



Anti-Money Laundering/Know-Your- Customer Data & Services Global Market Share 2024

Insight & Analysis
Global Market Share 2020-2024e
Key Competitors
Vendor Capabilities

August 2024

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- Monetary penalties, regulatory sanctions, and reputational loss due to non-compliance are the most critical factors driving the market growth.
- The evolution of AML KYC is increasingly reliant on customers' supply chains, their activities, and sources of funds, elevating the importance of data supporting AML KYC.
- Although ESG can have an uncertain definition that is the target of increasing debate, it has become a key element of the AML KYC equation for many financial institutions. This challenges financial institutions to incorporate new, relevant ESG information into their existing data sets.
 - Areas such as an entity's social behavior, diversity profile, and environmental practices factor more into the calculations of AML KYC correlations, seeking to flag real threats and potential risks.
- The US and EU are now sanctioning the activities and products of their potential customers, including sovereigns. Financial institutions now factor in their need to support a potential customer at their target particular price point or in their line of business.
 - The demand for data will increase as financial institutions ensure that their prospective customers and their supply chains are neither sanctioned entities nor in business with sanctioned entities.
- Inaccurate and outdated data and sanctions lists, including those of many industries and charities, make sanctions compliance more complex.
 - New rules that target specific sectors and prohibit certain activities rather than specific named entities are open to interpretation.
 - New companies added to sanctions lists and constantly changing rules drive demand for new data.
 - With outdated data, a constantly changing landscape, and more imaginative criminals with access to technology, illicit activities show no signs of slowing down.

- Because regulators expect financial institutions to stay ahead of the bad actors, demand for data is seemingly unending, enabling financial institutions to be better equipped to find AML KYC violations.
 - The growth of sanctioned entities and the emergence of more robust systems heightens the likelihood of AML KYC systems generating false positives, which presents a greater challenge to financial institutions.
- Data designed to help evade sanctions has become part of a comprehensive AML KYC plan. Transactions intended to obfuscate data and evade sanctions must be more robust in identifying both typical and atypical money laundering transactions.
- Other types of data being requested include:
 - Data that provides meaningful insights into risks associated with physical and digital identities.
 - Risk indicators, as they relate to that individual or entity, but we also need to see how they differ or relate from a cohort perspective to identify emerging risks and typologies.
 - Clients request transaction, account, geographical, historical, and external data, such as search engine results, showing financial institutions their clients' true interests.
 - Physical, digital, and open-source data are needed to support risk identification and detection.
 - During onboarding, customers need physical data to verify and validate, as well as digital data to reduce fraud risks around account takeovers and identity theft.
- Drivers of the demand for the data include:
 - Increased transaction volumes, making it crucial to analyze data efficiently.
 - Stricter regulations and ever-increasing compliance creep into adjacent AML markets, including gaming, crypto, and NBFIs.

- The rapid adoption and integration of AI into the fabric of financial institutions' technology significantly helps these firms in the AML KYC process by elevating their data analysis and improving their ability to find correlations and patterns that signify fraud detection, create a perpetual KYC process, and improve risk assessment.
 - The intelligence provided by AI can more quickly determine the ultimate beneficial owner, enabling the assessments to be run on that person.
- AI can fuel measurable improvement in the AML KYC process, but at this relatively early stage, subject matter experts remain involved in every step, from corporate infrastructure, design, and coding to a final analysis to ensure everything is correct before it is sent to the client.
- AI elevates the capabilities of AML KYC for all, including the bad actors, challenging financial institutions to stay ahead of the next big threat.
 - These capabilities place greater demand on the data used in AML KYC solutions, making financial institutions unwaveringly diligent in detecting and preventing financial crimes, all while consistently managing customer service and business operations.
- There are a few emerging themes in AML KYC.
 - In the ongoing battle against financial crimes, integrating Perpetual KYC into AML KYC processes is crucial to maintaining continuous vigilance and staying ahead of criminals.
 - The demand for data in AML KYC processes is set to surge, driven by the increasing sophistication of financial criminals, their access to advanced technology, and the introduction of new regulations.
 - Biometrics, along with their greater security, ease of verification, fewer false positives, and harder to fake, are now an integral part of the AML KYC process.
 - Being compliant requires not only the financial institution but also their clients and supply chains to be compliant.
 - With economic slowdowns and criminals having access to the latest technology, criminals will always try to make financial gains at the expense of others. It is up to financial institutions to arm themselves with the latest technologies and best data to detect and prevent financial crimes. The availability and advancement of technology will keep the data demand high and challenge financial institutions to deploy it effectively.

Industry Insight & Analysis - Key Takeaways & Analysis

- AML KYC has dramatically evolved from merely identifying a potential bad actor to examining the actions and relationships of that actor and other potential customers.
 - AI has become a significant factor in AML KYC compliance.
 - More automation makes tracking easier, but compliance employees must stay abreast of updated lists and changing laws and require more data.
- Perpetual KYC, a critical development in AML KYC compliance, heavily depends on AI and ML's abilities.
 - This technology allows for the continuous screening of clients against updated lists and new regulations, shifting the focus from pre-transaction checks to an ongoing process.
 - This asynchronous process, constantly updated based on the latest regulations, drives the demand for data.
- Ever-changing sanctions lists, the rapid advance of technology, and more competent criminals have given rise to many new financial crimes compared to just 20 years ago.
 - Robust corporate systems and architecture are required to ensure financial institutions stay compliant.
- Financial institutions need to think like criminals, thoroughly understand the industry, understand its weak points, and know how to exploit them to prevent financial crimes better.

- AI, a key player in the rise of financial crime, has given criminals more access to technology, compelling financial institutions to demand more data.
- Digital transformation
 - The last few years have increased fraud and financial crime vectors' number, types, and complexity.
 - The demand for data will continue to increase in this era, where financial institutions must effectively assess identity risk across the entire customer lifecycle.
- There is an increased appetite for adopting cloud and SaaS-based AML KYC solutions that are more nimble, scalable, and cost-effective than on-premise solutions.
- Customers are also looking for ML-based AML KYC solutions that can reduce false positive and false negative rates while improving end customer's experience.
 - These have increased the appetite for digitally native AML KYC risk solutions employing advanced analytics, including ML models.
- The rise of Perpetual KYC has led to improved KYC effectiveness and efficiency through automated and proactive identification of KYC and screening risk changes.
 - As this is an ongoing process, the demand for data and robust systems architecture will continue to rise, driven by the necessity of AI and ML in the fight against financial crime.
- The increasing adoption of risk orchestration and decision-making platforms facilitates digital transformation efforts, improves productivity and operational efficiency, and reduces end-customer friction.

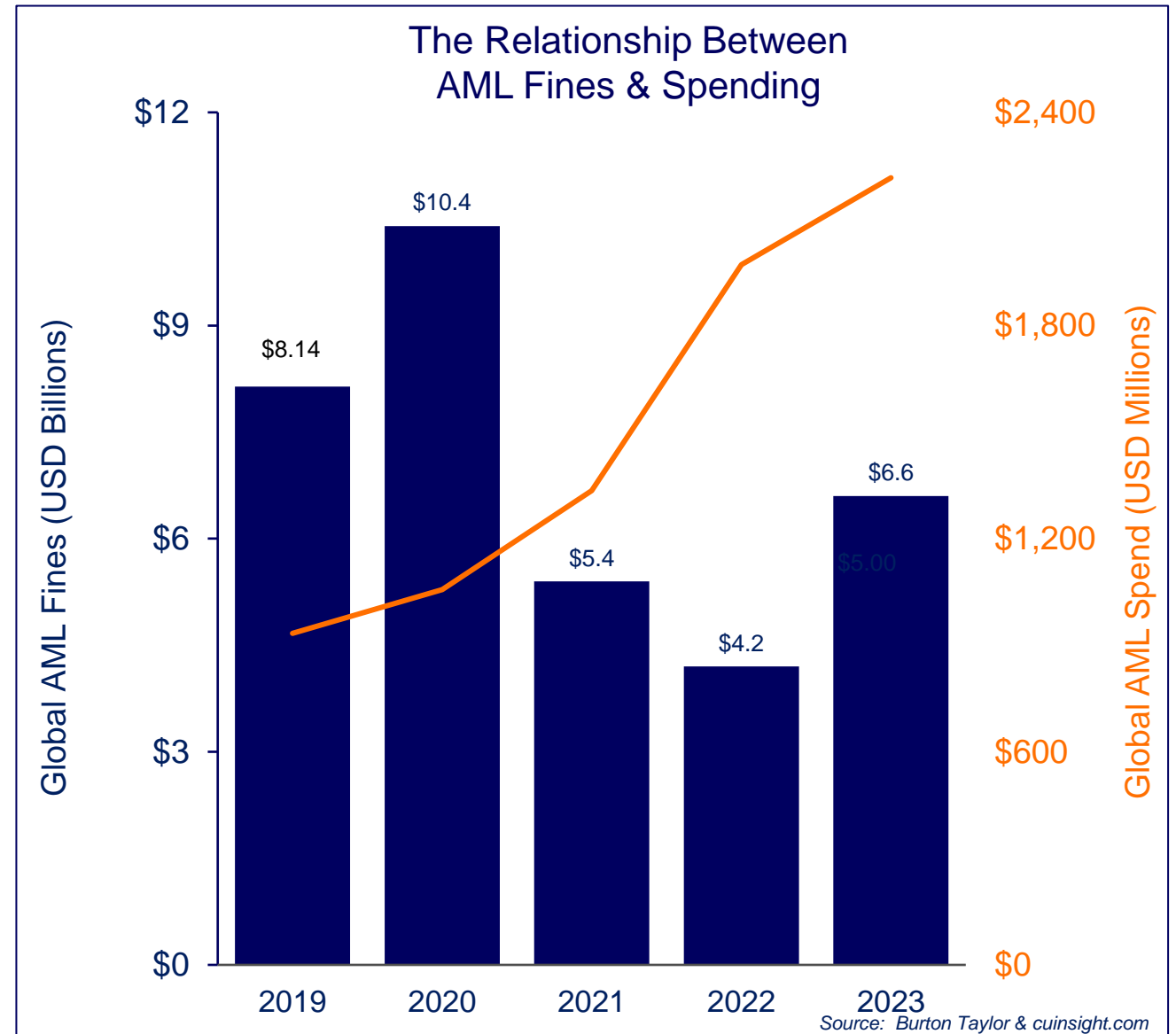


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AML Related Fines

- Companies can remain compliant by following some basic steps:
 - Hire a Money Laundering Reporting Officer (MLRO)
 - Conduct CDD, Customer Due Diligence
 - Use transaction monitoring solutions
 - Report suspicious activities upon notice
 - Technology and automation
- With new regulations and companies wanting to have a multi-regulatory view, we forecast an increase in the demand for AML KYC data.
- In 2020, Goldman Sachs was fined \$6 billion, leading to the massive \$10.4 billion fine total.
- With large yearly increases in the Global AML Data Spend, we forecast fewer global AML fines.



