



Protect User Guide

A guide to Creditsafe's AML Screening and Identity Verification Services

Version 8 – May 2023

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Introduction

Protect enables you to make better informed risk management decisions utilizing AML screening and KYC features within one platform. The platform ensures that you can electronically verify individual identity details globally and screen against international sanctions, regulatory enforcements, PEP (politically exposed person) lists and potential adverse media.

Navigation

To navigate to the features available within Protect, you must log in to Creditsafe Protect by selecting it from the left-hand menu within the Creditsafe portal. Once logged in, you will see a number of options, a summary of which is contained within this section.

Home

The 'Home' tab in the left-hand menu provides an overview of activity on the platform including:

- a. Recent Searches
- b. Last Edited Profiles
- c. Overview of Recent Alerts
- d. View the credits you have available for services available across the platform

The screenshot shows the Creditsafe Protect interface. At the top left is the 'creditsafe Protect' logo, and at the top right is a 'Sign Out' button. A left-hand navigation menu contains icons and labels for Home, Screen, ID&V, Profiles, Monitoring, Audits, and Uploads. The main content area displays two credit balances: '12914 screening credits remaining' and '953 ID&V credits remaining'. Below this are two tables: 'Recent Searches' and 'Last Edited Profiles'. A red 'Help' button is visible in the bottom right corner of the 'Last Edited Profiles' table.

Search	Date
nileema ali	12/08/2022 9:30:33 AM
donald trump	12/08/2022 9:15:45 AM
Sultan Topaloglu	12/07/2022 10:59:55 AM
Mehmet Topaloglu	12/07/2022 10:59:55 AM
PUMA LIMITED	12/07/2022 10:59:51 AM

Profile Name	Last Modified
KEL	12/08/2022 9:24:56 AM
donald trump new 1223u12	12/08/2022 9:18:18 AM
PUMA LIMITED (7/12/2022)	12/07/2022 10:59:55 AM
REBO HAMBURG LIMITED (7/12/2022)	12/07/2022 7:58:57 AM
ADIDAS LIMITED (7/12/2022)	12/07/2022 7:58:03 AM

Screening

To conduct an AML screening search, you must navigate to the 'Screen' section within the left-hand menu.

From here you can search against the AML screening data set. You should select whether they are screening a Business or an Individual in the top left-hand corner.

You also have the option to increase the confidence or match relevancy scores of the results that they may get by sliding the Match Score toggle to the right.

You should then fill in the relevant search criteria and click 'Search'. For business searches, the 'Company Name' field is mandatory and for searches on individuals, the user must enter 'First Name' or 'Initial' and 'Last Name'.

Please note that providing more details within the search will yield more specific results.

Profiles

You may navigate directly to the Profiles section of the platform to view any searches and corresponding results saved under profile name. You may also search for a profile using the search bar above the profiles list.

Profile Name	Last Modified
donald trump new 1223u12	12/09/2022 12:47:58 PM
KEL	12/08/2022 9:24:56 AM
PUMA LIMITED (7/12/2022)	12/07/2022 10:59:55 AM
REBO HAMBURG LIMITED (7/12/2022)	12/07/2022 7:58:57 AM
ADIDAS LIMITED (7/12/2022)	12/07/2022 7:58:03 AM
ADIDAS LIMITED (1/12/2022)	12/01/2022 9:39:23 AM

All records whether business searches or individual searches associated with the profile will also show under the relevant tabs within the profile. For more information, please see sections on Creating, Managing and Adding to Profiles.

Monitoring

If a profile has been selected for ongoing monitoring, you can review the list of monitored profiles by directly accessing the list via Monitoring in the left-hand menu.

creditsafe Protect Sign Out

Monitoring

Search Keywords Apply

Business		Individual			View Alerts Only	
Business Name	Country	Associated Profile	Searched At	Number of Alerts	Remove from Monitoring	
DNATA LIMITED	-	KEL	16/02/2022	23	<input type="checkbox"/>	<input type="checkbox"/>

Review Updates

You may view and work any open alerts within this section and remove any profiles or searches that no longer require monitoring. Please see Ongoing Monitoring for further information.

Protect currently screens daily for new/updated information within monitoring.

Audit

You may navigate to Audit within the platform for access to all actions taken within the platform across all products. You may also download a report of the audit log in full via the download button at the bottom left of the screen.

The screenshot shows the 'creditsafe Protect' interface with the 'Audits' section selected in the sidebar. The main content area displays a table of audit events with the following data:

Type	Event	Description	Related Profile	User ID	Date
Search	Result Rejected	'Alicorp S.A.A.' discounted for 'Business with [Name] = 'Nileema Ali CORP''	-	101591935	12/09/2022 12:47:59 PM
Profile	Search Added to Profile	Business with [Name] = 'Nileema Ali CORP' Added To Profile 'donald trump new 1223u12'	donald trump new 1223u12	101591935	12/09/2022 12:47:57 PM
Search	Search Conducted	Business Search Conducted with [Name] = 'Nileema Ali CORP', returned 1 result.	-	101591935	12/09/2022 12:47:3

Search filters at the top include: Search Keywords, Filter by event, Start Date (2020/03/01 00:00), and End Date (2022/12/09 14:57). A red 'Apply' button is located below the filters. A 'Help' button is visible in the bottom right corner of the table area.

The screenshot shows the 'creditsafe Protect' interface with the 'Audits' section selected in the sidebar. The main content area displays a table of audit events with the following data:

Search	Relevant Result Selected	'Sajwani, Hussain Ali Habib' marked as relevant for 'Individual with [FirstName] = 'donald' AND [LastName] = 'trump''	-	101591935	12/09/2022 12:27:13 PM
Profile	Search Added to Profile	Individual with [FirstName] = 'donald' AND [LastName] = 'trump' Added To Profile 'donald trump new 1223u12'	donald trump new 1223u12	101591935	12/09/2022 12:27:10 PM
-	-	User with id 101591935 charged 1 credits to renew schedules	-	101591935	12/09/2022 1:01:33 AM
Search	Search Conducted	Individual Search Conducted with [FirstName] = 'donald' AND [LastName] = 'trump', returned 4 results.	-	101591935	12/08/2022 4:54:04 PM

At the bottom of the table, there is a pagination bar with buttons for '<', '1', '2', '3', '4', '5', '...', '4998', and '>'. A red 'Download' button with a cloud icon is located at the bottom left. A 'Help' button is visible in the bottom right corner.

