# Moody's ANALYTICS

## Review

# Protect your business from association with financial crime

Our Review solution screens and monitors individuals and entities, according to your risk profile and appetite. It helps you comply with global anti-money laundering and know-your-customer regulations. It empowers you to make better decisions about who you'll do business with.
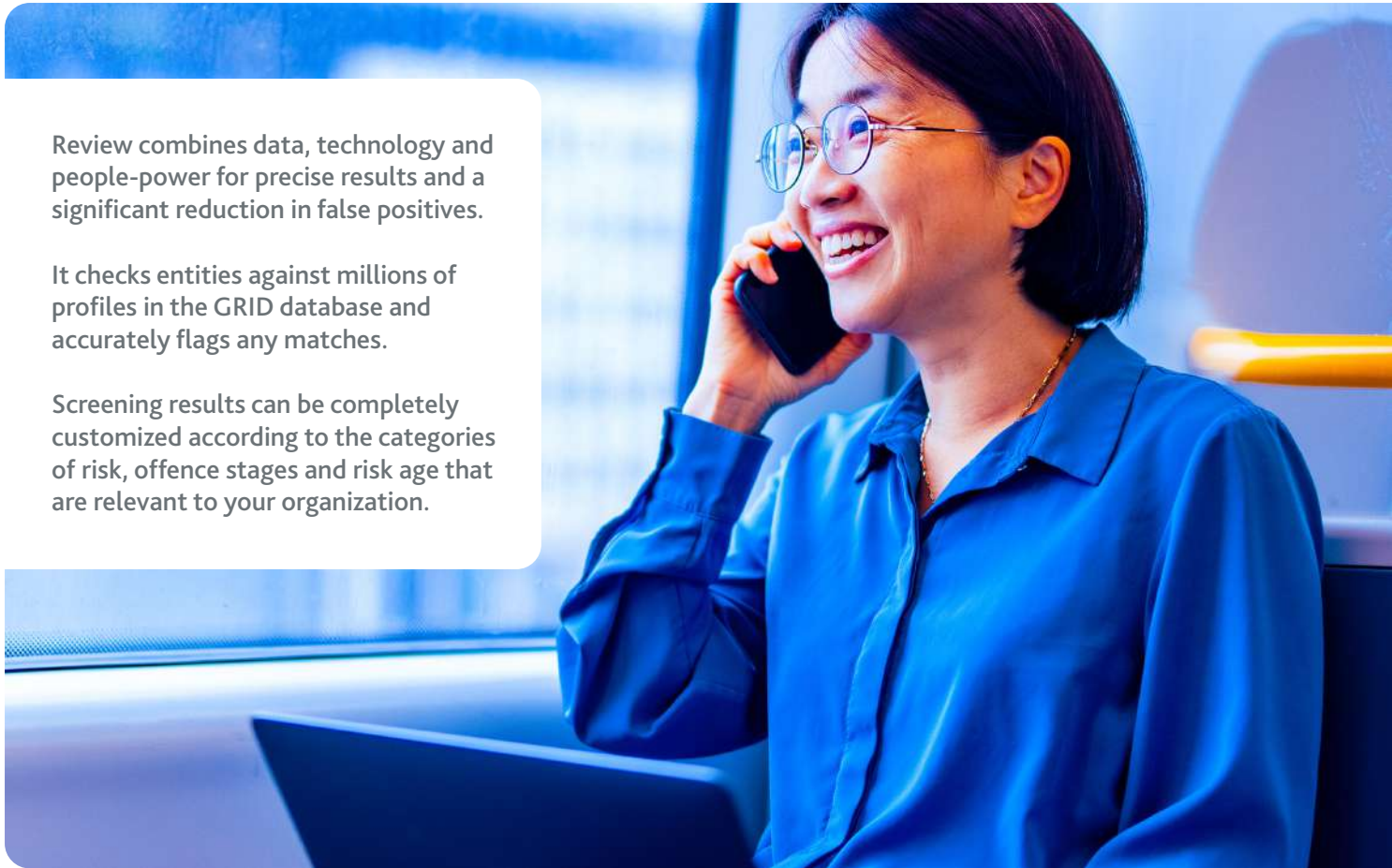
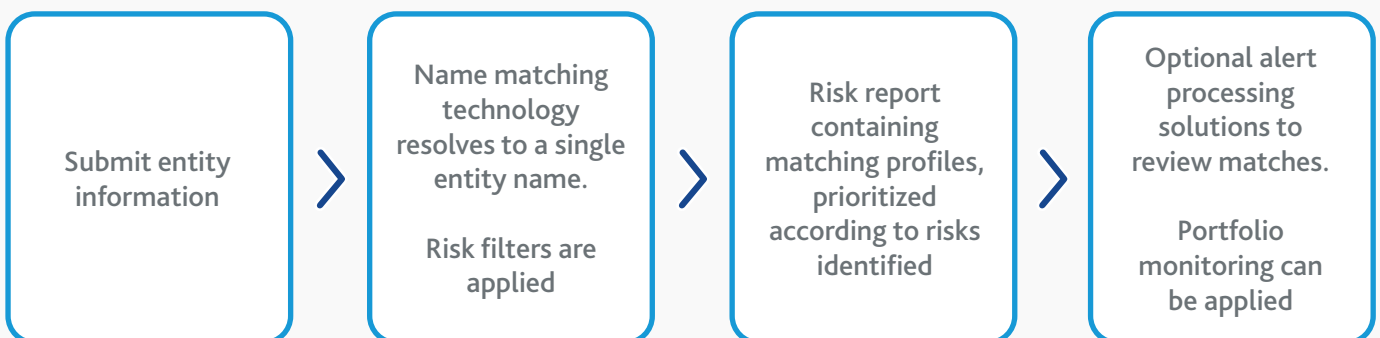# Comprehensive, flexible and precise third-party screening

Review combines data, technology and people-power for precise results and a significant reduction in false positives.

