

# MOODY'S ANALYTICS

## GRID

**Smarter screening  
enabled by the world's  
largest curated  
risk-relevant database**

A comprehensive risk database of adverse media, sanctions, watchlists and politically exposed persons (PEPs).



# | What is GRID?

GRID is a comprehensive database of risk relevant information drawn from adverse media, sanctions, politically exposed persons (PEPs), and more.

## | GRID profiles

Risk information is curated into detailed profiles, organized by individual or organization, so you can see all associated risk-relevant data in structured detailed reports. A short summary of the most relevant risk information is provided and then broken down by each risk event. The category, offence stage, date and source are clearly highlighted for each item, making it easier to analyze relevant information. Knowledge Tags quickly identify granular risk classifications and highlight themes across multiple risk event codes.

## | Screen more effectively

GRID's combination of comprehensive data and categorization means you can filter content by risk type, risk stage, risk age, and Knowledge tags based on relevance and your risk profiles. We have helped customers screen and continuously monitor 6+ trillion names, providing more precision, fewer false positive results, and more efficiency.



**GRID contains a wide range of risk and risk-event data:**

- 16+ million risk profiles. Pertinent, risk-relevant information about a person or organization is collated into a single risk profile.
- 14,000 sources continuously monitored. GRID uses information from these sources – as well as 3+ billion articles over the past decade - to cover 240 countries and territories.
- Coverage includes adverse media, sanctions and watchlists, politically exposed persons, as well as specialized datasets.

# Politically exposed persons

Our politically exposed persons (PEP) data set has been built from the ground up and uses a unique risk rating system that considers the country, position, level, and event risks associated with the PEP. It meets or exceeds country and region-specific regulatory requirements and guiding principles including the USA PATRIOT Act Section 312, 4th EU AML Directive, Financial Action Task Force (FATF) recommendations and Wolfsberg Principles.

## Access comprehensive global PEP coverage

GRID provides detailed PEP coverage built on years of research covering individuals in 240 countries and territories. Current and past political history are included, our PEP position, categories include:

- Heads of state
- Cabinet officials
- Senior officials overseeing key infrastructure sectors
- Senior officials overseeing non-infrastructure sectors
- Municipal level officials
- Regional officials
- Senior legislative branch
- Ambassadors and top diplomatic officials
- Senior military figures
- Senior judicial figures
- Political party figures
- Top executives/functionaries in state-controlled business
- Family members
- Close associates and advisors
- International sporting officials

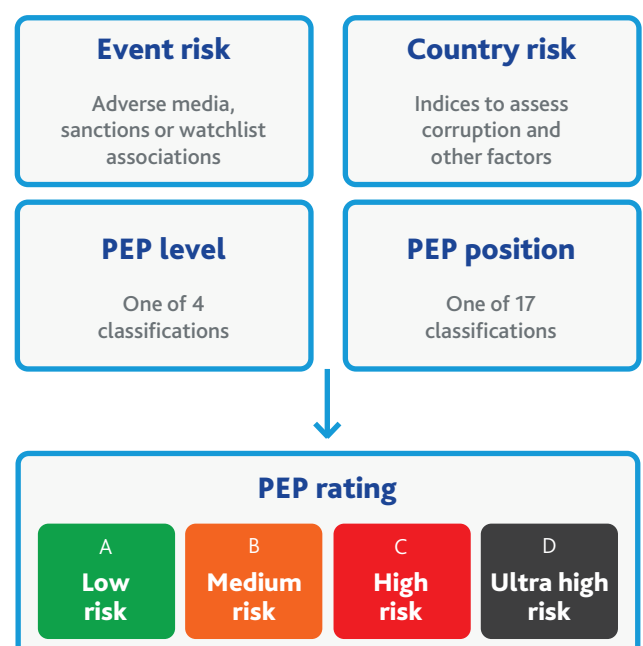
High risk countries requiring a greater depth of information include data on opposition party members, shadow government officials, influence peddlers, and other risk-relevant individuals.

## See the whole picture with connected risk

In GRID a PEP profile features aggregated risk information from several sources giving you the complete picture. If a PEP features in sanctions, watchlists or adverse media then this information will be clearly outlined on their risk profile. Our database also covers relatives and close associates of PEPs who may pose risk via association.

## Take advantage of our PEP risk rating system

While the roles of PEPs make these individuals susceptible to illicit activity, not all PEPs are equal, and some may be considered higher risk than others. Our structured PEP information powers our unique risk rating system. You can filter or prioritize screening results according to these risk ratings and other factors.





## | State owned entities

State owned entities (SOE), and state-invested entities (SIE), need to be considered vulnerable to state related interference and/or other laundering activities. It's also important to recognize that an individual who serves on a board of an SOE is considered a politically exposed person.