Uploads

You can conduct searches in bulk by using the Uploads feature within the platform. Please note uploaded records automatically create profiles and searches to be added to Monitoring.

creditsafe Protect
Sign Out

- Home
- Screen
- ID&V
- Profiles
- Monitoring
- Audits
- Uploads

Uploads

Upload file

File Name	Upload Date	Row Count	Status
TestProtectUpload2 - utf.csv	04/12/2022 3:14:49 PM	352	Completed
TestProtectUpload2 - utf.csv	03/25/2022 11:52:07 AM	352	Completed
TestProtectUpload2 - utf.csv	03/14/2022 2:29:32 PM	352	Completed
TestProtectUpload2 - utf.csv	03/07/2022 2:20:33 PM	352	Completed
TestProtectUpload2 - utf.csv	02/25/2022 11:30:50 AM	352	Completed
TestProtectUpload2 - utf.csv	02/17/2022 10:45:23 AM	352	Completed

International ID Verification

You may select IDV on the left-hand menu to access the International ID Verification Service:

creditsafe Protect
Sign Out

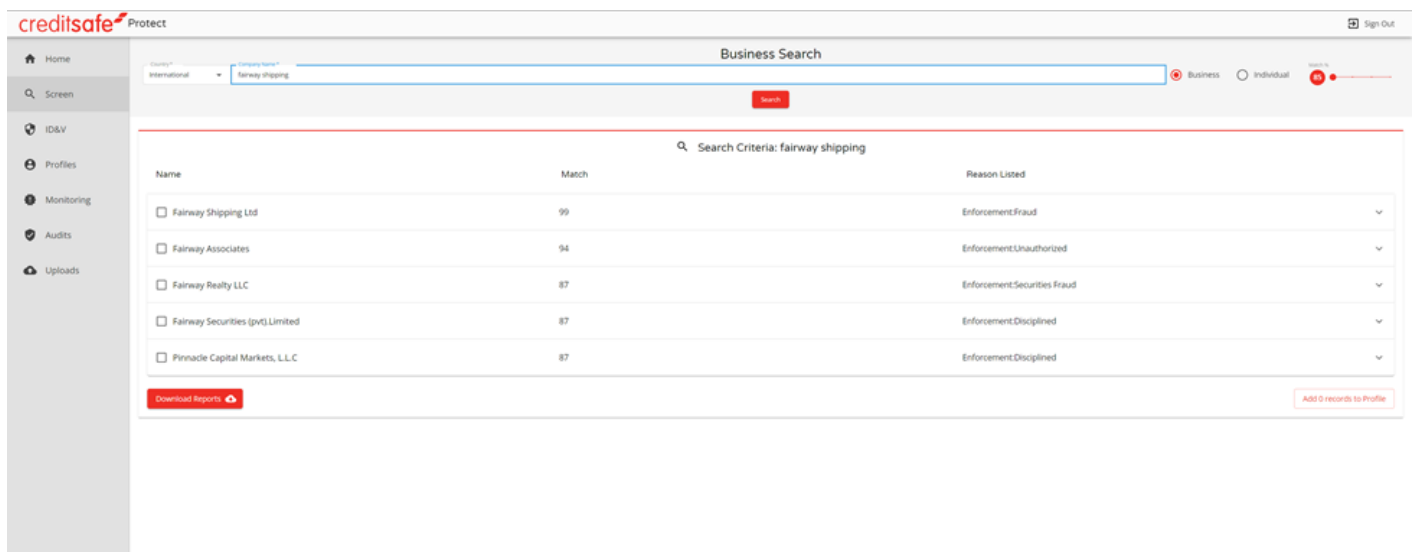
- Home
- Screen
- ID&V
- Profiles
- Monitoring
- Audits
- Uploads

International ID Verification

Search
Reset

Help

Analysing Search Results



The screenshot shows the 'creditsafe Protect' Business Search interface. The search criteria is 'fairway shipping'. The results table is as follows:

Name	Match	Reason Listed
<input type="checkbox"/> Fairway Shipping Ltd	99	Enforcement:Fraud
<input type="checkbox"/> Fairway Associates	94	Enforcement:Unauthorized
<input type="checkbox"/> Fairway Realty LLC	87	Enforcement:Securities Fraud
<input type="checkbox"/> Fairway Securities (pvt)Limited	87	Enforcement:Disciplined
<input type="checkbox"/> Pinnacle Capital Markets, L.L.C	87	Enforcement:Disciplined

Buttons at the bottom of the table include 'Download Reports' and 'Add 0 records to Profile'.

Search results will appear directly under the criteria that you have inserted. For each possible match, you will see a row with the following attributes:

- 'Name' - Entity Name or Individuals Name
- Match % – The % confidence/relevancy score based on your search criteria. It is important to note that a 100% match score does not indicate that the result is 100% the same person/business you are searching for; only that the parameters that you have populated have matched x % to these potential profiles.
- The screening tool matches based on whether the entity searched is a business or individual, matches to strong aliases or AKAs, date of birth (with a 12-month tolerance), country and gender.
- If some of the data needed to match is not available, the algorithm assumes a possible match. EXAMPLE: A search for "Mohamed Ali" with no residential country but with a date of birth and a Director of a UK company gives a 100% match score. Mohamed Ali is a common name and often regulators do not store the date of birth of people on watch lists. The address of his work is also not taken into account as it is not a confirmed legal personal residence. A 100% match score does not mean the Director in question is the person on the watchlist, it states that this is a potential match that meets the criteria of your search. You must look at the details of each potential record reported to discount.
- Reason Listed – The reason the profile exists e.g., Fraud, Disciplined, Sanctioned (Full list available in glossary). Note that a profile may exist for multiple reasons, but the most recognizable reason will be listed in the 'Reason Listed'. For example, Donald Trump appears under multiple categories (adverse media, PEP, enforcements etc.) but the reason listed in the summary result will show PEP as his most recognizable position. However, you may expand the search to view more details of the search and additional categories, associations and comments around the profile as below.

- [Home](#)
- [Screen](#)
- [ID&V](#)
- [Profiles](#)
- [Monitoring](#)
- [Audits](#)
- [Uploads](#)

Search Criteria: donald trump

<input type="checkbox"/>	Name	Match	Date of Birth	Reason Listed
<input type="checkbox"/>	Trump, Donald John III	94	2009-02-18	National:PEP:Family Member
<input type="checkbox"/>	Trump, Donald John Jr.	94	1977-12-31	National:PEP:Family Member
<input type="checkbox"/>	Trump, Donald John Sr	94	1946-06-14	National:PEP:Govt Branch Member
<input type="checkbox"/>	Sajwani, Hussain Ali Habib	90	1954	PEP:Mgmt Govt Corp

[Download Reports](#)

Add 0 records to Profile

[Help](#)

Trump, Donald John Sr 94 1946-06-14 National:PEP:Govt Branch Member

Name

First Name: Donald John

Middle Name: -

Last Name: Trump

Generation: Sr

Aliases / Other Names

Aliases:

0781 4780 1557 2528

0781 4780 1557 2528

David Denison

David Dennison

[View More...](#)

About

Gender: Male

Place of Birth: New York City, New York, United

Entity Type

Entity Type: Individual

Record Last Updated: 2022-12-06T05:01:00Z

[Help](#)

States

Possible Addresses:

United States

1600 Pennsylvania Avenue NW, Washington, District of Columbia, 20500-0003, United States

Occupation: Former President of the United States (January 20, 2017 - January 20, 2021). Under investigation for corruption - March 04, 2019.

Record Created Date: 2010-08-05

Entity ID: WX0001930191

Comments

Comments:

Source: United States,US-New York State Attorney General

Level: National

Category: Adverse Media

Subcategory: Bank Fraud

Category: Adverse Media

Subcategory: Bribery

Category: Adverse Media



Profile Notes: According to U.S. New York State Attorney General; October 13, 2022: On October 13, 2022, New York Attorney General took action to stop Donald Trump and others from continuing to engage in the significant fraudulent and illegal business activity.

According to U.S. New York State Attorney General; September 21, 2022: On September 21, 2022, a lawsuit was filed against Donald J. Trump and others for engaging in years of financial fraud to obtain a host of economic benefits. The lawsuit alleges that Donald Trump, with the help of his children Donald Trump, Jr., Ivanka Trump, and Eric Trump, and senior executives at the Trump Organization, falsely inflated his net worth by billions of dollars to induce banks to lend money to the Trump Organization on more favorable terms than would otherwise have been available to the company, to satisfy continuing loan covenants, to induce insurers to provide insurance coverage for higher limits and at lower premiums, and to gain tax benefits, among other things. Trump and the Trump Organization knowingly and intentionally created more than 200 false and misleading valuations of assets on his annual Statements of Financial Condition to defraud financial institutions from 2011-2021.