- With so many people looking to get ahead and thinking they will never get caught, firms are constantly fined for AML violations.
- BNP Paribas was fined \$9 billion after breaking U.S. sanctions against trade with Sudan, Iran, and Cuba for processing multiple transactions from 2004 to 2012 to move billions through the American financial system.
- After pleading guilty to charges of failure to report more than 100,000 suspicious transactions involving designated terrorist groups, the U.S. Justice Department fined cryptocurrency exchange Binance \$4.3 billion for repeated violating federal AML and sanctions laws
- Swiss, U.S., and French regulators fined UBS \$4.3 billion for facilitating tax evasion and for inadequate AML controls.
- The regions with the most amount of AML fines in 2023:
 - 1. North America: Over \$5 billion
 - 2. APAC: \$1.4 billion
 - 3. EMEA: \$76 million

- In 2024, global spending for AML KYC data, information, and services is projected to increase 14.7% to \$2.5 billion, generating an industry 5-year CAGR of 22.2%. With an increasing number of criminals accessing the latest technology, this is only expected to rise in the coming years.
- Lexis Nexis is the industry leader, with 2024 revenues of \$898 million, or 35.3% of the industry revenue.
- A new INTERPOL assessment shows how the increased use of technology is enabling organized crime groups to target victims around the world better. Artificial Intelligence (AI), large language models, and cryptocurrencies combined with phishing- and ransomware-as-a-service business models have resulted in more sophisticated and professional fraud campaigns.
- There are many challenges when dealing with AML and KYC.
 - Many processes are manual and labor intensive.
 - A high false positive rate.
 - Changes in the regulatory landscape.
 - Smarter criminals and growing complexity in money laundering methods.
 - Many-jurisdictional compliance for global businesses.
 - Ultimate Beneficial Ownership.
 - Integrating AML technology with existing systems.
- Due to the ever-changing landscape, new regulations, new sanctions lists, and additions to and deletions from sanctions lists, M&A is prominent in this industry sector.

Executive Summary – Major Findings

- Business trends affecting the industry:
 - Continued Digitization:
 - A company must be able to do all AML KYC activity and not only one part of it. It must be able to do the processes better and quicker. As such, this is very difficult for siloed organizations. Not sustainable for the institution.
 - People enjoy having all of their choices on one screen. In a siloed organization, not all business units have the same applications.
 - Companies must stay informed of new regulations to ensure compliance. Regulations will always drive what clients will demand.
 - Consolidation: While there are many data vendors, there are only a few large companies. Most are very small shops. Clients do not want many data vendors and may not fully trust many of them. Therefore, when a data vendor doesn't specialize in a specific area, they can buy another established data vendor.
 - Artificial Intelligence:
 - AI requires good, clean, structured data with permission to use. Users can then govern the data and the model, and they can explain the data to customers and auditors.
 - There is an expectation that businesses will utilize AI as it promotes efficiency and saves money on employees.
 - Perpetual KYC
 - Customer experience and compliance are shaping the future of finance.
 - The risk of financial crimes is growing in a more complex and connected world.
 - Balancing the drive for digital transformation with the desire for robust compliance, cost-effectiveness, and a superior customer experience is challenging.
 - Financial institutions are reevaluating their priorities and identifying the key areas that need immediate attention to counter rising financial crime.
 - Financial institutions in the US and Canada face numerous critical pain points.
 - Increased screening alert numbers signal a steep rise in compliance workloads.
 - Current compliance models hinder customers' expectations around real-time payments.
 - Complex sanctions prompt compliance departments to automate and outsource some activities, especially in small financial institutions.
 - Financial institutions see an overall increase in financial crime and AML.
 - Cryptocurrencies, digital payments, and AI technologies are more involved in illegal acts.
 - According to Lexis Nexis, of all financial crimes, crimes using crypto (22%) and AI (22%) increased the most in 2023.

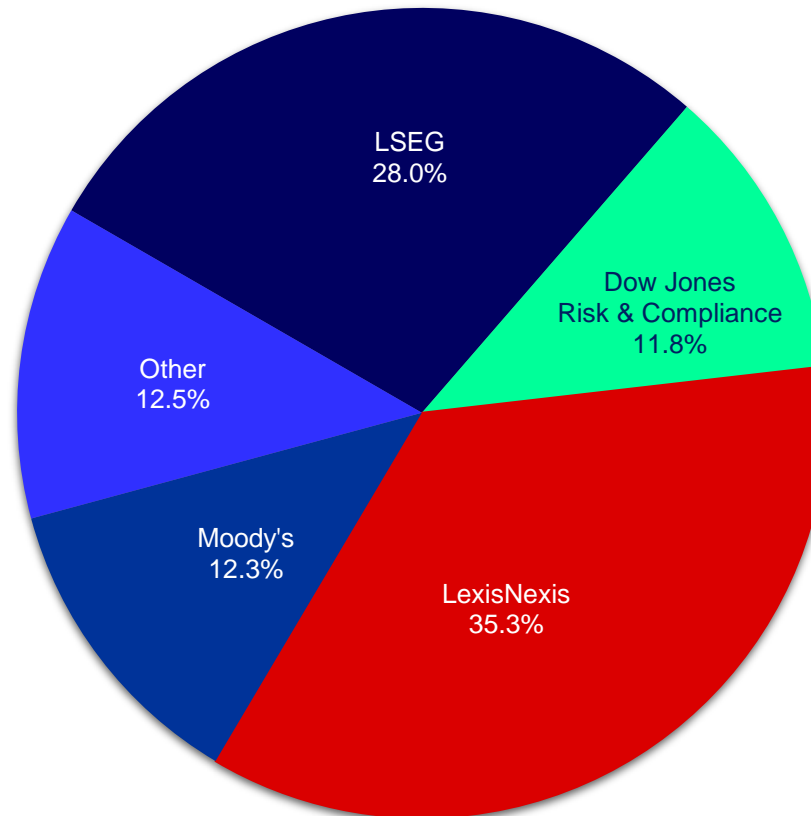
Executive Summary – Major Findings

- A broadening scope of what a screening decision is based on is emerging. It used to be as simple as whether a person was on a list.
 - Now, people can be on a list for expressing an opinion.
 - Financial institutions must decide if prospective customers have a favorable ESG score.
 - Entities must also consider with whom they are in business. For example, if a company does business with a retailer who uses slave labor, word could spread that you are providing financing to them. You could be found guilty by association.
 - Are there negative news stories about a company CEO based on their opinion on a subject?
- Another influencing trend is using technology to reduce slack and make banks more productive. Twenty years ago, compliance was minimal; now, up to 20% of the costs are compliance-related. Some banks have massive captive centers for data gathering and screening of data with substantial overhead costs. Technology makes it more effective and efficient. This creates a significant increase in demand for data.
- Some financial institutions look at regulation as an opportunity. Whereas they and the vendors are concerned with sanctioned people, vendors are also concerned with their supply chain. As many more people need to be researched, AI is a powerful tool.
- Financial institutions are demanding many products and services from their data vendors:
 - Entity verification with primary real-time audit-proof data. This can now be done in seconds to minutes.
 - Sanctions lists: who is on the lists is the easy part. The hard part is determining who owns what, for example, about OFAC's 50 Percent Rule.

Total industry spend is projected to reach a record level \$2.5 billion in 2024.

Market Data Industry Revenue - 2024

100% = \$2.5 B



Source: Burton Taylor



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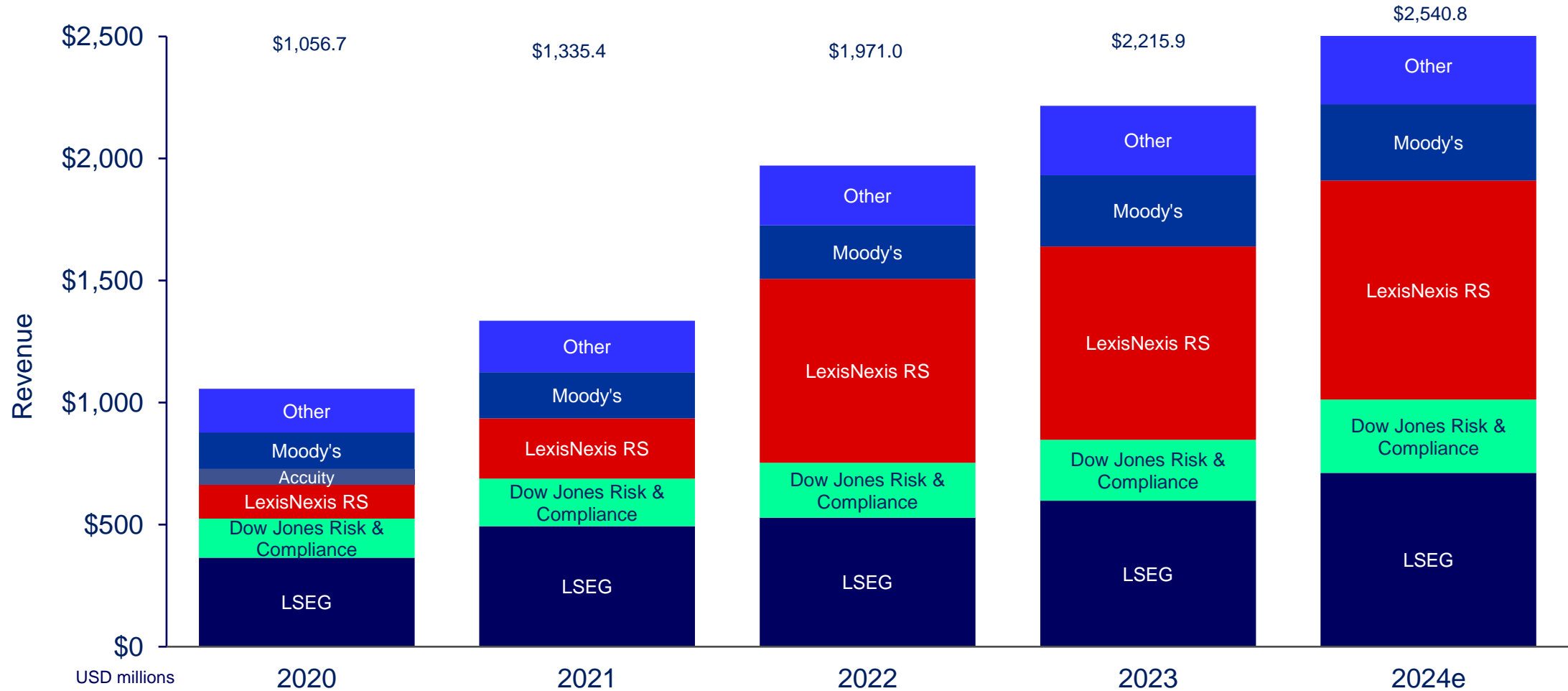
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Key Findings – Global Market Share

- Global spending for Anti-Money Laundering/Know Your Customer data, information, and related services is projected to grow 14.7% in 2024 to \$2.5 billion, resulting in a 5-year CAGR of 22.2%.
- Lexis Nexis continues to maintain its position in 2024 as the largest provider of AML KYC data, information, and related services with \$898 million in revenue, which accounts for over 35% of the total industry spend.
- All regions are estimated to have increased revenue in 2024 compared to the previous year, with the highest growth expected from Asia at 23.5%.