GRID contains extensive SOE coverage and flags both SOEs and SIEs, so you can tailor your risk approach to how invested a state is in an enterprise. Comprehensive ownership information means you can see entities with links to SOEs, or those that should be considered SOEs themselves, that other screening services would miss.



## | Sanctions and watchlists

GRID contains the most up-to-date and accurate sanctions and watchlist data sourced directly from government authorities publishing the information. This is combined with a comprehensive record of individuals and organizations connected to sanctioned entities, adhering to guidance published by the US Department of Treasury & the EU.

### Screen against comprehensive list coverage

We provide global coverage of domestic and international sanctions and watchlists which are checked daily for updates, including:

- Office of Foreign Assets Control (OFAC) sanctions
- United Nations Security Council (UNSC) sanctions
- EU Consolidated List of Sanctioned Persons, Groups and Entities
- UK HM Treasury sanctions
- Australia DFAT sanctions
- Canada Special Economic Measures Act sanctions
- Fugitive lists
- Debarment lists
- Fraud warning lists

## Go beyond the lists with Sanctions Connect

Sanctions Connect is a comprehensive dataset identifying individuals and organisations associated with sanctioned entities. This information helps meet regulatory requirements and protects against reputational risk by highlighting entities that may pose a much higher risk than would otherwise be known.

The nature of the relationship to the sanctioned entity is clearly highlighted in profiles and can include:

### Organization relationships

- Subsidiaries (ownership > 50%)
- Affiliates (ownership > 50%)
- Board members and senior officials
- Affiliated entities of board members and senior officials
- Family members and close associates of board members and senior officials

### Individual relationships

- Affiliated entities - all entities in which a sanctions individual currently holds a position
- Family members and close associates of sanctioned individuals



## | Adverse Media

Our negative news capability identifies a broad set of risks with global adverse media information gathered from over 14,000 trusted sources. Profiles in GRID surface relevant negative news information covering more than 50 categories of risk. These categories include all 22 predicate offenses defined in the EU's Sixth AML Directive and all designated categories of offences outlined in the FATF Recommendations.



### **Access the most extensive and current adverse media information on the market**

GRID contains billions of relevant adverse media records sourced from news publications, magazine articles and television and radio transcripts. Global media sources cover every region in the world ranging from large international publications to smaller, more local reporting. Foreign language news is monitored from over 75 countries and human-translated to English. Thousands of quality-checked media articles are added to GRID every day, ensuring the very latest risks surfaced through global media can be alerted.

### **Automate your adverse media search**

Once you match an individual or organization to a profile in GRID, relevant adverse media information is summarized highlighting the offence category, stage, date and source. All content is deduplicated, so you do not need to trawl through long lists of articles or waste time reviewing irrelevant information.

### **Benefit from the most reliable information**

All media sources in GRID pass a rigorous assessment by an experienced team of researchers to ensure accuracy and quality. We strive to use source material from established media organizations with the highest journalistic standards wherever possible.

## **| Specialized datasets**

Our dedicated team of global experts stays up-to-date with new and emerging risks and continuously sources new data sets to provide our customers with timely and relevant information. As risks evolve, so does the data available in GRID. Recently, our dataset has expanded to include:

- Iran Connect
- Panama Papers
- Pandora Papers
- Marijuana Related Businesses
- Virtual Currencies
- Sanctions Connect
- Former Sanctions
- Foreign Agent Registration Act



# About Moody's Analytics KYC

Moody's Analytics Know Your Customer (KYC) is transforming risk and compliance, creating a world where risk is understood so decisions can be made with confidence.

Our customers build their own unique KYC ecosystem using our flexible workflow orchestration platform, award-winning datasets, analytical insights, and integrations with global providers to create powerful risk management solutions.

Harnessing our innovative technology and industry expertise, Moody's Analytics automates accurate screening and swift onboarding of customers and third parties. We continue our support throughout the customer lifecycle by enabling the perpetual monitoring of counterparty risk across global business networks in near real-time.

Moody's Analytics KYC is helping customers automate onboarding journeys in 197 countries, across 211 jurisdictions: completing 800M+ new customer and third-party checks each day on average in 2022, including screening against our database of 17M+ risk profiles, 450M+ entities, and 34K+ sanctioned entities.

Our configurable solutions empower risk and compliance professionals to deliver compliance efficiency and excellent customer experiences with no compromise.

## AMERICAS

+1.212.553.1653

[clientservices@moodys.com](mailto:clientservices@moodys.com)

## EMEA

+44.20.7772.5454

[clientservices.emea@moodys.com](mailto:clientservices.emea@moodys.com)

## ASIA (Excluding Japan)

+852.3551.3077

[clientservices.asia@moodys.com](mailto:clientservices.asia@moodys.com)

## JAPAN

+81.3.5408.4100

[clientservices.japan@moodys.com](mailto:clientservices.japan@moodys.com)