According to voanews.com; August 12, 2022: The U.S. Department of Justice is investigating former President Donald Trump for possible violations of the Espionage Act and obstruction of justice and criminal handling of government records after the Federal Bureau of Investigation recovered 11 sets of classified documents from his home.

- You may download the report to view more information within the profile as well as clickable links to the sources of information.
- If you would like to download the information on one or multiple reports in one combined PDF, you can do so by selecting the check box next to the entity name and then selecting the 'Download Report' button in the bottom left-hand corner of the screen.

into paying for a series of expensive courses that did not deliver on their promises. An investigation revealed that Donald Trump did not handpick even a single instructor at these seminars and had little or no role in developing any of the Trump University curricula, or seminar content.

Political Party:
Republican Party.

Career:
President of the United States (January 20, 2017 - January 20, 2021).

[View Less...](#)

<input checked="" type="checkbox"/>	Sajwani, Hussain Ali Habib	90	1954	PEP:Mgmt Govt Corp	▼
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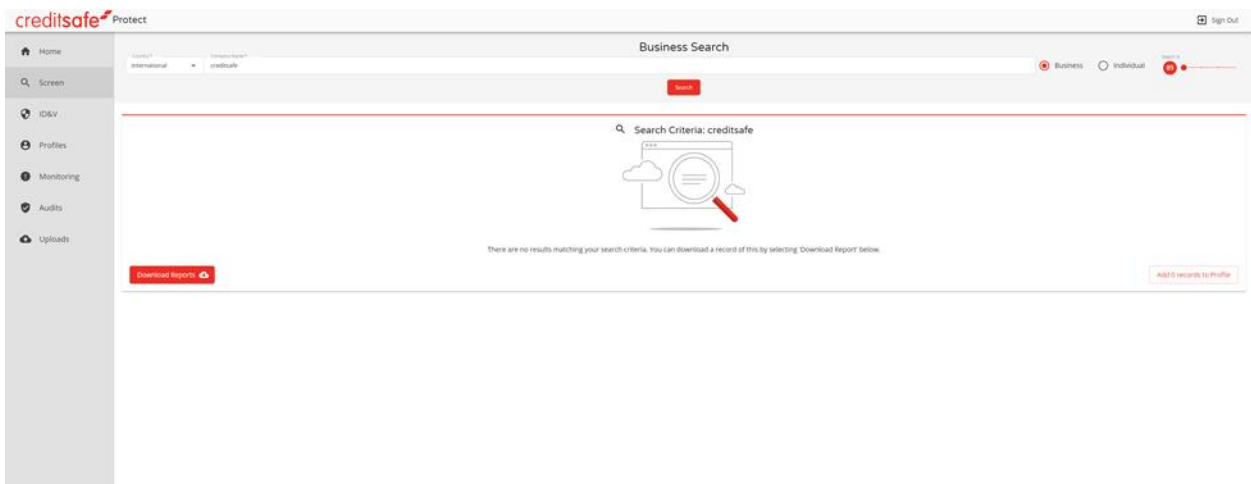
[Download Reports](#)

[Add 1 record to Profile](#)

Selecting this will download a PDF report of the selected entities which displays:

- The full search criteria used.
- The details of the user who completed the search.
- The date and time the search was completed.
- Records Summary – A list of the selected entities.

You may also add multiple results to a profile to work through at a later time. If your search returns no results, you will see the following page to indicate that there are no potential matches against the datasets:



For audit purposes, you may select 'Download Report' in the bottom left of the screen. This will generate a 'No Match Report' which will state:

- The full search criteria used.
- The details of the user who completed the search.
- The date and time the search was completed.

- ‘No Records Were Found Matching Your Search Criteria’ (i.e., no matches to the datasets were found) Statement required for audit purposes.
- You may also add the search criteria and results to a Profile by selecting the button in the bottom right-hand corner. This enables you to create profiles that they may wish to continue to monitor as profiles may become sanctioned/penalized etc.

Result Summary Report



Created At: 04/26/2020 15:06:52

Created By: 101518961

Creditsafe Business Solutions Limited

Search Details

Type	Business
First Name	
Middle Name	
Last Name	
Full Name	Creditsafe
Generation	
Date of Birth	
Citizenship	
National ID	
House Number	
Street	
Province	
City	
Postal Code	
Country	
Phone Number	

No records were found matching your search criteria.

Creating, Managing and Adding to Profiles

You can add the search criteria and results of a particular search to an existing profile or create a new profile.

into paying for a series of expensive courses that did not deliver on their promises. An investigation revealed that Donald Trump did not handpick even a single instructor at these seminars and had little or no role in developing any of the Trump University curricula, or seminar content.

Political Party:
Republican Party.

Career:
President of the United States (January 20, 2017 - January 20, 2021).

[View Less...](#)

<input checked="" type="checkbox"/>	Sajwani, Hussain Ali Habib	90	1954	PEP:Mgmt Govt Corp	▼
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[Download Reports](#)

[Add 1 record to Profile](#)

To create a new profile for a customer/supplier, you must add a profile name and click 'Create Profile'.

Sign Out

Add 1 record to Profile ×

Create Profile

Profile Name*
Don Trump: Customer ID 12345

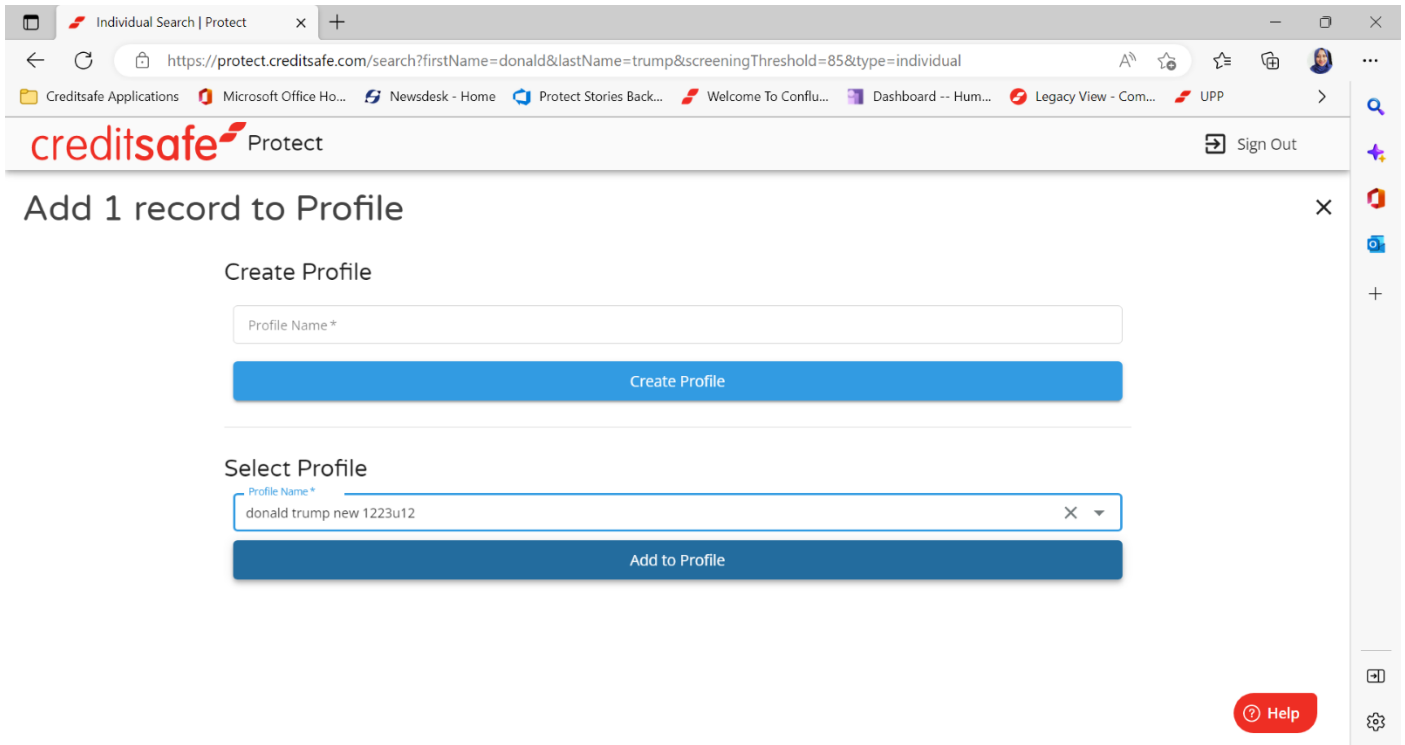
[Create Profile](#)