Provider Revenues in The AML KYC Market From 2020-2024e

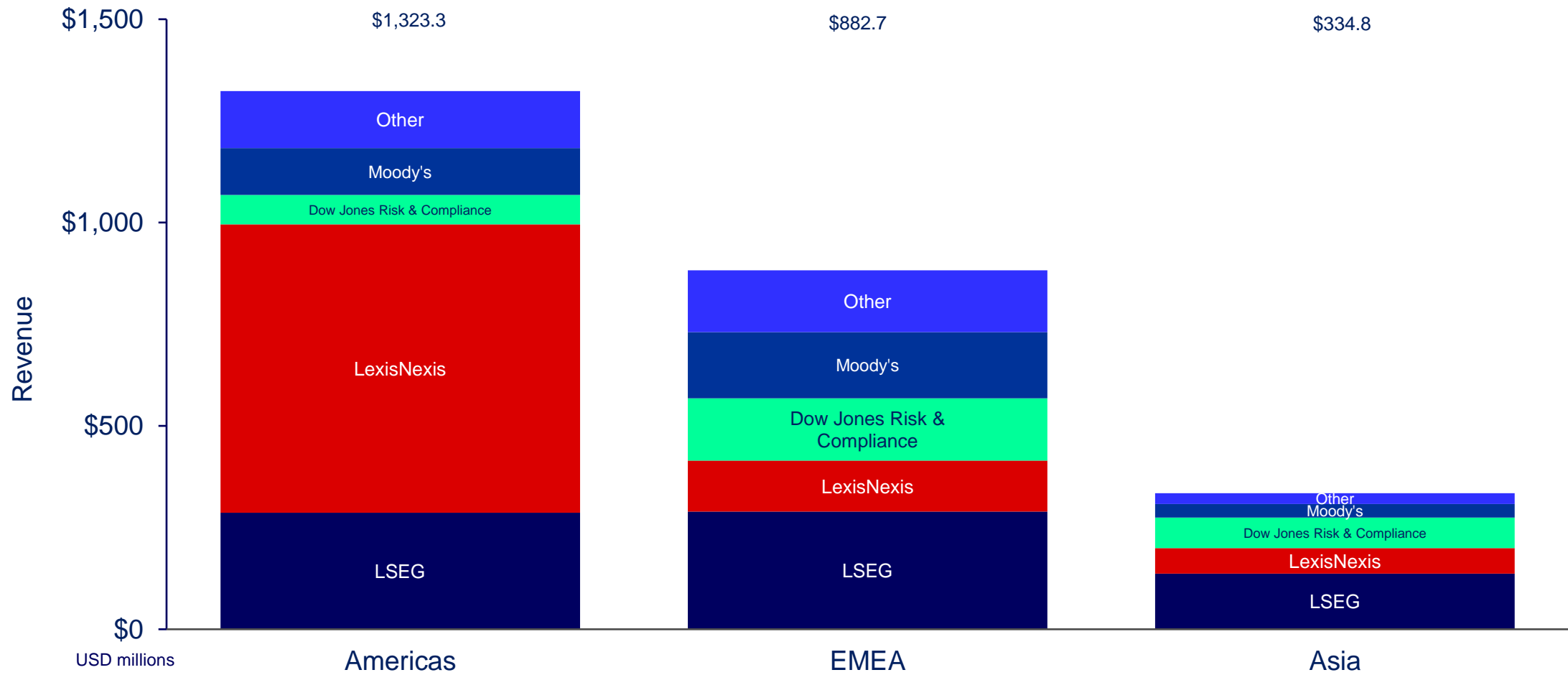
Global AML KYC Data & Services Revenue – By Provider – 2020-24e



Source: Burton Taylor

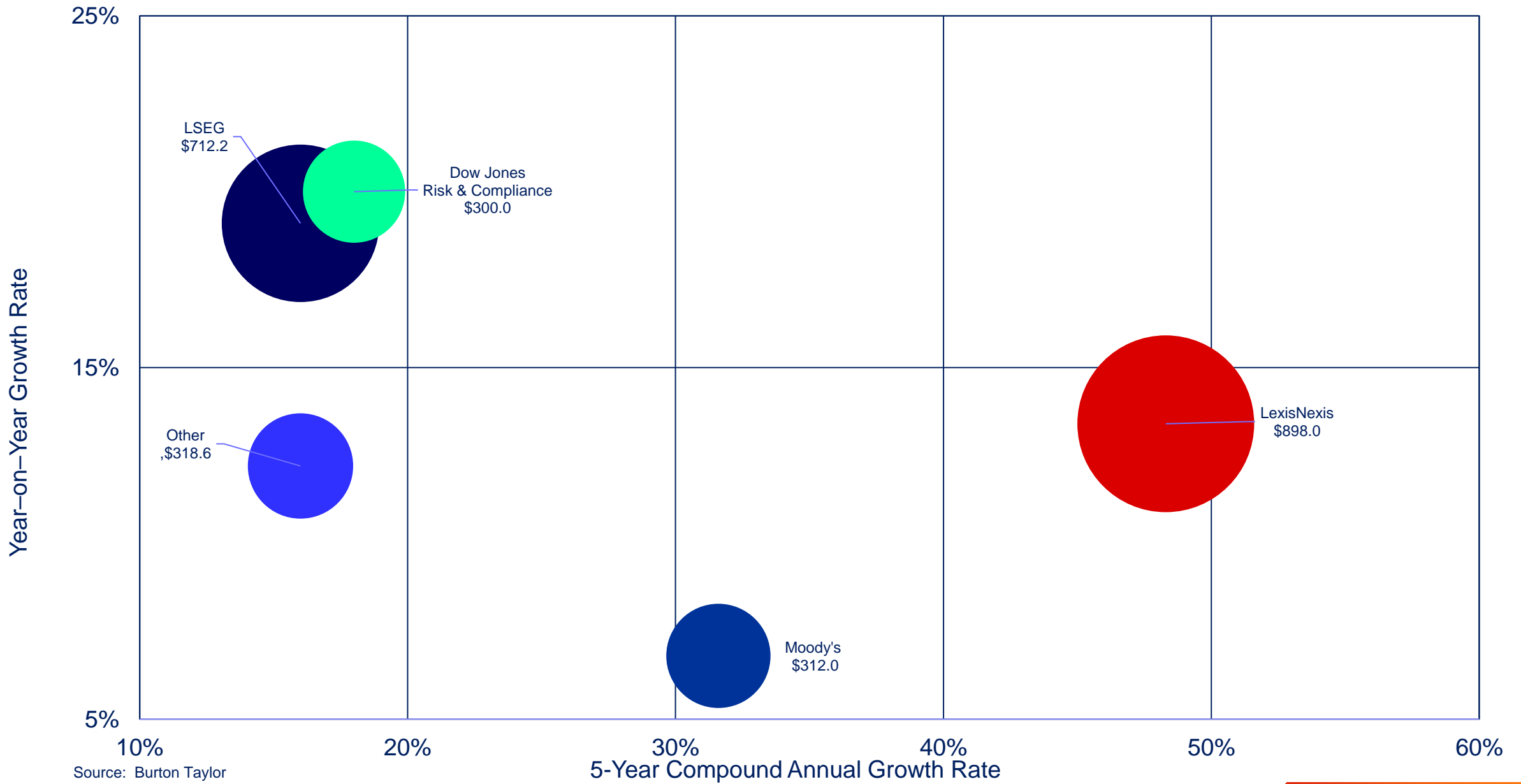
Provider Revenues in The AML KYC Market - 2024

Global AML KYC Data & Services Revenue – By Provider – 2024e



Source: Burton Taylor

AML KYC Growth Rates by Provider – 2020-2024e



Source: Burton Taylor

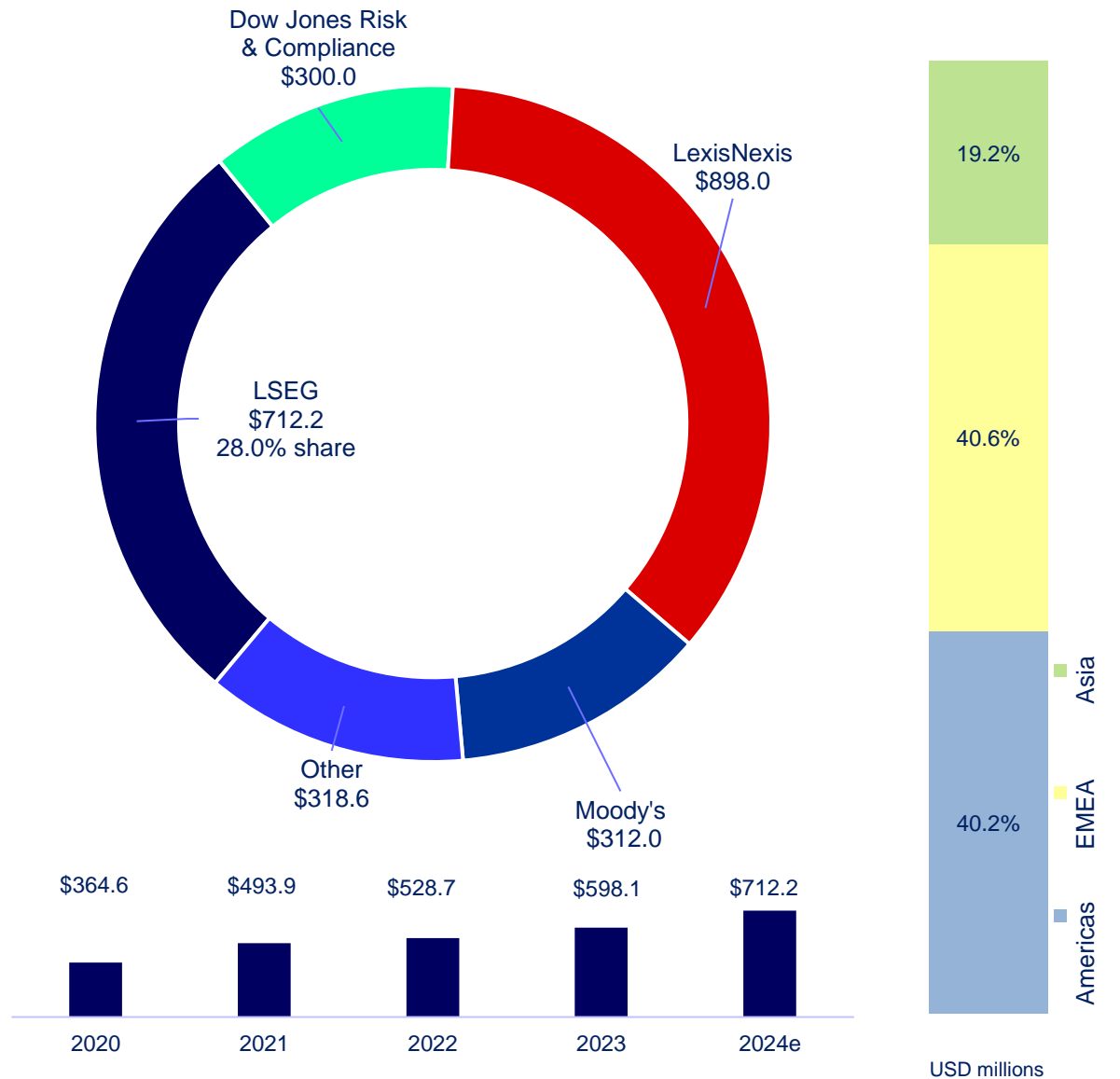


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Company Market Sheet – LSEG 2024e

- **Revenue:** LSEG 2024 AML KYC revenue is estimated at \$712.2 million
- **AML KYC Data & Information Coverage:** World-Check (Extensive global content coverage); Risk Intelligence Datasets (Media-Check, NGO Anti-Corruption Action Centre, World-Check Records); global research infrastructure, combining human expertise & technology
- **Risk Screening & Due Diligence:** Proprietary solutions or partner implementations; EDD reports available
- **Other Related Services:** Country Risk Ranking; Identity Verification; Risk Management solutions
- **Partnerships:** Extensive partner network, largely with technology providers
- **Five-year CAGR:** 16.0% (includes acquisitions)
- **YoY growth:** 19.1% (includes acquisitions)

