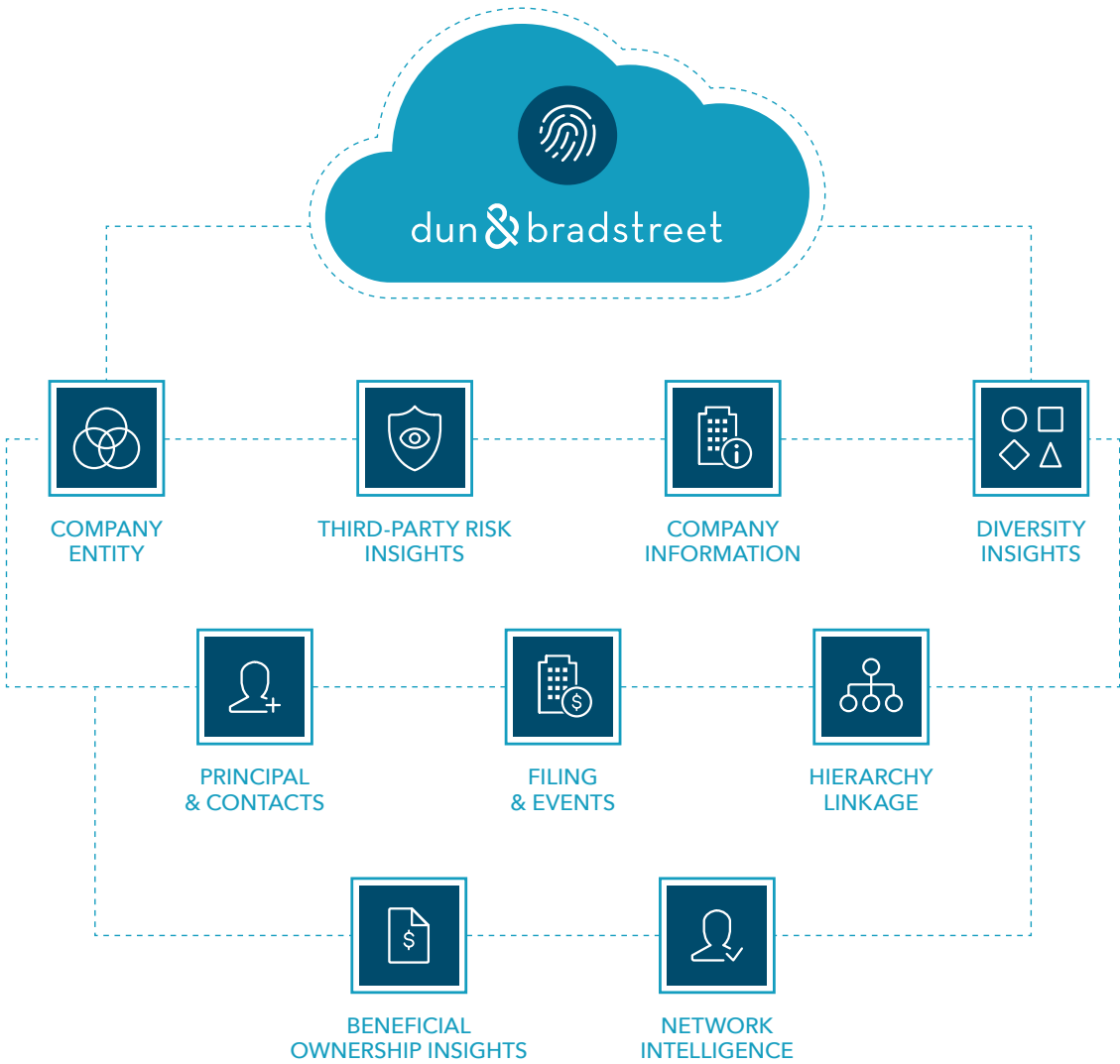
You'll gain access to the world's largest, most trusted and comprehensive set of business-to-business data and insights, relating to hundreds of millions of businesses around the globe.

Using Machine Learning and other types of Artificial Intelligence,

we curate data from tens of thousands of global sources and tens of millions of websites.

To date, our Data Cloud comprises over 485 million company records, more than 300 million Ultimate Beneficial Owners, 1.5 million PEPs and 700+ blacklists, sanction lists and more.

Our platforms are an unparalleled resource that is growing, refining and improving all the time to give you advanced compliance and financial crime support for enhanced results.



How Dun & Bradstreet can help



Make it easier to Know Your Customer (KYC)



As our business ecosystems become increasingly global, the data universe that they create is expanding. So are the KYC regulations by which you need to abide. It all makes conducting due diligence an increasingly long-winded and error-prone task.

The Dun & Bradstreet Data Cloud is the smart answer. You can either integrate it into your existing systems or couple it with our automation solutions, transforming the speed and efficiency of your entire process.