Select Profile

Profile Name* ▼

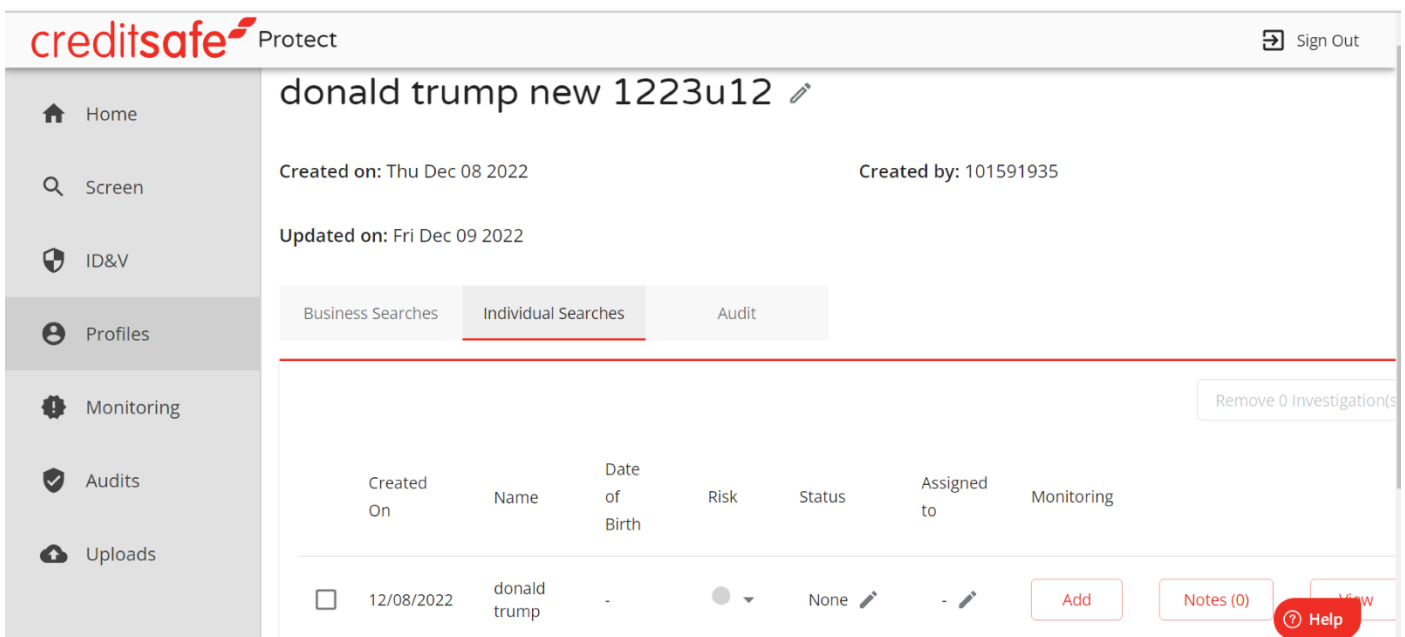
[Add to Profile](#)

To add to an existing profile, you can use the 'Select Profile' search bar to automatically search and filter through their existing profiles.



The user will then be able to manage the profile and the search results by:

- Assigning the search and the results to other users in your organization¹ to review and action if necessary.
- Assign a profile status such as Pending, Referred or Approved.
- Add the profile search criteria to ongoing AML monitoring at a desired threshold.
- Add notes to the profile.
- Add a risk rating to the profile, options available are High, Medium and Low Risk.



If there are no saved searches under a profile, you may also conduct a search via the tabs within the window for ease which will navigate them to the search screen.

donald trump new 1223u12

Created on: Thu Dec 08 2022

Created by: 101591935

Updated on: Fri Dec 09 2022

Business Searches

Individual Searches

Audit

No business searches added to this profile. [Conduct a business search now...](#)

Please note that Profile Names must be unique to avoid duplication of records.

Add 1 record to Profile

Create Profile

Profile Name *

Fairway Shipping

Create Profile

A profile already exists with that name, please choose another.

Select Profile

Profile Name *

Add to Profile

- It is recommended that you use one profile per customer/supplier relationship i.e., if you have a commercial relationship with ABC Corporation Inc. you should create a profile under this name with any additional references to enable more efficient searching.
- Profiles may also be a way to group searches together. For instance, if the user is onboarding ABC Corp and wanted to search the main entity, as well as the holding company, subsidiaries, directors and shareholders as separate searches but group all of the search results together as they are all relevant to one customer profile. To add an entity or multiple entities to a Profile, select 'Add # Record to Profile' in the bottom right-hand corner within the screen results.
- On the profile you will be able to view all the previous searches including the criteria used split into 'Business Searches' and 'Individual Searches' as well as a full audit of actions taken on the profile itself.

- Home
- Screen
- ID&V
- Profiles**
- Monitoring
- Audits
- Uploads

Created on: Thu Dec 08 2022 Created by: 101591935

Updated on: Fri Dec 09 2022

Business Searches
Individual Searches
Audit

Show Filters

Type	Event	Description	Related Profile	User ID	Date
Profile	Search Added to Profile	Business with [Name] = 'Nileema Ali CORP' Added To Profile 'donald trump new 1223u12'	donald trump new 1223u12	101591935	12/09/2022 12:47:57 PM
Profile	Search Added to Profile	Individual with [FirstName] = 'donald' AND [LastName] = 'trump' Added To Profile 'donald trump new 1223u12'	donald trump new 1223u12	101591935	12/09/2022 12:27:10 PM

You will also be able to remove any underlying searches from profiles via this screen:

- Home
- Search
- ID&V
- Profiles**
- Monitoring
- Audits
- Uploads

Sep 09 2021 Created by: 101530900

Oct 14 2021

Business Searches
Individual Searches
Audit

Remove 1 Investigation(s)

Created	Business Name	Address	City	State	Country	Risk	Monitoring
09/2021	sharjah	-	-	-	-	●	<div style="display: flex; justify-content: space-between; align-items: center;"> Change Notes (0) View </div>

Remove 1 Investigation(s)

You can search the Profile Audit Trail for a specific event with Keywords or Date Range using the 'Show Filters' Button.