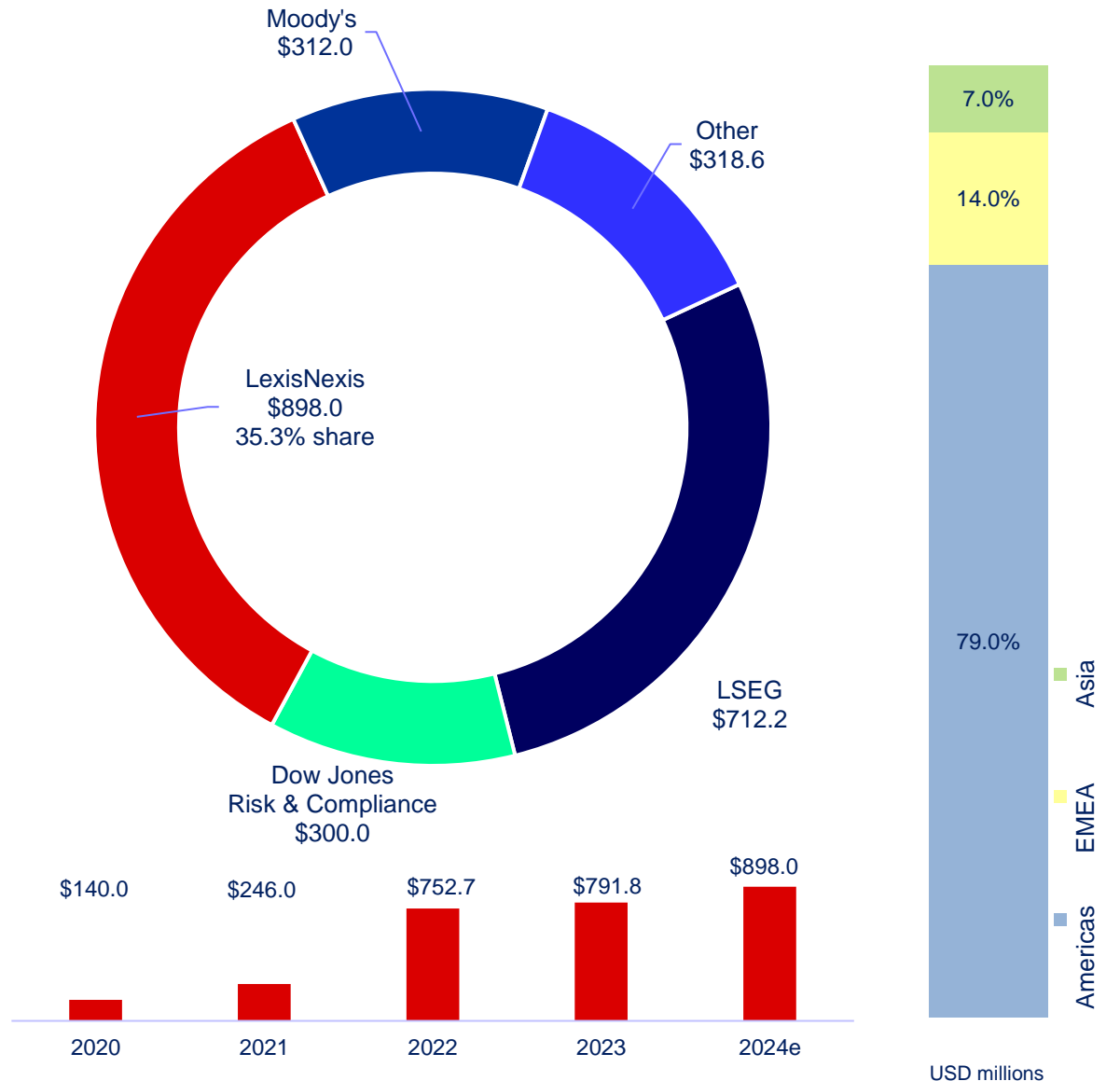


Sources: Burton-Taylor proprietary data, primary research, vendor interviews, public record.

- LSEG is the 2nd leading provider of AML KYC data, information, and related services in 2024, up 19.1% from 2023 with estimated 2024 revenues totaling \$712.2 million, accounting for 28.0% of total industry spend.
- The regional revenue breakdown for LSEG is 40.2% Americas, 40.6% EMEA, and 19.2% Asia.
- LSEG World-Check allows users to access accurate and structured information to help meet KYC and third-party due diligence screening obligations.
- LSEG Due Diligence Reports utilize propriety and partner data and global network of human expertise to provide insight that helps users pinpoint risk and provide protection from potential regulatory, reputational, and financial damage.
- LSEG identity verification solutions quickly and efficiently verify the identities of individuals and businesses.

Company Market Sheet – LexisNexis Risk Solutions 2024e

- **Revenue:** LexisNexis Risk Solutions 2024 AML KYC revenue is estimated at \$898.0 million
- **AML KYC Data & Information Coverage:** Proprietary data with extensive global coverage; data assets from Accuity integration into LexisNexis Risk Solutions
- **Risk Screening & Due Diligence:** Proprietary solutions or via partner implementations; EDD and ongoing monitoring
- **Other Related Services:** Fraud Risk; Customer & Business Data Management; Customer & Vendor Risk Management; Payments Efficiency Solutions; Credit Risk Assessment
- **Partnerships:** The Alliance Partner Program partners with resellers, developers, software platforms, and consulting firms to solve challenges around Identity Management, Fraud Protection, and Financial Crime Compliance
- **Five-year CAGR:** 48.3% (includes acquisitions)
- **YoY growth:** 13.4% (includes acquisitions)

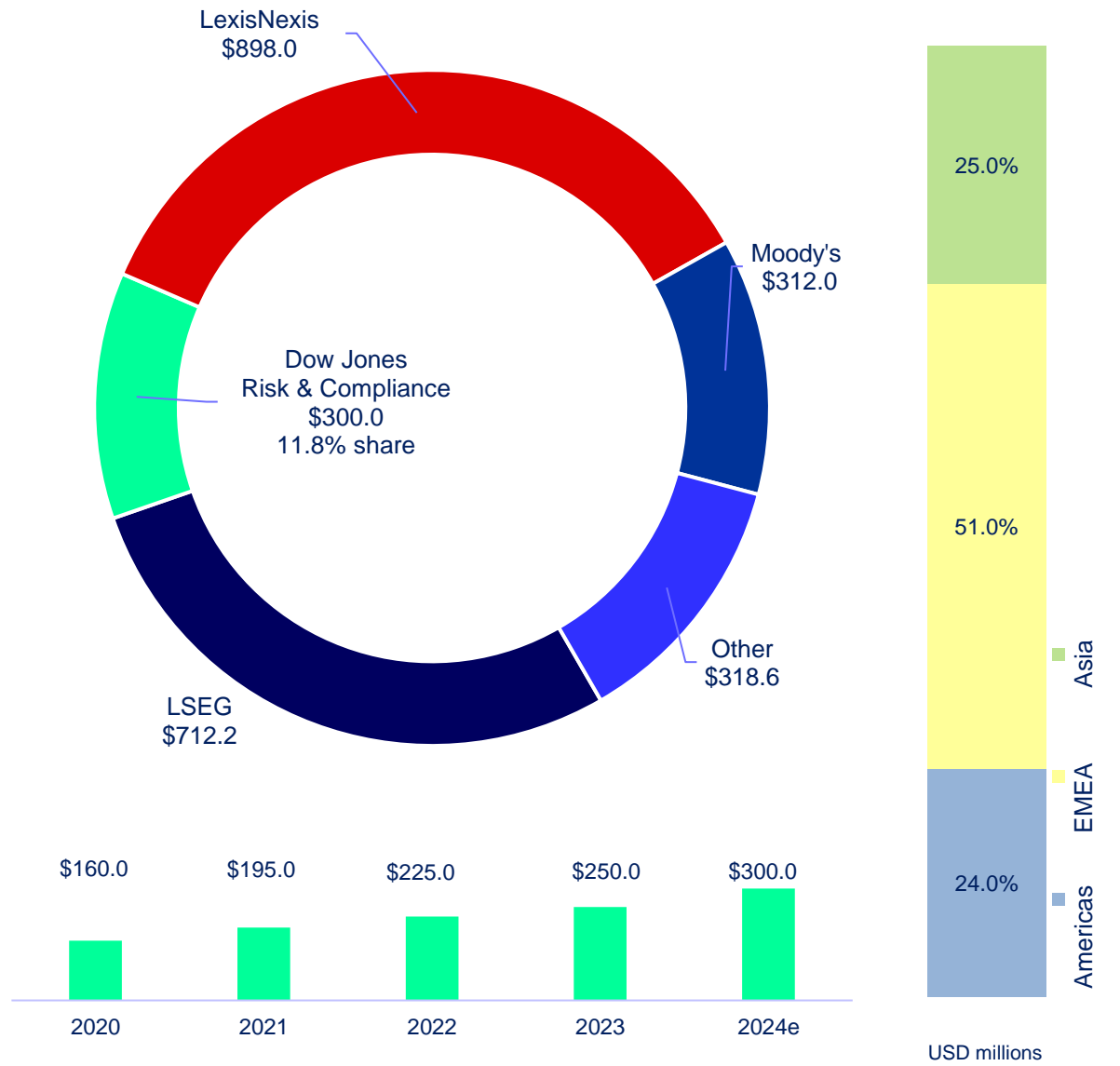


Sources: Burton-Taylor proprietary data, primary research, vendor interviews, public record.

- On an annual basis, The LexisNexis Risk Solutions network includes 2.5 billion identities that have 96 billion global transactions, 9 billion devices, 3.5 billion emails, 2 billion IP addresses, and 2 billion telephone numbers in 200 countries and territories.
- Data provides coverage of over 5 million structured profiles of individuals and entities that cover 60 risk categories and subcategories, including global sanctions, enforcement actions, PEPs, state-owned enterprises, registration lists, and adverse media.
- The company is estimated to generate AML KYC data, information, and related services revenue of \$898.0 million in 2024, making LexisNexis Risk Solutions the largest provider in the industry.
- LexisNexis Risk Solutions will receive an estimated 79% of its 2023 revenues from the Americas, with the remaining 14% generated in EMEA and 7% in Asia.
- In May 2024, LexisNexis Risk Solutions announced the official renaming launch of LexisNexis® VitalIQ™, previously known as LexisNexis® Database Application for Vital Events (DAVE), into the vital records market.
- Helping clients in many sectors including:
 - Financial Services
 - Collections & Payments
 - Insurance
 - Government
 - Healthcare

Company Market Sheet – Dow Jones Risk & Compliance 2024e

- **Revenue:** Dow Jones Risk & Compliance 2024 AML KYC revenue is estimated at \$300.0 million
- **AML KYC Data & Information Coverage:** Proprietary Risk Database with extensive global coverage of numerous lists and sources; Factiva
- **Risk Screening & Due Diligence:** Proprietary solutions or partner implementations; EDD Research and Reports
- **Other Related Services:** Risk Center Trade Compliance; Risk Center Third Party; Management Services; Sanctions Insight Newsletter
- **Partnerships:** Risk & Compliance; Newswires & Factiva; Content Licensing
- **Five-year CAGR:** 18.0% (includes acquisitions)
- **YoY growth:** 20.0% (includes acquisitions)