It checks entities against millions of profiles in the GRID database and accurately flags any matches.

Screening results can be completely customized according to the categories of risk, offence stages and risk age that are relevant to your organization.

# Review risk screening process

| Submit entity information | > | Name matching technology resolves to a single entity name.<br><br>Risk filters are applied | > | Risk report containing matching profiles, prioritized according to risks identified | > | Optional alert processing solutions to review matches.<br><br>Portfolio monitoring can be applied |

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# Key features

## Sophisticated name matching

The names of individuals and organizations submitted for screening move through a series of steps to accurately identify possible matches in GRID. This process considers multiple variables including linguistic culture, spelling alternatives and word order. This results in fewer false positives and more relevant screening results.

## The power of the profile

Once you have submitted names for screening, matches are returned as risk profiles. Each profile is a report structured to show you all associated risk-relevant data for an individual or organization. They include a short summary of the most relevant risk information at the top, followed by a breakdown of each risk event identified through adverse media, PEP and sanctions information. Risk events are clearly identified by their type, stage and date.

## Customized risk screening

Choose a pre-set risk configuration or completely customize your screening alerts according to the risk categories, offense stages and risk age relevant to your organization.

- Filter by more than 50 risk categories from money laundering and bribery, to cybercrime and human trafficking
- Define the offense stages you want to consider from more than 35 categories, ranging from accusation to charged and convicted
- Exclude risk according to the age
- Reconfigure your risk profile at any time to align with changing regulation and emerging risks

## Alert processing

Screening matches can be reviewed by our team of analysts or processed by our AI solution to remove false positives and irrelevant results. These services enable your team to focus on relevant risk alerts, make faster decisions and scale your screening operation without additional burden.

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## Automate portfolio monitoring

Move a step closer to perpetual KYC with automated daily monitoring of your client portfolio. You will be alerted to relevant new risk information as it gets added to GRID, prioritized according to your risk guidelines. This allows you to respond quickly to emerging risk intelligence associated with your clients, without having to conduct manual periodic reviews.

## View: dashboards and analytics

Our View solution provides real-time analytics of your customer screening operation. You're able to identify trends, track enquiry volumes, spot anomalies, measure and improve screening performance across multiple business lines and regions.

# | GRID powers Review



GRID is our risk database of adverse media, sanctions, watchlists and politically exposed persons. It curates risk data into detailed profiles so you can see risk-relevant information in structured reports. GRID combines data and categorization, allowing you to filter by risk type, and stage.

## GRID by the numbers:

Once you have submitted names for screening, matches are returned as risk profiles. Each profile is a report structured to show you all associated risk-relevant data for an individual or organization. They include a short summary of the most relevant risk information at the top, followed by a breakdown of each risk event identified through adverse media, PEP and sanctions information. Risk events are clearly identified by their type, stage and date.

- Adverse media: 3 billion+ articles categorized by 50 offense types, 30 risk stages, including 22 predicate offenses defined in 6AML
- Politically exposed persons (PEP): Coverage built on research covering individuals in 240 countries, our PEP risk rating system assigns a risk level based on their position, level, country, and risk event.
- State owned entities: extensive state-owned entities (SOE), and state-invested entities (SIE) coverage so you can tailor your risk approach to how invested a state is in an enterprise.
- Sanctions and watchlists: the most up-to-date and accurate sanctions and watchlist data sourced directly from government authorities publishing the information, checked daily for updates.
- Specialist datasets: aggregated risk information that have been carefully structured and treated to identify new and developing areas of risk. Collections include; Iran Connect, Marijuana related businesses, and Panama papers

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# | More on alert processing

Match analysis can be a costly and time-consuming process for your organization. We can help reduce your workload and improve efficiency with our alert processing solutions:

### Analyst Review

Have your screening matches reviewed by our team of analysts to remove false positives and irrelevant results.

This step can significantly reduce the number of alerts sent to your team, allowing them to focus on what matters.

Our experienced analysts are assisted by proprietary technology that enables them to review matches quickly and with the highest level of accuracy and quality control.

You can define specific guidelines and processing rules for our analysts to follow, ensuring only relevant and prioritized alerts are returned.





### AI Review

If your screening demands the fastest possible alert processing with unlimited scalability, you will benefit from our AI Review capabilities.

Your screening matches will be processed without delay, removing false positives and flagging priority alerts. This enables you to make faster decisions and manage increased screening volume seamlessly as your organization grows or your risk models evolve.

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# About Mooody'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.

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