The screenshot shows the 'Fairway Shipping' profile page in the creditsafe Protect system. The page includes a sidebar with navigation options: Home, Search, Profiles, Monitoring, and Audits. The main content area displays the profile name 'Fairway Shipping', creation and update dates, and tabs for Business Searches, Individual Searches, and Audit. A search filter section allows for keyword, start/end dates, and priority level filtering. Below this is a table of audit events.

Type	Event	Description	Related Profile	User ID	Date
Profile	Search Added to Profile	Business with (Name) = Fairway Shipping' Added To Profile Fairway Shipping	Fairway Shipping	101518961	04/26/2020 4:33:10 PM
Monitoring	Search Removed From Monitoring	Search Business with (Name) = Fairway Shipping; Removed From Monitoring	Fairway Shipping	101518557	04/22/2020 2:12:00 PM
Monitoring	Search Added To Monitoring	Search Business with (Name) = Fairway Shipping; Added To Monitoring	Fairway Shipping	101518961	04/22/2020 12:48:29 PM
Profile	Search Added to Profile	Business with (Name) = Fairway Shipping' Added To Profile Fairway Shipping	Fairway Shipping	101518961	04/22/2020 12:47:42 PM
Profile	Profile created	Profile Fairway Shipping' created	Fairway Shipping	101518961	04/15/2020 11:28:25 AM

Assigning Users and Setting a Status

Protect has additional optional features which are designed to assist organisations in managing their internal processes. You may assign particular results to other users for review or referral by selecting the 'Status' or 'Assigned To' columns.

nero drinks

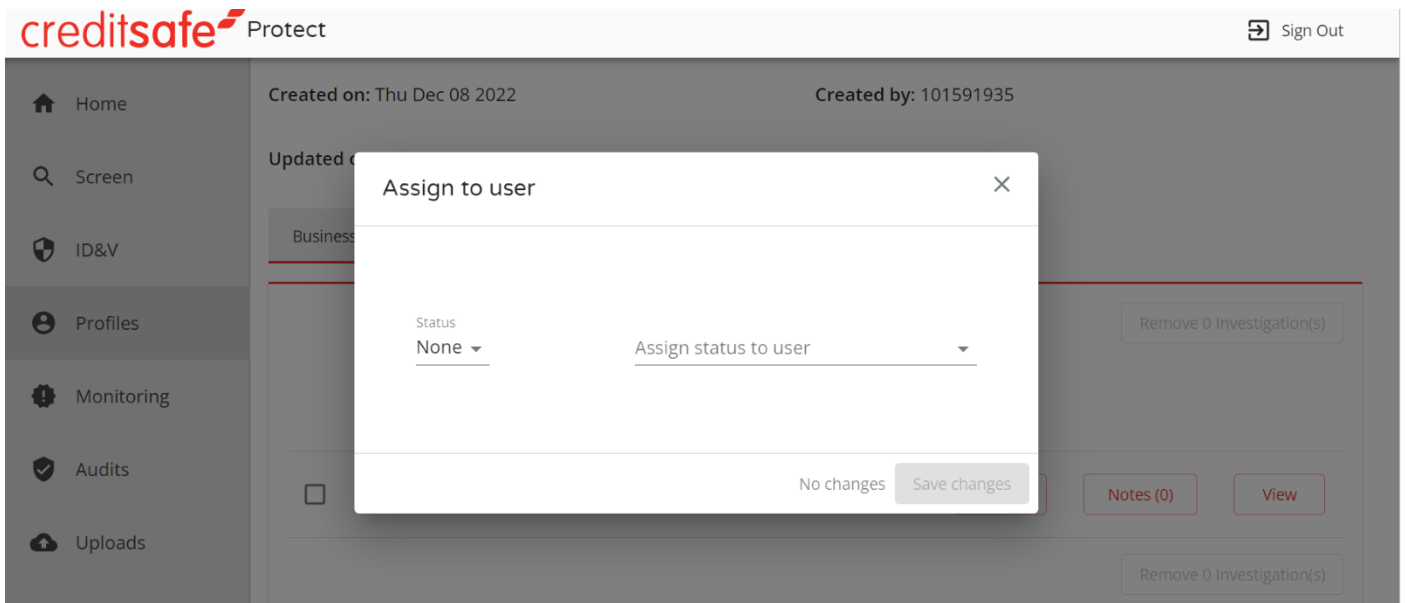
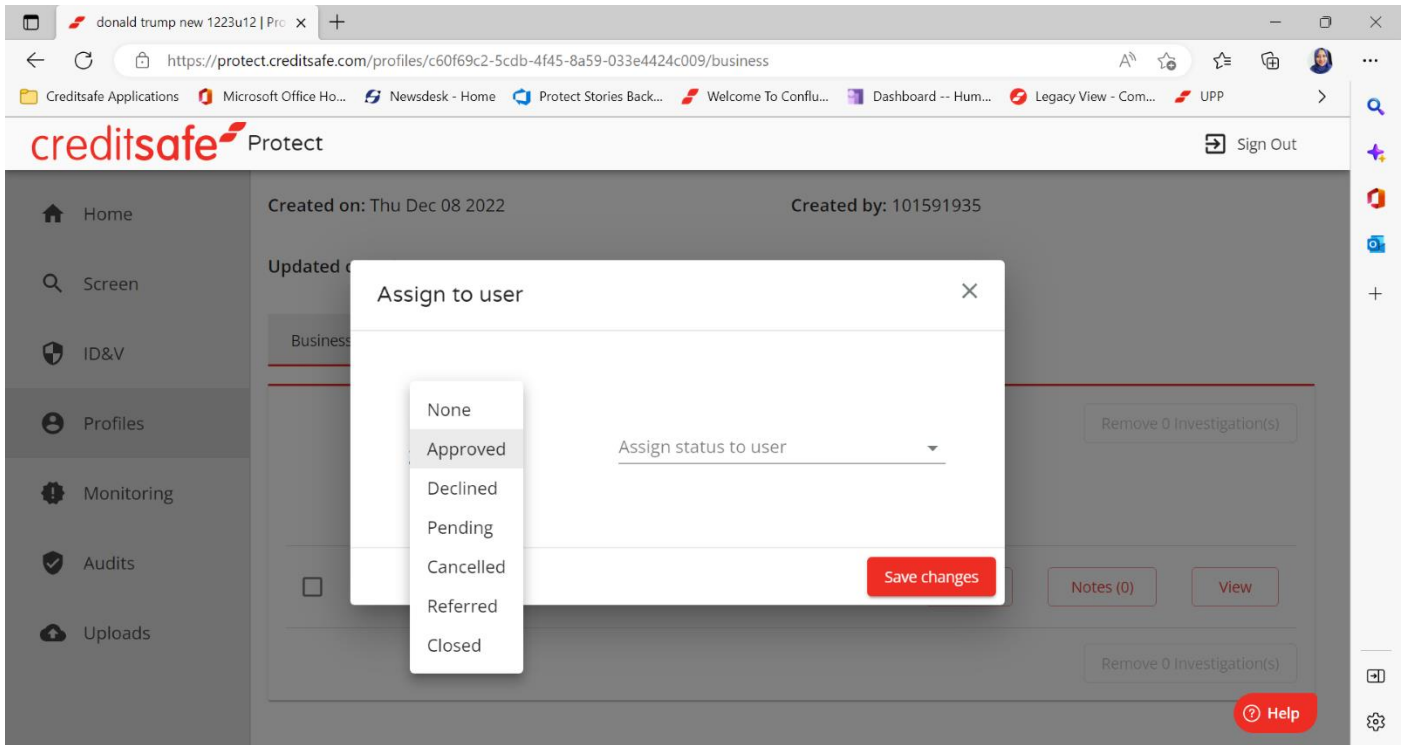
Created on: Fri Nov 11 2022

Created by: 101627452

Updated on: Fri Nov 11 2022

The screenshot shows the 'nero drinks' profile page. It features tabs for Business Searches, Individual Searches, and Audit. A table displays search results with columns for Created On, Business Name, Risk, Status, Assigned to, and Monitoring. The 'nero drinks' entry is highlighted, showing a risk level of 'Low', a status of 'None', and an assigned user. Action buttons for 'Add', 'Notes (0)', and 'View' are visible for this entry.