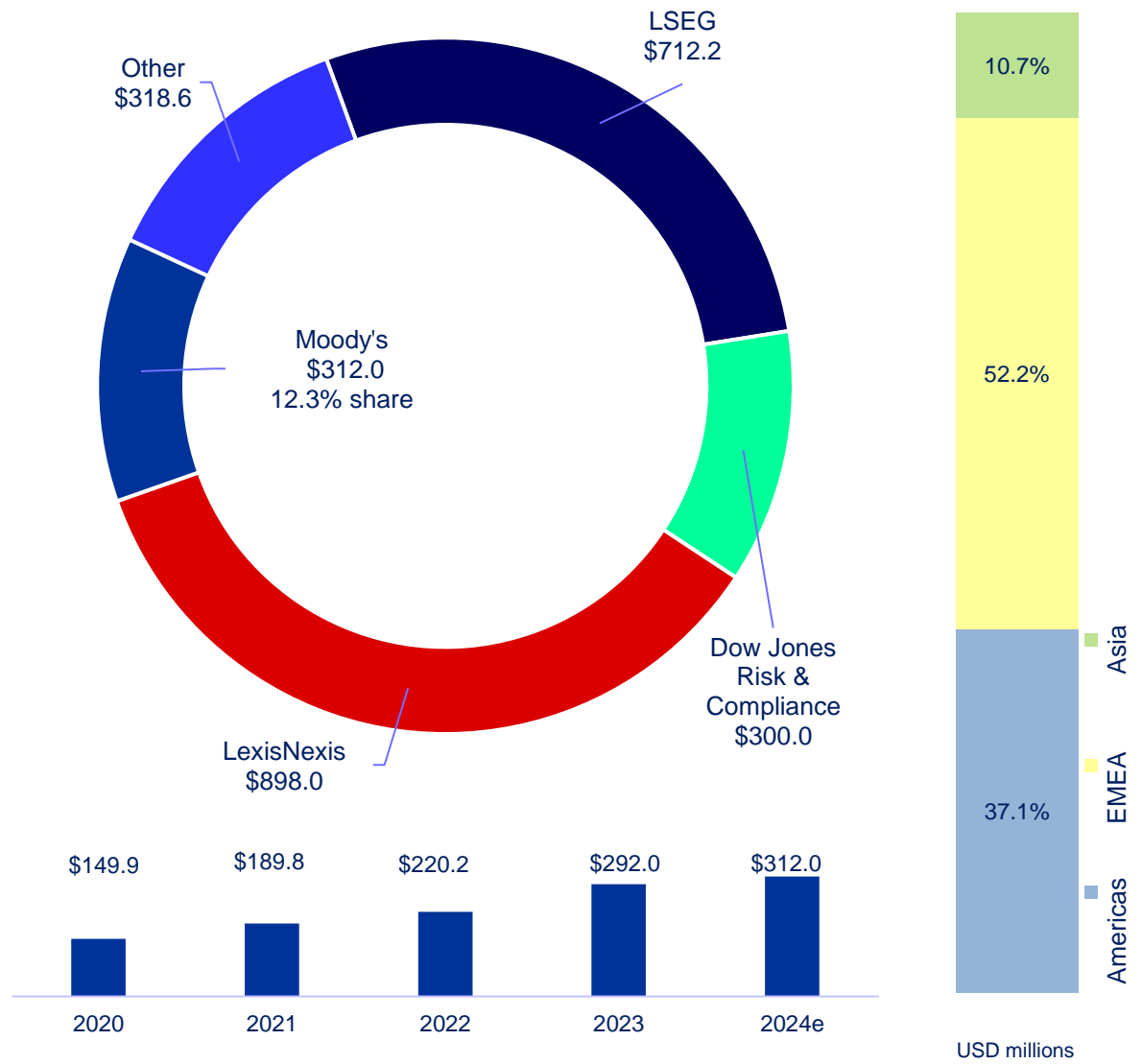
Sources: Burton-Taylor proprietary data, primary research, vendor interviews, public record.

Company Findings – Dow Jones Risk & Compliance

- Burton-Taylor estimates Dow Jones Risk & Compliance AML KYC data, information, and related services revenue for 2024 to reach \$300 million, an increase of 20.0% from 2023.
- The geographical revenue breakdown is 24.0% Americas, 51.0% EMEA, and 25.0% Asia. The company continues strong regional growth across the globe.
- Key areas of coverage:
 - Bribery, corruption, and terrorist financing
 - Sanctions
 - Beneficial Ownership
 - Political exposure and government connections
- Dow Jones provides data feeds for sanctions screening.
 - Can be integrated into many of the leading payment systems and platforms.
 - Customized to fit a firm's existing technology framework.
- Dow Jones offers a source of wealth research and transaction due diligence.

Company Market Sheet – Moody's 2024e

- **Revenue:** Moody's 2024 AML KYC revenue is estimated at \$312.0 million
- **AML KYC Data & Information Coverage:** Extensive proprietary global coverage; Orbis (Company reference data, corporate ownership, and financials); Grid (Risk database; adverse media, PEPs, risk profiles)
- **Risk Screening & Due Diligence:** Passport enables companies to rapidly onboard customers.
- **Other Related Services:** Ratings; Research & Insights; Data & Information; Decision Solutions
- **Partnerships:** Through its partner network, clients can choose from 25+ leading providers to complement and complete any series of data checks
- **Five-year CAGR:** 31.6% (includes acquisitions)
- **YoY growth:** 6.8% (includes acquisitions)



Sources: Burton-Taylor proprietary data, primary research, vendor interviews, public record.

- Burton-Taylor estimates Moody's AML KYC data, information, and related services revenue for 2024 to reach \$312.0 million, an increase of 6.8% from 2023.
- The geographical revenue breakdown is Americas 37.1%, EMEA 52.2%, and Asia 10.7%. The company continues strong regional growth across the globe.
- Passfort enables companies to rapidly onboard customers and manage risk and compliance standards throughout the customer lifecycle.
- Sectors the company supports:
 - Banking
 - Government
 - Corporates
 - Professional Services
 - Insurance
 - Fintech
 - Asset Management
- Orbis for Compliance: This is a powerful comparable data resource on private companies. It has information on more than 489 million entities worldwide, 48 million of which have detailed financial information.
- Compliance Catalyst: A data-driven decision engine that helps users analyze, assess, and monitor third parties.
- Grid for Screening is a risk database of adverse media, sanctions, watchlists, and PEPs.

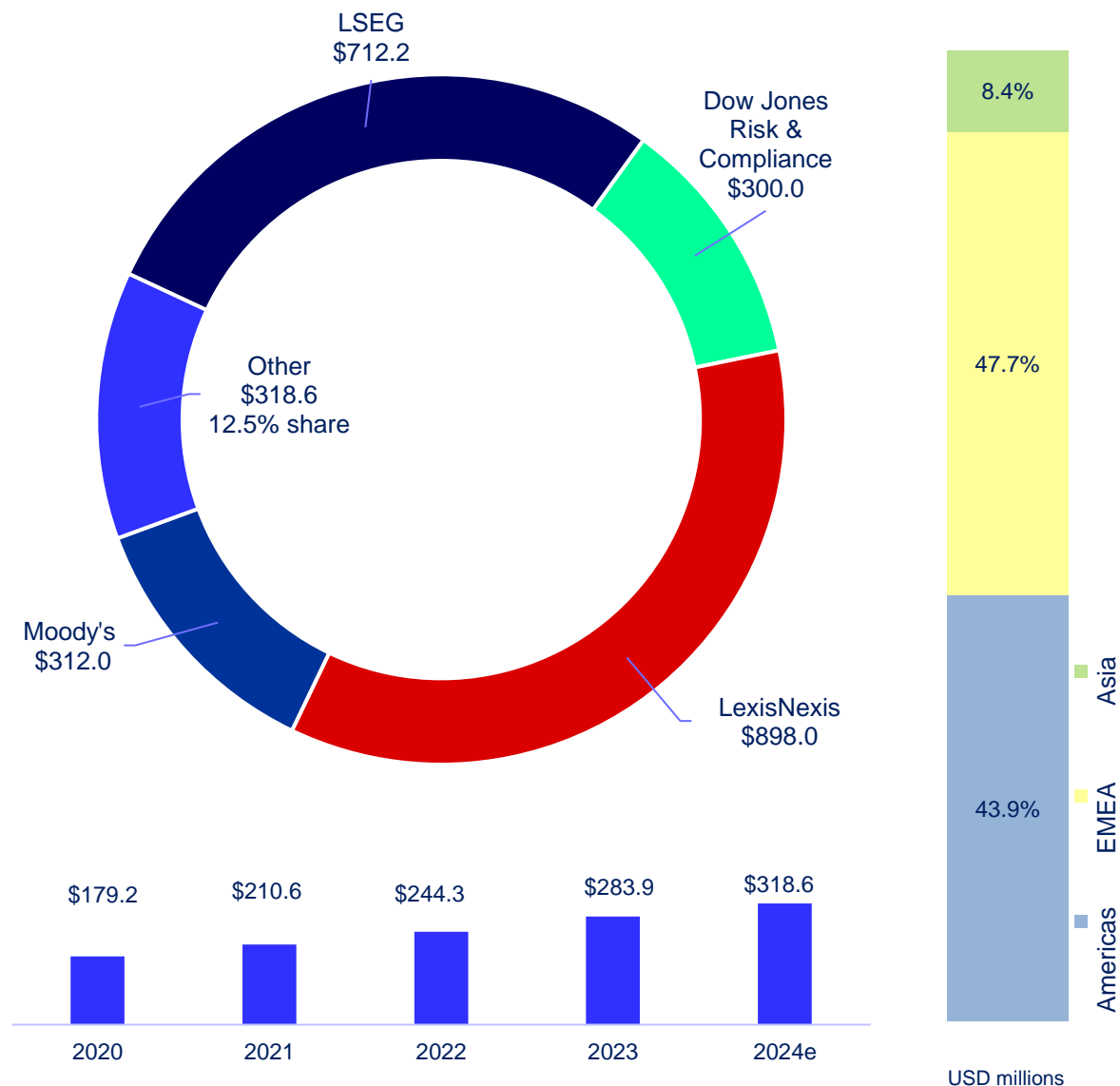
Company Market Sheet – Other 2024e

- **Revenue:** The Other category of AML KYC providers includes a revenue estimate of the rest of the industry. Other 2024 AML KYC revenue is estimated at \$318.6 million. Other companies include:

- Acuris Risk Intelligence
- Dun & Bradstreet
- info4c (a Diligent brand)
- NominoData
- Vital4
- Opus

- **Five-year CAGR:** 16.0% (includes acquisitions)

- **YoY growth:** 12.2% (includes acquisitions)



Sources: Burton-Taylor proprietary data, primary research, vendor interviews, public record.



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Technological Advancements Lead to AML KYC Solutions

- Technological advancements have led to better solutions.
 - Cost efficiency: Automating manual tasks has reduced operational costs, resulting in manpower and resource savings.
 - Real-time monitoring: Systems monitoring in real-time allows for fast responses and lessens the impact of fraudulent activities.
 - Voice biometrics is a method of analyzing unique vocal features, such as pitch and tone, to verify identity. It can enhance security, particularly in remote identity checks.
 - AI and ML analyze large datasets and can identify patterns or anomalies.
 - Using technology can also lead to reduced fraud and risk.