You can run KYC checks at the click of a button against over 485 million records and opt to move from traditional periodic reviews to 'Perpetual KYC'. This gives you smart monitoring and alerts, so you always stay on top of changes and due diligence. It all helps you ensure that you have the most up-to-date information on all your third parties, so you can react faster to risk and become more resource efficient.

Boost Anti-Money Laundering (AML) & Financial Crime checks



Criminals are getting more inventive. They're finding ever-more complex ways to execute money laundering, fraud, and other financial crimes. It means that misconduct is both growing in frequency and becoming harder to expose, leaving your teams between a rock and a hard place.

The key is to conduct AML and financial crime checks that uncover, then continue to monitor for and alert you to, suspicious activity. This will help you to meet your legal requirements and protect your revenues and reputation.

The Dun & Bradstreet Data Cloud and our related automation solutions are the simple way forward. Your team can run checks and onboard customers in seconds, simplifying the whole process. That's important when financial crime is on the rise and compliance teams are tasked with being more efficient, staying on the ball with reducing risk AND helping to improve the customer experience.

Transform Anti-Bribery and Corruption success



Detecting and reporting bribery and other forms of corruption are legal requirements for your organisation under key regulations such as the UK Bribery Act.

A proactive approach is the solution, putting bespoke defences in place to mitigate the associated risks. That's where the Dun & Bradstreet Data Cloud can help.

Your compliance team can leverage our comprehensive global data and insights alongside clever monitoring and alerts to easily understand where any risks may lie. That helps to protect your business both during the client or third-party onboarding process and beyond. Simply sorted.



Step up Sanctions Screening



The fast-evolving political scene means that there has recently been a sharp rise in the stringent sanctions being placed on organisations and individuals around the world. It is now an absolute requirement for your organisation to screen for sanctioned organizations and individuals to ensure that you are not dealing with bad actors.

You need to identify your exposure to sanctioned companies and individuals, both directly and indirectly and stay clean in an evolving sanctions scene.

Dun & Bradstreet can help you to screen your customers and third parties against hundreds of sanctions lists. The Dun & Bradstreet Data Cloud also highlights corporate linkage, Beneficial Ownership and network connections help you root out indirect exposure, wherever it may lie.

Protect yourself from Politically Exposed Persons (PEPs) and Adverse Media



Not all threats are tangible. That's why any thorough client or third-party risk assessment will involve identifying PEPs as well as entities or corporates that have adverse media hits, across on- and off-line platforms. That leaves you free and informed to make good judgement calls. Does an individual pose a high enough risk to your business or require further, enhanced due diligence before you begin your relationship?

Dun & Bradstreet can help you strengthen your due diligence approach and make smarter and safer decisions, by validating each individual and entity against millions of PEPs and adverse media records within our Data Cloud.



Boost Beneficial Ownership and Entity Resolution



It can be challenging to unearth who really owns and controls the companies with which you do business. Yet clarity is critical to the successful onboarding of customers, suppliers and partners.

Right now, regulations such as the Corporate Transparency Act (CTA) and updated Anti-Money Laundering laws are tightening around reporting Beneficial Ownership. That makes it vital that to obtain a single trusted source of information about your business partners Ultimate Beneficial Owners (UBOs). This is the only route to conducting proper due diligence, mitigating reputational risk and protecting revenue growth – while meeting all your regulatory requirements for reporting.

Dun & Bradstreet's UBO data is made available through solutions like D&B Onboard, indueD and D&B Risk Analytics. It can also be delivered into any existing system your team uses through an API or sent to you as a Batch delivery. It's a great way to identify business ownership and legal structures and overcome regulatory hurdles.

Partnering with Dun & Bradstreet is a trusted route to compliance confidence and reduced financial crime risk, helping you to overcome complexity and empower due diligence.

Trust us to help you to generate the powerful insights you need to drive smarter, more timely and proactive decision-making. Many of the world's most successful companies already do.

We can help with:

- Regulatory compliance and financial crime
- Beneficial ownership and entity resolution
- Accelerating due diligence



Explore our solutions online at dnb.co.uk or email us at hello@dnb.com



About Dun & Bradstreet

Dun & Bradstreet, a leading global provider of B2B data, insights and AI-driven platforms, helps organizations around the world grow and thrive. Dun & Bradstreet's Data Cloud fuels solutions and delivers insights that empower customers to grow revenue, increase margins, manage risk, and help stay compliant – even in changing times. Since 1841, companies of every size have relied on Dun & Bradstreet. Dun & Bradstreet is publicly traded on the New York Stock Exchange (NYSE: DNB).

For more about Dun & Bradstreet, visit [DNB.co.uk](https://www.dnb.co.uk)

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