Created On	Business Name	Risk	Status	Assigned to	Monitoring
<input type="checkbox"/> 11/11/2022	nero drinks	Low	None	-	Add Notes (0) View



Click 'Status' to enter the current status for the record from the dropdown list

Assign to user



- None
- Approved
- Declined
- Pending
- Cancelled
- Referred
- Closed

Assign status to user

No changes

Save changes

Assign the relevant record to another Protect user in your organisation. The assignee will receive a notification email to take action (note: it is not currently possible to customise roles and permissions for Protect users)

Assign to user



Status
Referred

Assign status to user *
Imogen Calderbank

Save changes

Please note that anyone with access to Protect can set the statuses to approve, cancel, decline or refer back. There is also an option to enter notes to individual records to describe rationale for a decision.

Profile: nero drinks



Investigation: nero drinks

Subject*

New Note

18/50

Notes

47/1000

Save

Date/Time	User	Subject
No notes have been created yet		

Setting a Risk Rating

You are able to select a risk rating of High, Medium or Low for the records that are contained within their profiles:

Created On	Business Name	Status	Assigned to	Monitoring	
11/11/2022	nero drinks	None	-	Add	Notes (0) View

Remove 0 Investigation(s)

As risk assessments are subjective, it is recommended that you align their processes to their corporate risk appetite and policies when determining this.

Ongoing Monitoring and Alerts



To add an entity or an individual to ongoing monitoring click the 'Add' button next to the relevant record within Profiles.