Major Providers: Vendor Capabilities

	AML KYC Data & Information Coverage	Risk Screening & Due Diligence Solutions	Other Related Services & Solutions
Moody's	<p>Curated Entity Data Our company reference database, Orbis, houses information on more than 525 million companies and entities across the globe – including 49 million private companies with detailed financial information. Orbis provides comparable information, corporate ownership structures, and a holistic view of companies.</p> <p>Curated Risk Data A global risk database, Grid comprises 21M+ curated risk profiles, 3M+ PEPs profiles, 51,000 sanctioned entities, and 1,796 monitored watchlists.</p> <p>Live Registry Data & Documents Connect to our real-time network of commercial registers, financial authorities, and tax offices around the world. Access original data and documents on more than 115 million companies and ensure compliance processes use data and documents that are retrieved directly from the source.</p>	<p>Passfort Passfort enables companies to rapidly onboard customers, then manage risk and compliance standards throughout the customer lifecycle. Users can orchestrate customer due diligence (CDD), enhanced due diligence (EDD), know your customer (KYC), and anti-money laundering (AML) workflows.</p> <p>This solution is designed according to risk policies and regulations that our clients are required to follow. Passfort can layer automation to speed up manual tasks so compliance teams can focus on analysis, judgment, and decision-making. Users can access a full case management system to prioritize tasks, escalate issues, and communicate with customers.</p> <p>Through our partner network, clients can choose from 25+ leading providers to complement and complete any series of data checks. All of this is controlled through one integration, which is interoperable with any back-office system.</p>	<p>In a world shaped by increasingly interconnected risks, it is more difficult than ever to act with certainty. At Moody's, we decode complexity, uncovering opportunity amid exponential risk and informing the way forward.</p> <p>Moody's analysts, data, and tools are supported by technology and a view of the future informed by more than 115 years of expertise. We help create customer value in four ways including:</p> <p>Ratings – We strive to be the global rating agency of choice for debt issuers and investors</p> <p>Research & Insights – A dedicated fixed income research business</p> <p>Data & Information – A data business powered by a large database on companies (525M and growing) and credit</p> <p>Decision Solutions – Three cloud-based SaaS-businesses serving mission-critical Banking, Insurance, and KYC workflows</p>

Major Providers: Vendor Capabilities

	AML KYC Data & Information Coverage	Risk Screening & Due Diligence Solutions	Other Related Services & Solutions
<p>Dow Jones Risk & Compliance</p>	<p>Coverage of Global Sanctions; PEPs; State Ownership; Adverse Media; Sanctions Control & Ownership; Regulatory and law enforcement lists.</p> <p>Total profile universe is >4 million.</p> <p>Marijuana Related Businesses & Money Services Businesses datasets VASP (Virtual Asset Service Provider) dataset Financial Instruments feed (e.g. ISINs for sanctioned entities)</p> <p>Sanctions platform and data set has been ISAE 3000 certified for the past 9 years.</p> <p>Ultimate Beneficial Ownership data from Dun & Bradstreet, is available as an add-on.</p> <p>Factiva: Provides access to premium, licensed news content from publishers in almost every country globally; in-depth profiles of 43 million public and private companies and 85 million people</p>	<p>RiskCenter Financial Crime: Web-based solution for conducting due diligence on potential customers and connected parties, as well as ongoing monitoring and sanctions screening</p> <p>Modules: Search; Factiva; Screening & Monitoring; Due Diligence Reports</p> <p>Sanctions Compliance: Specialized data feeds for sanctions screening that can be integrated into many of the leading payments systems and platforms and customized to fit an existing technology framework</p> <p>API: Most datasets can be accessed directly through API.</p> <p>Advanced Screening & Monitoring: Solution that enables continuous screening and monitoring of customers against structured and unstructured data, using AI/ML.</p> <p>Due Diligence reports: Red Flag/Level One reports - Providing in-depth investigative research to identify financial crime and reputational risk. With research conducted in over 60 languages and drawn from sources including Factiva and proprietary risk data. Dow Jones Integrity Check reports - Automated DD reports using GenAI, bringing together Dow Jones risk profiles, Factiva news and relevant content from the open web</p>	<p>RiskCenter Trade Compliance: Due diligence tool for assessing trade finance risk, covering dual-use goods, with enhanced vessel screening functionalities.</p> <p>RiskCenter Third Party: Due diligence tool and technology for onboarding, screening, and monitoring third parties and trade partners</p> <p>Managed Services: Screening and remediation of results on behalf of customers.</p> <p>Sanctions Insight Newsletter: Weekly sanctions-related activity reported in either email delivery and/or an online view within RiskCenter</p>

Major Providers: Vendor Capabilities

	AML KYC Data & Information Coverage	Risk Screening & Due Diligence Solutions	Other Related Services & Solutions
<p>LexisNexis Risk Solutions</p>	<p>LexisNexis® Risk Solutions monitors 2.5+ billion identities that have 96+ billion global transactions across 9+ billion devices, 3.5+ billion emails, 2+ billion IP addresses, and 2+ billion telephone numbers in 200 countries and territories.</p> <p>WorldCompliance Data provides coverage of over 5 million structured profiles of individuals and entities that cover 60 risk categories and subcategories, including global sanctions, enforcement actions, PEPs, state-owned enterprises, registration lists, and adverse media. With research centers on five continents, new profiles are added daily for date/place of birth and national ID numbers, and adverse media information is assimilated from over 30,000 feeds in 59 languages.</p> <p>LexisNexis® Digital Identity Network® (DIN) features crowdsourced digital identity intelligence from approximately 3 billion monthly transactions. This consortium features web and mobile device intelligence, true location and behavior analysis, identity, and link analysis, as well as bot and malware threat intelligence to inform AML KYC and other financial crime risk decisions.</p>	<p>LexisNexis Risk Solutions has a suite of integrated AML KYC Risk and Due Diligence solutions that deliver actionable and relevant global risk intelligence to help businesses comply with global AML, customer due diligence, and KYC requirements. The solutions address key use cases across the entire customer journey, including Onboarding (CIP/KYC/KYB), Watchlist Screening and Monitoring, Customer Risk Assessment, Customer/Business Due Diligence (CDD/BDD), Enhanced Due Diligence (EDD), Transaction Monitoring (TM), and Payments Efficiency. The solutions combine machine learning, advanced analytics, and proprietary linking technology to support a workflow to identify customer risk across the entire customer lifecycle.</p> <p>LexisNexis Risk Solutions has risk orchestration platforms that can combine these solutions with other datasets/solutions - whether LexisNexis Risk Solutions or 3rd party – in automated workflows to drive real-time decisioning as well as case management activities.</p> <p>The due diligence suite of products and portals delivers a comprehensive collection of specialized searches and reports to help your Financial Crime Compliance investigators find, identify, and assess risk relevant information and make decisions related to money laundering, terrorist financing, and financial crime.</p> <p>LexisNexis RiskNarrative platform offers a transaction monitoring module for continuous monitoring to deliver capabilities across the entire customer journey.</p> <p>The screening solution suite combines the coverage of over 1,600 enforcement lists, industry-leading filter and automation technology, and advanced analytics to offer real-time screening and risk scoring solutions that can process large volumes. The screening suite also offers a breakthrough solution for the detection of location-based sanctions risk.</p>	<p>Full suite of global and region-specific Identity Verification (IDV) and Authentication solutions, spanning physical, digital, and behavioral identity risk across consumers and/or businesses. Examples of solution areas include identity validation, digital and device intelligence, email risk, phone intelligence, behavioral biometrics, document authentication, knowledge-based authentication (KBA), OTP, and push authentication.</p> <p>Fraud Risk</p> <p>Customer and Business Data Management</p> <p>Customer and Vendor Risk Management</p> <p>Payments Efficiency Solutions</p> <p>Real Estate and Mortgage Fraud Risk tools</p> <p>Small & Mid-Sized Business Risk</p> <p>Credit Risk Assessment</p>

Major Providers: Vendor Capabilities

	AML KYC Data & Information Coverage	Risk Screening & Due Diligence Solutions	Other Related Services & Solutions
LSEG	<p>World-Check coverage includes global sanctions lists; narrative sanctions; global regulatory and law enforcement lists; PEPs, close associates and family members; state owned entities and state invested enterprises; reputable adverse media; Iran economic interest information; vessels information.</p> <p>Extensive global research infrastructure, 240 countries and territories covered, 400+ analysts, 65 languages covered.</p> <p>Risk Intelligence: World-Check, NGO Anti-Corruption Action Centre</p> <p>Adverse Media Screening: Helps identify potential risks and make informed decisions</p>	<p>World-Check One: A screening platform created and maintained to support the global fight against serious financial crime and misconduct.</p> <p>Screening Resolution Service: A managed KYC, due diligence, third-party and risk screening service that highlights positive and possible matches for any customer identification program.</p> <p>World-Check Customer Risk Screener: Connects customer and third-party data from Salesforce with World-Check Risk Intelligence. Enhanced Due Diligence Reports</p> <p>Third-party Risk Screening: Detect, assess, and minimize risks associated with your suppliers, distributors, and partners.</p> <p>Sanctions Screening: Access quality, relevant risk intelligence sanctions-screening data to help meet regulatory obligations.</p>	<p>Client On-Boarding: an end-to-end client lifecycle management solution, leveraging LSEG's data, technology and partner community.</p> <p>Qual-ID: Identity verification solution that verifies against trusted sources, proofs legal documents and screens for regulatory and compliance risk.</p> <p>Country Risk Ranking: Provides detailed, risk-based information on more than 240 countries and territories, categorized by criminal, economic and political factors.</p> <p>Instant Payments: Screen and verify instant payments quickly and effectively to pinpoint potential risk.</p>

Other Providers: Vendor Capabilities

	AML KYC Data & Information Coverage	Risk Screening & Due Diligence Solutions	Other Related Services & Solutions
Acuris Risk Intelligence	<p>An independent provider of data intelligence for Anti-Money Laundering, Anti-Corruption, and Cybersecurity professionals.</p> <p>Extensive international datasets that include coverage on: PEPs, Law Enforcement data, Sanction Lists, Corporate Registry data, Adverse Media, and Global ID&V checks</p>	<p>AML: KYC6, an online portal that provides compliance teams key capabilities of individuals via search, on-going monitoring, sanctions, and Enhanced Due Diligence (EDD) reports. Users can search against international datasets that include:</p> <p>Politically Exposed Person (PEP) data Sanctions Adverse media coverage Law enforcement data Corporate registry data Global ID&V checks</p>	<p>Third-Party Risk: Incorporates Anti-Bribery and Corruption policies, procedures and processes into holistic financial crime compliance risk frameworks. Includes on-going monitoring, bespoke due diligence and screening.</p> <p>Cybersecurity: uses human intelligence to gather data from the unindexed web identifying potentially compromised identities before a breach occurs.</p> <p>Acuris Cybercheck™ : database includes information traded on criminal websites globally, including identity data, personal data and financial data.</p>
Arachnys	<p>The Arachnys Data Gateway continuously searches across 23,000+ risk relevant, open-source web sources and all major premium source providers in over 98 languages supported in multiple scripts across 220 jurisdictions. Number of sources and breakdown of those sources are available on company website.</p> <p>Media coverage consisting of over 1 billion articles with the addition of 250,000+ articles each day</p> <p>Corporate data, UBOs, government data, NGOs, Litigation, Sanctions, Social media, PEPs, corporate registries</p>	<p>KYC & Onboarding: A range of cloud-based solutions allows workflows to be automated and your business to remain secure and compliant.</p> <p>AML & Investigations: Allows users to surface the content that matters, reduce duplication, and manual effort, and increase data re-use</p> <p>Enhanced Due Diligence: enriched, automated data on business and third parties to enable straight-through processing</p> <p>Adverse Media Monitoring: provides real-time registry and adverse media connections</p>	<p>Smart KYC Remediation</p> <p>Third Party Due Diligence</p> <p>Know Your Customer's Customer</p>