nero drinks 

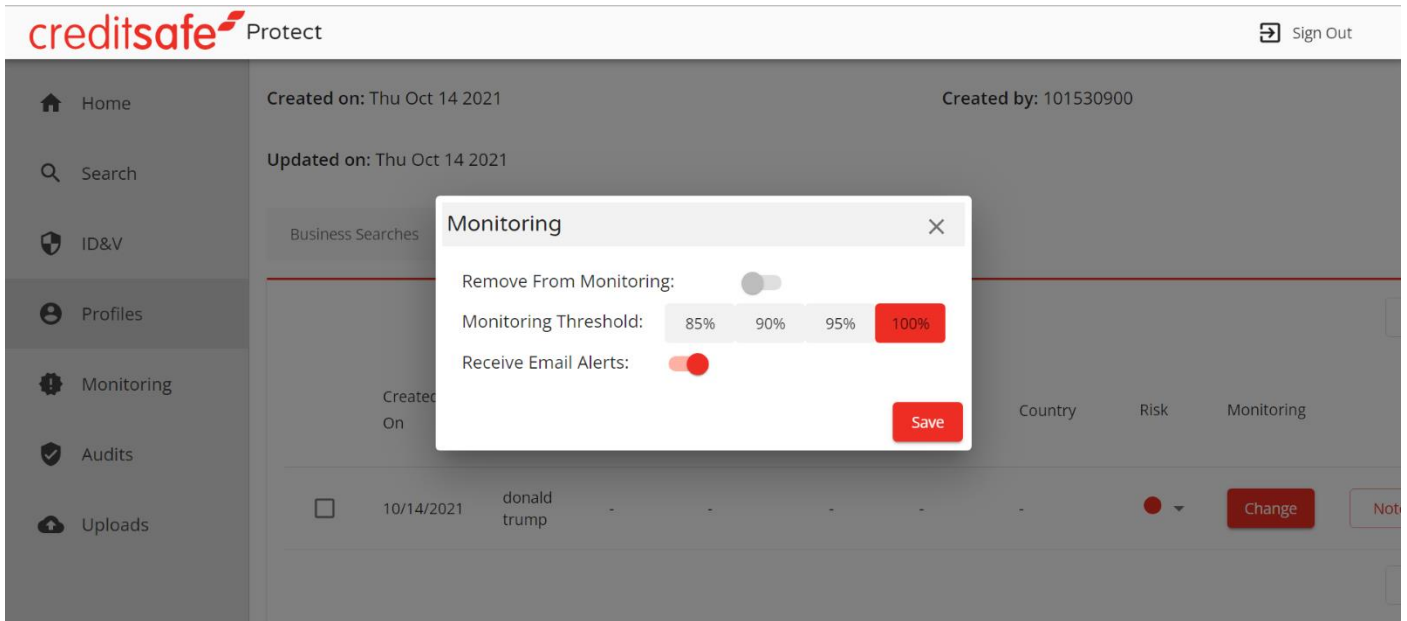
Created on: Fri Nov 11 2022

Created by: 101627452

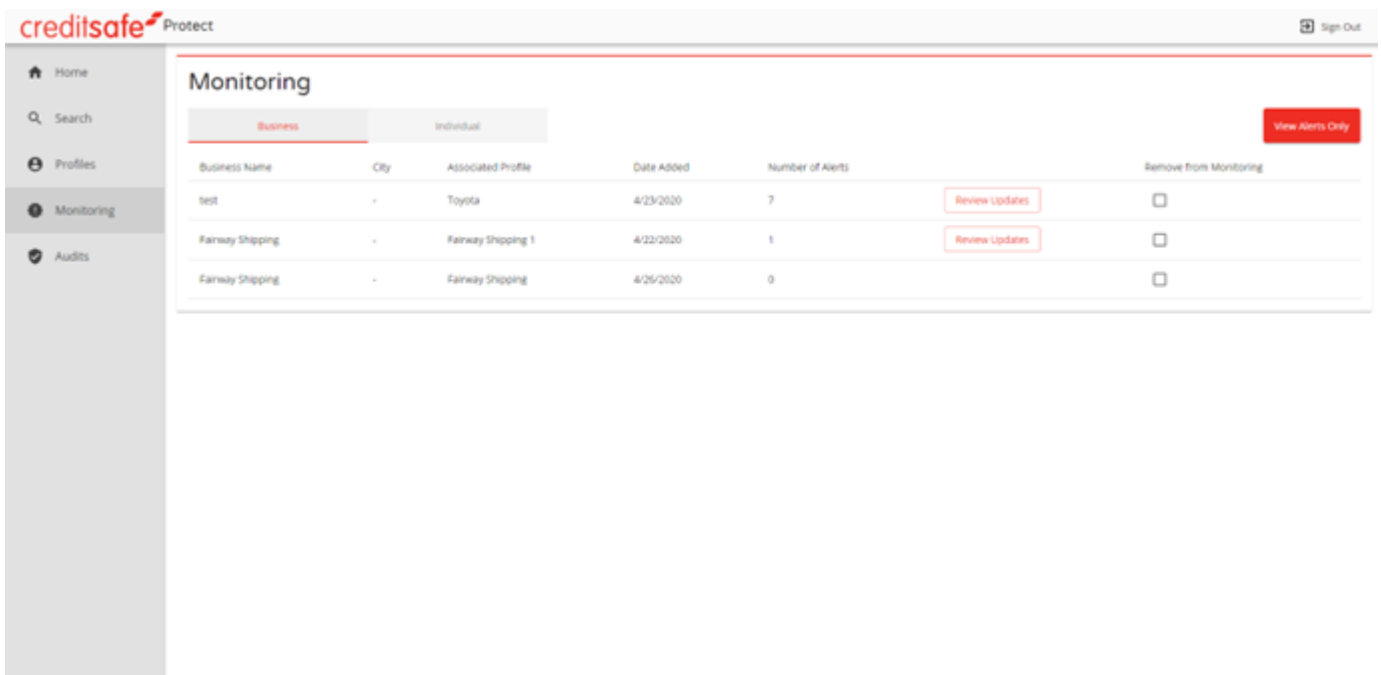
Updated on: Fri Nov 11 2022

Business Searches		Individual Searches	Audit			
Created On	Business Name	Risk	Status	Assigned to	Monitoring	
<input type="checkbox"/>	11/11/2022	nero drinks	●	None 	- 	<input type="button" value="Add"/> <input type="button" value="Notes (0)"/> <input type="button" value="View"/>
						<input type="button" value="Remove 0 Investigations"/>

- All entries are monitored on a nightly basis.
- Upon selecting the 'Add' button, you will be prompted to select a monitoring threshold or match score. This determines how relevant the potential alerts returned for this entry will be. For instance, if you choose to monitor 'ABC Corp' with no country in the search criteria and at an 85% threshold you may get results for 'ABC Ltd' or 'BAC Corp' as the search criteria is met at an 85% score. A higher threshold means greater accuracy against your search terms, however, please note that often individuals and businesses on watchlists may have variances in their names.
- Once an entity is added to monitoring, it can be removed by selecting the same button which will now read 'Remove'.
- You may also remove the entire investigation by selecting the investigation and clicking on the remove button.
- You may also opt-in/out of receiving email notifications for records being monitored, as per below:



To see the full list of entities being monitored select 'Monitoring' on the left-hand menu.



This is a full list of all the entities being monitored. To view entities with alerts you can select 'View Alerts Only' in the top right-hand corner and can also select whether they would like to view Businesses or Individuals by selecting the corresponding tab.

The following information will be displayed for all entries:

- Business Name/Full Individual Name
- Country
- Associated Profile
- Date Added

- Number of alerts
- You may select the 'Review Updates' button for any new potential hits that may match your search criteria.

Similar to the results page within screening, the 'Review Updates' page will display:

- Name
- Match (Confidence Score)
- DOB (Individual Only)
- Reason Listed

All potential hits are displayed in list form and can be expanded to view more details and collapsed.

creditsafe Protect				Sign Out	
Review Updates for Donald Trump					
Name	Match	Date of Birth	Reason Listed	✓	✗
García Roldán, Carlos	100	1972	Adverse Media:Money Laundering	✓	✗
Rodríguez Sánchez, Wilmar	100		Enforcement:Murder	✓	✗
Trump, Donald John III	94	2009-02-18	National:PEP:Family Member	✓	✗
Trump, Donald John Jr.	94	1977-12-31	National:PEP:Family Member	✓	✗
Trump, Donald John Sr	94	1946-06-14	National:PEP:Govt Branch Member	✓	✗

If there are any relevant results, you can add them to the profile by checking the "green tick" (true matches/relevant results) on the right-hand side of the record and marking irrelevant results with the "red cross" (false positives). You may also use the "TICK" and "CROSS" headers to select all and deselect individual records in bulk across the page and then select Save Updates.

creditsafe Protect Sign Out

García Roldán, Carlos	100	1972	Adverse Media:Money Laundering	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rodríguez Sánchez, Wilmar	100		Enforcement:Murder	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Trump, Donald John III	94	2009-02-18	National:PEP:Family Member	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Trump, Donald John Jr.	94	1977-12-31	National:PEP:Family Member	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Trump, Donald John Sr	94	1946-06-14	National:PEP:Govt Branch Member	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ağalarov, Araz İskəndər oğlu	92	1955-11-08	National:PEP:Family Member	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sajwani, Hussain Ali Habib	92	1954	PEP:Mgmt Govt Corp	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Save updates

Any potential matches marked as a false positive (CROSS) will automatically be added to an accept list, so they won't appear in future alerts. If none of the results are relevant simply click the cross header at the top of the column and 'Save Updates' in the bottom right-hand corner.

You can also use the monitor page to remove multiple entities from monitoring all at once. Click the check box marked 'Remove from Monitoring' and then 'Remove Search from Monitoring' in the bottom right-hand corner.

creditsafe Protect Sign Out

Apply

Business		Individual			View Alerts Only	
Business Name	Country	Associated Profile	Searched At	Number of Alerts	Review Updates	Remove from Monitoring
DNATA LIMITED	-	KEL	16/02/2022	23	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Anglo American Services (UK) Ltd	-	KEL	16/02/2022	23	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Download Monitoring Alerts Report

You have the option to retrieve a report that shows **Open** and **Closed** monitoring alerts in a downloadable .csv file.

A downloadable file is typically used for the following:

- Carrying out manual reviews of alerts.
- As part of reports for relevant stakeholders.
- Conducting audits for internal or external purposes including reporting to regulators.

Accessing the Reports

The screenshot shows the 'Reports' section of the Protect interface. On the left is a sidebar menu with options: Home, Screen, ID&V, Profiles, Monitoring, Audits, Uploads, and Reports (highlighted). The main area has a 'Reports' header and two tabs: 'Order Monitoring Report' and 'History'. Below the tabs is a 'Filename*' input field with a '.CSV' extension. There are 'From Date*' and 'To Date*' date pickers, and a 'Select Month' dropdown. A 'Status' dropdown is set to 'Open, Closed', with 'Open' and 'Closed' radio buttons. An 'Order Report' button is at the bottom.

- Select **'Reports'** from the menu on the left of the screen in Protect.
- Create a file name for the report you are generating.
- Choose the date range or preset time period from the drop-down. (Note: you can select up to 6 months of data per report as individual reports exceeding this are too large to open in csv files.)
- Choose if the report should include **'Open'** or **'Closed'** alerts or both.

The report status column will show you when the report is ready for download in the **'History'** tab. From this section, you can access the report and previously requested reports. Reports will remain in the 'History' section for 30 days before expiring, however you may re-run the search criteria to regenerate the report if required.

creditsafe Protect
Sign Out

- Home
- Screen
- ID&V
- Profiles
- Monitoring
- Audits
- Uploads
- Reports

Reports

Order Monitoring Report
History

Filename	Status	Ordered By	Requested Date	Expiry Date	Criteria
qwertry.csv	Completed	Supriya Shastri	05/11/2023 7:37:20 PM	06/11/2023 5:29:59 AM	01/01/2022 → 06/02/2022
citibank_report_test.csv	Completed	Supriya Shastri	05/10/2023 7:43:42 PM	06/10/2023 5:29:59 AM	05/01/2023 → 05/11/2023
testing_report_gen.csv	Completed	Supriya Shastri	05/09/2023 5:05:26 PM	06/09/2023 5:29:59 AM	08/07/2022 → 12/14/2022
demo-live.csv	Completed	Supriya Shastri	05/09/2023 1:32:18 PM	06/09/2023 5:29:59 AM	01/01/2023 → 05/09/2023

Audit

To view the full audit trail of activities on the platform you should select 'Audits' on the left-hand menu.