Other Providers: Vendor Capabilities

	AML KYC Data & Information Coverage	Risk Screening & Due Diligence Solutions	Other Related Services & Solutions
ComplyAdvantage	<p>Updates every 15 minutes; 70% false-positive reduction; 14 languages supported; 2b individuals, 700m companies, 100b facts, 500m connections, and 20,000+ sources</p> <p>Sanctions & Watchlists: coverage monitored in real-time including OFAC, UN, HMT, EU, DFAT and many more lists from around the world</p> <p>PEPs: updated daily; consolidated, structured global database; taxonomy aligned to global PEP regulations</p> <p>Adverse Media: easily accessible, rich coverage that analyses over 5 million articles every day</p> <p>Corporate Entities: 400+ million companies and related directors; 200+ countries and territories</p>	<p>Sanctions & Watchlist Screening PEPs Screening Adverse Information & Media Screening</p> <p>Know Your Business (KYB): combines corporate and entity risk screening into a single platform</p> <p>Transaction Monitoring: AI-powered transaction monitoring solution. Scalability to billions of transactions.</p> <p>Customer Screening: Screen new customers against sanctions, PEPs, watchlists, adverse media, and enforcement data.</p> <p>Company Screening: Automatically indicates hits, screening for sanctions, regulatory and law enforcement, and negative media content. Continually monitors business customers for compliance with regulatory and internal requirements.</p>	<p>AML Transaction Monitoring: identify risk indicated by transaction pattern changes with a library of typical money laundering scenarios and custom rules</p> <p>Payment Screening: designed to protect a business and stop payments in real-time and maximize straight-through processing with live Sanction list coverage</p>
Dun & Bradstreet	<p>The Dun & Bradstreet Data Cloud delivers data and analytically-derived insights on entities, principals and beneficial owners. Holds live business information on hundreds of millions of shareholders and businesses around the world.</p> <p>Enrich sourced data from registries across the globe through our analytics including legal form information, SIC codes, business activity, and country codes.</p> <p>Beneficial ownership data that includes information on 45 million UBOs, 83 million shareholders, and over 300 million businesses around the world.</p>	<p>D&B Onboard: Provides a single point of access to information and tools to more easily research and make compliance decisions. It returns robust firmographic, operational and financial data and checks against OFAC, AML, PEPs watchlists, and other compliance sources.</p> <p>D&B Network Intelligence: A people-centric lens for efficient due diligence. Identifies individuals with multiple roles and ownerships within a third-party network.</p> <p>D&B Direct for Compliance: Delivers quick and reliable data for decision-making, management of regulatory complexities, and ongoing monitoring.</p>	<p>Third-Party Risk Management</p> <p>Optimize Supplier Base</p> <p>Preventing Business Disruptions</p> <p>Third-Party Risk Analytics</p> <p>ESG Intelligence</p>

Other Providers: Vendor Capabilities

	AML KYC Data & Information Coverage	Risk Screening & Due Diligence Solutions	Other Related Services & Solutions
Encompass Corporation	<p>Data and information coverage through business partnerships, including Dow Jones Risk & Compliance, Moody's, LSEG, LexisNexis Risk Solutions, Acuris, and ComplyAdvantage.</p> <p>Extensive global coverage of AML screening data, adverse news, business and credit data, electronic ID and verification, as well as access to official registries and industry regulators around the world.</p>	<p>Screening: Screening is conducted against global PEPs, sanctions, and adverse media providers based on an organization's policy and risk-based approach.</p> <p>UBO Verification: Streamlining UBO discovery and unwrapping corporate structures in more depth.</p> <p>Ongoing Monitoring: Automated PEP, sanctions, and watchlist ongoing monitoring to update customer risk levels.</p>	<p>Document and Identity Verification: allows for robust document authentication, individual and non-incorporated business identity checks and biometric checks.</p> <p>KYC Remediation: intelligent process automation that allows for remediation in line with global policies quickly and accurately.</p>
Fenergo	<p>Data and Information coverage is obtained via partnerships:</p> <p>AML & Risk Screening Providers: Moody's, LSEG World-Check, LexisNexis Risk Solutions (PEPs, Sanctions Lists, Adverse media)</p> <p>Data & Information Providers: Moody's, LSEG, IHS Markit, Dun & Bradstreet (Company information and specific product or industry-related data)</p>	<p>Fen-AML: gathers information from clients and relevant data sources to perform a risk assessment of their customers, streamlining compliance management.</p> <p>FenRules: a standalone out-of-the-box repository of all the embedded content, intelligence and rules required to support best practice compliance across 100+ jurisdictions.</p>	<p>Centralized Client Lifecycle Management</p> <p>Onboarding & Origination</p> <p>Remote Account Opening</p> <p>Client Data Master</p> <p>Automated AML & KYC Due Diligence</p>

	AML KYC Data & Information Coverage	Risk Screening & Due Diligence Solutions	Other Related Services & Solutions
info4c (a Diligent brand)	<p>Extensive global coverage resulting in curated and dedicated compliance info databases. Data offerings are flexible and scalable and can be customized for the user's needs.</p> <p>PEP Desk® Database: Data on persons from more than 240 countries and territories.</p> <p>Sanctions Lists: Provides all major financial sanctions lists and other official national and international organizations and institutions.</p> <p>Watchlists & Blacklists: Information is extracted and translated from risk relevant lists from over 90 countries.</p> <p>State Owned Enterprises – SOE: extensive global SOE information to enhance the KYC process and mitigate risks.</p>	<p>Compliance Information Research Kiosk:</p> <ul style="list-style-type: none"> • Enables customers to do an online due diligence check • Cost-efficient and browser based • Pay as you go searches and downloads that give access to info4c's curated and comprehensive online compliance data and information systems. 	<p>Country specific databases and compliance tools to evaluate risks and compliance relevant factors:</p> <p>PIL List® - Local Italian Politicians: expands coverage and levels of political persons</p> <p>Brazilian Local PEPs and other Brazilian Specific Lists</p> <p>Country Risk Matrix®: comprehensive and efficient tool for evaluating compliance country risk</p> <p>Country Rating Model® & Country Index: unique compliance country risk evaluation system</p>

Other Providers: Vendor Capabilities

	AML KYC Data & Information Coverage	Risk Screening & Due Diligence Solutions	Other Related Services & Solutions
<p>Kharon</p>	<p>Kharon helps organizations identify a wide range of sanctions and compliance risks critical to managing financial crimes, supply chain exposure, export controls, investment risk, and more.</p> <p>Kharon offers data on risk-relevant entities and their surrounding networks. Leveraging advanced data analytics, machine learning, and teams of subject matter experts – this data is constantly refined and updated.</p> <p>Analysts and advanced technology come together, producing a limitless supply of crucial insight through comprehensive research, real-time analysis, data science, and carefully engineered information architecture.</p> <p>Kharon’s research process means that crucial data points on corporate records, ownership, current and former relationships, aliases, and more are highly targeted— allowing organizations to prevent information gridlock for critical risk management functions.</p> <p>Kharon’s proprietary data offering draws upon sources extending every global jurisdiction.</p> <p>Kharon’s ownership data provides extensive coverage of “sanctioned-by-law” companies, tackling challenges such as multilayered and aggregated ownership chains, cross-jurisdiction and beneficial ownership, and shifting ownership structures.</p> <p>Kharon also provides the data used to comply with expanding export control and sanctions evasion regulations.</p>	<p>Kharon’s proprietary data and visualization offerings draw upon public information from sources extending across 25+ languages and every global jurisdiction. Kharon data and technology solutions provide curated, real-time insight on ownership, control relationships, supply chains, and more.</p> <p>Kharon provides data and analytic tools to optimize the core functions of financial crimes and supply chain compliance programs, including KYC, screening, and investigations. Kharon’s solutions fill critical gaps left by traditional adverse media, sanctions, and PEP offerings.</p> <p>Kharon’s data can integrate with third-party screening platforms, creating alerts where an enterprise has exposure to, or is at risk from, entities that do not appear by name on a restrictions list, but may carry the same punitive implications.</p> <p>Kharon’s 50 Plus data provides coverage of “sanctioned by law” (50 Percent Rule) companies, tackling challenges such as multilayered and aggregated ownership chains, cross-jurisdiction and beneficial ownership, and shifting ownership structures. Kharon’s data also extends beyond the 50% ownership threshold, down to 1% or unknown membership.</p> <p>Kharon’s 50-Plus Rapid Response offering provides a timely, cost-effective solution that saves organizational resources from distracting fire drills. Following each new sanctions listing and delisting, 50-Plus Rapid Response promptly delivers the data, intelligence, and assurance needed to screen customers, transactions, and supply chains for compliance with the 50 Percent Rule and make quicker, more informed decisions.</p> <p>Kharon’s data also focuses on control, sanctions evasion, as well as specific sanctions programs. (e.g. country focused). Beyond that, Kharon has integrated datasets related to export control, supply chain risk, forced labor considerations, and other typologies.</p>	<p>Kharon ClearView, a web-based search and data visualization platform, is used by leading organizations around the world for KYC, investigations, and analysis to check if customers, supply chains, or other individuals or entities of interest are associated with sanctioned or trade-restricted parties.</p> <p>Through ClearView, users can search any actor, entity, or asset and unveil intricate webs of connections. Through ClearView, users can build corridors, visualize historical data, and discover the hidden details that help to safeguard an organization.</p> <p>ClearView also allows users to annotate their findings, engage in important conversation threads with colleagues, and submit research inquiries to Kharon’s experts without leaving the app.</p> <p>ClearView’s visualization engine goes beyond charts and graphs, weaving visual narratives that unravel the complexities of potential customers and counterparties.</p> <p>Kharon GraphCast provides data extracts formatted and delivered for seamless integration with an organization’s existing screening systems. Select from a list of risk themes and typologies that meet your screening requirements, including 50-Plus (ownership data), Forced Labor, Russia, military end user, Control, Maritime, and more.</p>

Other Providers: Vendor Capabilities

	AML KYC Data & Information Coverage	Risk Screening & Due Diligence Solutions	Other Related Services & Solutions
Kompli-Global	<p>Artificial intelligence searches and human investigative research is conducted in the native language augmented by natural language processing and local compliance experts from a global advisory community located in 67 countries, covering 161 regions.</p> <p>Native language search using local vernacular; AI that reads, sorts and ranks retrieved intelligence; and resident compliance experts in each country with local knowledge</p>	<p>Kompli-Reveal™: A one-off screening of an existing corporate client base to reveal the real-time status and allow reconciliation of the data. Can be conducted as part of a periodic review or on an ad-hoc basis.</p> <p>Kompli-Monitor: Helps users protect their organization from being defrauded or becoming an enabler to facilitating money laundering and get an early warning that a customer is going rogue.</p> <p>Kompli-Outsource: Service that allows for customers to outsource AML, CTF and KYC due diligence processes to Kompli-Global.</p>	<p>Kompli-QED™: A remote onboarding platform that uses augmented intelligence to facilitate the risk and compliance activities that regulated entities must undertake to combat fraud and money laundering.</p> <p>Kompli-Investigate: research utility that allows for deeper investigation of entities.</p> <p>Kompli-Reports: when deep human intelligence is needed, a global network of researchers and investigators generate bespoke, multi-lingual reports using human interactive expertise, local knowledge and experience.</p>
KYC Global Technologies RiskScreen – Rebranded as KYC360	<p>Provides customers with data coverage powered through partnerships with Dow Jones, LSEG World-Check, LexisNexis, Sayari, IDPal, and Kompany.</p> <p>Sanctions and Watchlists Secondary Sanctions PEPs & RCAs SIPs & SIEs Adverse Media</p> <p>Onboarding Screening pKYC Remediation</p>	<p>RiskScreen OnBoard: simplifies processes and improves efficiencies while delivering a tailored risk-based approach.</p> <p>RiskScreen Core: Integrates comprehensive datasets from Dow Jones Risk & Compliance with advanced search engines for investigatory analysis.</p> <p>RiskScreen Batch: screens customer base at whatever depth and frequency requested for ongoing monitoring of customer risk profiles.</p>	<p>RiskScreen In-Life Monitoring: real-time event driven KYC software and analytics solution that draws information from existing platforms into a single dataset and overlays it with powerful analysis, monitoring and reporting tools.</p> <p>Salesforce App: RiskScreen Batch app that provides a fully integrated screening solution on the Salesforce platform.</p> <p>KYC360: Industry insight hub for the latest news, commentary and events.</p>

Other Providers: Vendor Capabilities

	AML KYC Data & Information Coverage	Risk Screening & Due Diligence Solutions	Other Related Services & Solutions
Kyckr	<p>Access to over 300+ corporate registries and 120+ million legal entities across 100 countries</p> <p>Up-to-date, accurate and legally authoritative company information and filings</p> <p>Documents available include ownership and control, financials, status and solvency, adverse statements, formation documents and more</p>	<p>Kyckr API: The Kyckr API gives users real-time access to our extensive network of company information, along with our decades of combined experience in integrating, standardizing, and enriching hard-to-reach registry sources.</p> <p>Company Watch: automates monitoring processes, identifies potential business risks in real-time and retains up-to-date and accurate customer information</p>	<p>Data Cleansing and Remediation: aligns existing customer information to data from a verified, primary-source company registry.</p> <p>Provides services and solutions for the Investment & Wealth Management, Payment Service Providers, and Legal and Accounting Industries</p>
NominoData	<p>NegativeNewsPLUS</p> <p>PEPSplus Data</p> <p>Crypto Risk Data</p> <p>Cannabis Related Businesses Data</p> <p>One Click Compliance Search Engine</p> <p>OFACplus Sanctions Data</p> <p>Sanctions Guru</p> <p>Russian Risk Data</p> <p>NamePlus Name Variation Database</p> <p>HIDTA HIFCA ZIP Code Data</p> <p>Human Trafficking Risk Data</p> <p>State Owned Equity Data</p> <p>Non-Government Organizations Data</p> <p>ElasticRISK</p>	<p>One Click Compliance Search Engine: Search solution that provides the investigator, analyst, or researcher a tool to conduct due diligence in a one click interface.</p> <p>OFACplus Sanctions Data: Normalizes sanctions/watch lists and risk data into a file or XML/JSON web services to enable risk management and regulatory compliance.</p> <p>Sanctions Guru: A data service that aggregates high-risk watch lists into a single, easily consumable data file.</p> <p>NamePlus Name Variation Database: A name variant database with millions of cataloged names and variants worldwide used for entity resolution or data quality screening.</p>	<p>NominoData partners with over 50 companies in various industries, including financial services and insurance, to deliver data solutions.</p> <p>The offered data solutions include global and domestic negative news data, PEPs data, sanctions and watch-lists, marijuana business data, HIDTA/HIFCA zip code data, and a name variation database. Specialized datasets like the Panama Papers associates file are also provided.</p>

Other Providers: Vendor Capabilities

	AML KYC Data & Information Coverage	Risk Screening & Due Diligence Solutions	Other Related Services & Solutions
<p>smartKYC</p>	<p>smartKYC leverages advanced AI technology to simplify and accelerate the Know Your Customer (KYC) process for both individuals and companies. By inputting basic biographical or firmographic information, smartKYC generates all relevant name variants and transliterations based on the entity's associated countries. These permutations are then utilized in a federated search across numerous open-source intelligence data sources.</p> <p>Key Features:</p> <p>1. Data Source Coverage (Over 50 data connectors): Structured Data: E.G. Watchlists, corporate databases. Semi-Structured Data: E.G. Court rulings. Unstructured Data: E.G. Online media, Data sources can be public or private, free or paid for.</p> <p>2. AI-Powered Matching Techniques: For structured data sources, smartKYC uses advanced AI-driven name and identity matching techniques to score the likelihood of matches with the screened entity. For unstructured data, smartKYC employs proprietary AI-powered multilingual natural language processing (NLP) technology to analyze documents, extract risk-relevant facts, and cross-reference biographical or firmographic information. It corroborates these findings with publication dates and other contextual clues.</p> <p>3. Risk Analysis and Reporting: smartKYC harmonizes and classifies all findings into different risk categories, clustering similar information together. This provides users with a concise, fact-first overview of the entity's risk profile instead of overwhelming them with numerous documents.</p> <p>4. Faster Decision Making: Users can review, accept, or disregard the intelligence and facts synthesized by smartKYC, and create a comprehensive KYC dossier with a full audit trail.</p> <p>5. Efficiency and Speed: The entire process is live and risky cases are typically resolved in minutes. For entities with no detected risk, the process is fully automated, enabling straight-through processing and robotic onboarding.</p>	<p>1. Adverse Media Screening: smartKYC utilizes advanced proprietary multilingual natural language processing (NLP) to machine read unstructured data in multiple languages and alphabets. It contextualizes potential risks related to the screened entity and identifies the type of risk associated with it. Sophisticated name and identity matching techniques are employed to significantly reduce false positives, ensuring the identified risks pertain to your specific entity.</p> <p>Risk Intelligence Dimensions Discovered by smartKYC:</p> <ul style="list-style-type: none"> • Legal Issues • Controversies • Toxic Associations • Risky Exposures (Political, Country, Industry, and Network) • ESG Risks • Security Risks <p>Adverse Media Screening Options:</p> <ul style="list-style-type: none"> • Batch Remediation and Onboarding: Conducts a full background check for any adverse media. • Periodic Refresh: Alerts users to genuinely new information only, disregarding previously identified similar information. • Realtime Monitoring: Provides real-time alerts through smartKYC's perpetual adverse media monitoring module, smartEYE. <p>2. Watchlist Screening: This module employs advanced name and identity matching techniques to screen selected watchlists, including internal blacklists.</p> <p>Watchlist Screening Options:</p> <ul style="list-style-type: none"> • Batch Remediation and Onboarding: Screen one or multiple watchlists, including internal blacklists, for comprehensive checks. • Periodic Refresh: Alerts users to genuinely new information only, disregarding previously identified similar information. • Overnight Watchlist Screening: Provides alerts for new records that match a name in your client base and updates with new record information. 	<p>Company Entourage Screening This module allows users to screen a company along with all its directors and shareholders (the entourage) in a single process, providing an overall risk score as well as individual risk scores. SmartKYC extracts the entourage from a company register and simultaneously screens each entity for watchlist hits and adverse media. This enables users to assess the risk of each entity within the entourage efficiently, without the need for multiple searches.</p> <p>smartLISTS This module allows users to manage all of a company's internal blacklists for screening against entities.</p> <p>Sales and Wealth Intelligence In addition to risk intelligence from adverse media, smartKYC can screen for valuable sales and wealth intelligence. This includes indicators of net worth, assets, source of wealth, and detailed information on career and lifestyle.</p> <p>GenAssist This module leverages generative AI to enhance the synthesized facts extracted by smartKYC from open source intelligence. It provides auto-summarization at both the fact level and the overall profile level, offering a concise and comprehensive view.</p>

Other Providers: Vendor Capabilities

	AML KYC Data & Information Coverage	Risk Screening & Due Diligence Solutions	Other Related Services & Solutions
Vital4	<p>Fight financial crime with AI-powered search platform and name-matching technology, which automatically scans more than 6,000 global government watchlists daily.</p> <p>SSN Trace: A solution with more relevant information and fewer false positives for an estimated 95% of the U.S. adult population.</p> <p>VITAL4AML KYC: The algorithm sources over 6,000 government published watchlists, tens of thousands of media sources, and other global databases to determine if an entity is involved in financial crimes, terrorism, or corruption.</p>	<p>VITAL4Monitoring: Provides continuous compliance monitoring for individuals or entities. When emerging developments merit user attention, an automatic email alert provides users a direct link to the source.</p> <p>VITAL4WLS: Global watch lists and sanctions screening against 6,000+ government watch lists.</p> <p>VITAL4PEP: Leverages AI, machine learning, and other innovative technologies in order to create, enhance, and update PEP profiles in real time.</p> <p>VITAL4MEDIA: Adverse media screening of 20,000+ sources daily.</p> <p>International Pre-Employment Screening Services</p>	<p>VITAL4MED: Automated medical sanctions screening</p> <p>VITAL4CRIM: Uses name-matching algorithms, automated workflows, customizable filters and relevancy scores, and daily reporting to offer quick, accurate criminal screening services.</p> <p>VITAL4Trace:: Reducing false positives through entity resolution capabilities powered by machine learning. Also confirms whether the Social Security number is valid and matches the candidate's name and address history.</p>



AGENDA

1. Industry Insight & Analysis
2. Executive Summary
3. Global Market Share
4. Company Market Sheets
5. Vendor Capabilities
6. Reference

Name	Biography
Robert Iati	<p>Robert Iati is Burton-Taylor's Managing Director. He has more than 30 years of experience including a role as Partner & Global Head of Consulting Services for TABB Group, Research Director for TowerGroup's Capital Markets practice and VP at Lehman Brothers and Deutsche Bank.</p> <p>Bob has appeared on CNN, CNBC, and CBS TV, and has been quoted in Wall Street Journal, Financial Times, & The New York Times. Bob also served on the faculty of the New York Institute of Finance and has lectured at NYU and at SIFMA's Securities Industry Institute workshop for the Wharton School of Business.</p>
Brad Bailey	<p>Brad Bailey is an expert in capital markets fintech and data and is a recognized thought leader in emerging technology, data analytics, research, and strategic insight. Brad's strategy and technology consulting work centers on capital markets cloud transformation, outsourcing, and fintech business models for clients from the buy and sell side, market infrastructure, and technology vendors. He also advises and performs due diligence for venture, strategic, and private equity investors. Brad has 20+ years in the capital markets in trading, technology systems, product, strategy, market structure, and institutional sales.</p>
Hadley Weinberger	<p>Hadley joins Burton-Taylor as a Senior Analyst, bringing 20+ years of market data experience with Citi, Raymond James, Janus and Barclays. Hadley's work has specialized in pricing, reference data, market data, and mutual funds with comprehensive experience in middle and back office, project management, and operational areas. He has built strong relationships with data providers and their products in his role of relationship manager.</p>

- This report focuses on companies or business divisions within companies with a core competency in AML and KYC-related data, information and related services. Where these companies or divisions derive revenue from other services not related to AML KYC, Burton-Taylor has excluded this “non-core” revenue from the market spending estimates.
- Burton Taylor has developed a proprietary model, refined regularly to account for influences in the market and changes in the structure of the providers, to estimate market size. The model combines a “top-down” with a “bottom-up” approach to market share and segment sizing data.
- Revenue and regional distribution data is obtained from public record, company contacts, analyst contacts or B-T proprietary research. If new, more transparent information becomes available, Burton-Taylor will adjust prior year figures as needed to reflect the most accurate market sizing. This can occasionally have an impact on overall market share that was previously reported by B-T.
- The vendor capabilities section of this report provides a summary of the industry’s key providers of AML KYC data, information and related services, focusing on data coverage, screening and due diligence solutions, and other related solutions. The tables start with the industry’s major providers (in alphabetical order) then transitions to ‘other’ providers (also listed in alphabetical order).

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