Type	Event	Description	Related Profile	User ID	Date
Monitoring	Search Added To Monitoring	Search Business with [Name] = 'Fairway Shipping', Added To Monitoring	Fairway Shipping	101518961	04/26/2020 4:47:29 PM
Search	Relevant Result Selected	Fairway Shipping Ltd Marked as Relevant for 'Business with [Name] = 'Fairway Shipping''	-	101518961	04/26/2020 4:33:11 PM
Profile	Search Added to Profile	Business with [Name] = 'Fairway Shipping' Added To Profile 'Fairway Shipping'	Fairway Shipping	101518961	04/26/2020 4:33:10 PM
Search	Results Report Generated	Results Report Created For Search Business with [Name] = 'Fairway Shipping', with 1 Result.	-	101518961	04/26/2020 4:19:30 PM
Search	Search conducted	Business Search Conducted with [Name] = 'Fairway Shipping', returned 5 results.	-	101518961	04/26/2020 4:16:35 PM
Search	Search conducted	Business Search Conducted with [Name] = 'Fairway Shipping', returned 5 results.	-	101518961	04/26/2020 4:14:20 PM
Search	Results Report Generated	Results Report Created For Search Business with [Name] = 'Creditsafe', with 0 Results.	-	101518961	04/26/2020 4:09:32 PM
Search	Search conducted	Business Search Conducted with [Name] = 'Creditsafe', returned 0 results.	-	101518961	04/26/2020 4:06:52 PM
Search	Search conducted	Business Search Conducted with [Name] = 'Fairway Shipping', returned 5 results.	-	101518961	04/26/2020 4:00:01 PM
Alerts	Alert Received	Alert Received for Individual with [FirstName] = 'donald' AND [LastName] = 'trump'.	-	101518857	04/26/2020 1:05:42 AM

Audits display a full list of all activities completed by all users in an organization such as:

- Type – A broad grouping event types either Monitoring, Search, Profile or Alert
- Event – A more specific breakdown of what event happened
- Description – a description of the event that took place
- Related Profile – The profile linked to the activity
- User ID – The user who undertook the task
- Date
- Time
- The audit trail can be filtered by keywords, event or date & time.
- If you wish to download the full Audit Trail, select the 'Download' button in the bottom left-hand corner of the screen.

Uploading batch files for screening

To upload a batch of individuals or business for screening, select Uploads on the left-hand menu bar.

File Name	Upload Date	Row Count	Status
batch_upload_template (20).csv	11/17/2022 11:16:16 PM	2	Completed
Sample_BatchUpload_TestFile.csv	11/17/2022 11:05:19 PM	8	Partially Completed
Areef_newFormat_sampleFile2_Valid.csv	11/17/2022 11:01:30 PM	193	Completed
Areef_newFormat_sampleFile2_Valid.csv	11/17/2022 11:01:29 PM	193	Completed
Sample_BatchUpload_TestFile.csv	11/17/2022 10:58:06 PM	8	Partially Completed

Select “Upload file” button which will pop up a window with further steps.

Upload a populated supported file (.CSV) in the same format as the template below. All files must be provided in UTF-8 encoding (note: select Save As and select UTF-8) and are currently limited to 5000 records per file.

You are required to specify within the template, if the uploaded record is a Business or Individual, along with any data fields marked as mandatory at a minimum. Mandatory fields are marked with * in the user guide.

Please note a name is required and must either be included as a Full Name OR as a First Name and Last Name separately. You may also pre-define your screening threshold score per record to refine your potential matches by selecting one of the following accepted thresholds: 85/90/95/100. Any records that do not have a predefined score specified will be defaulted to screen at an 85% match score. Any additional data points are used to auto-discount potential matches.

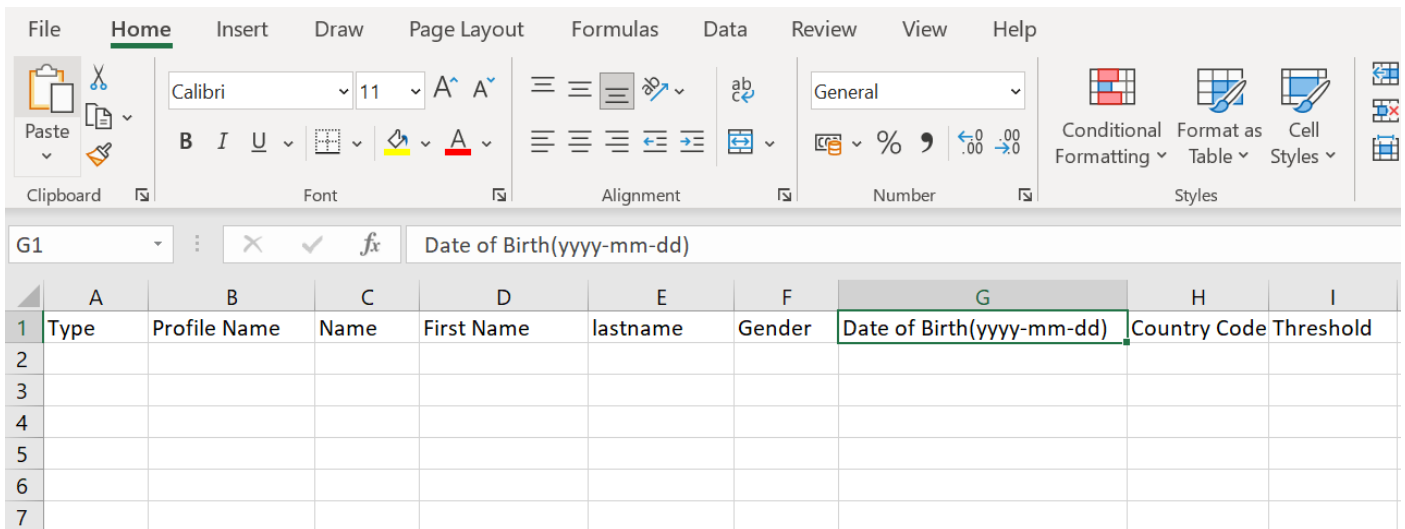
For more detailed guidance click [here](#) for the full User Guide.

[Download Template](#)

[Select file](#) Selected file: None

[Upload](#) [Cancel](#)

- You may download the template from the screen by clicking on the “Download Template” button.
- Upload a populated supported file (.CSV) in the same format as the template. All files must be provided in UTF-8 encoding (note: select Save As and select UTF-8) and are currently limited to 5000 records per file.



	A	B	C	D	E	F	G	H	I
1	Type	Profile Name	Name	First Name	lastname	Gender	Date of Birth(yyyy-mm-dd)	Country Code	Threshold
2									
3									
4									
5									
6									
7									

- You are required to specify within the template if the uploaded record is a Business or Individual along with any data fields that are mandatory as specified below.
- Please note a name is required and must either be included as a Full Name OR as a First Name and Last Name separately.
- You may also pre-define your screening threshold score per record to refine your potential matches by selecting one of the following accepted thresholds: 85/90/95/100. Any records that do not have a predefined score specified will be defaulted to screen at an 85% match score.
- Any additional data points are used to auto-discount potential matches.
- Mandatory fields are marked with an * below:

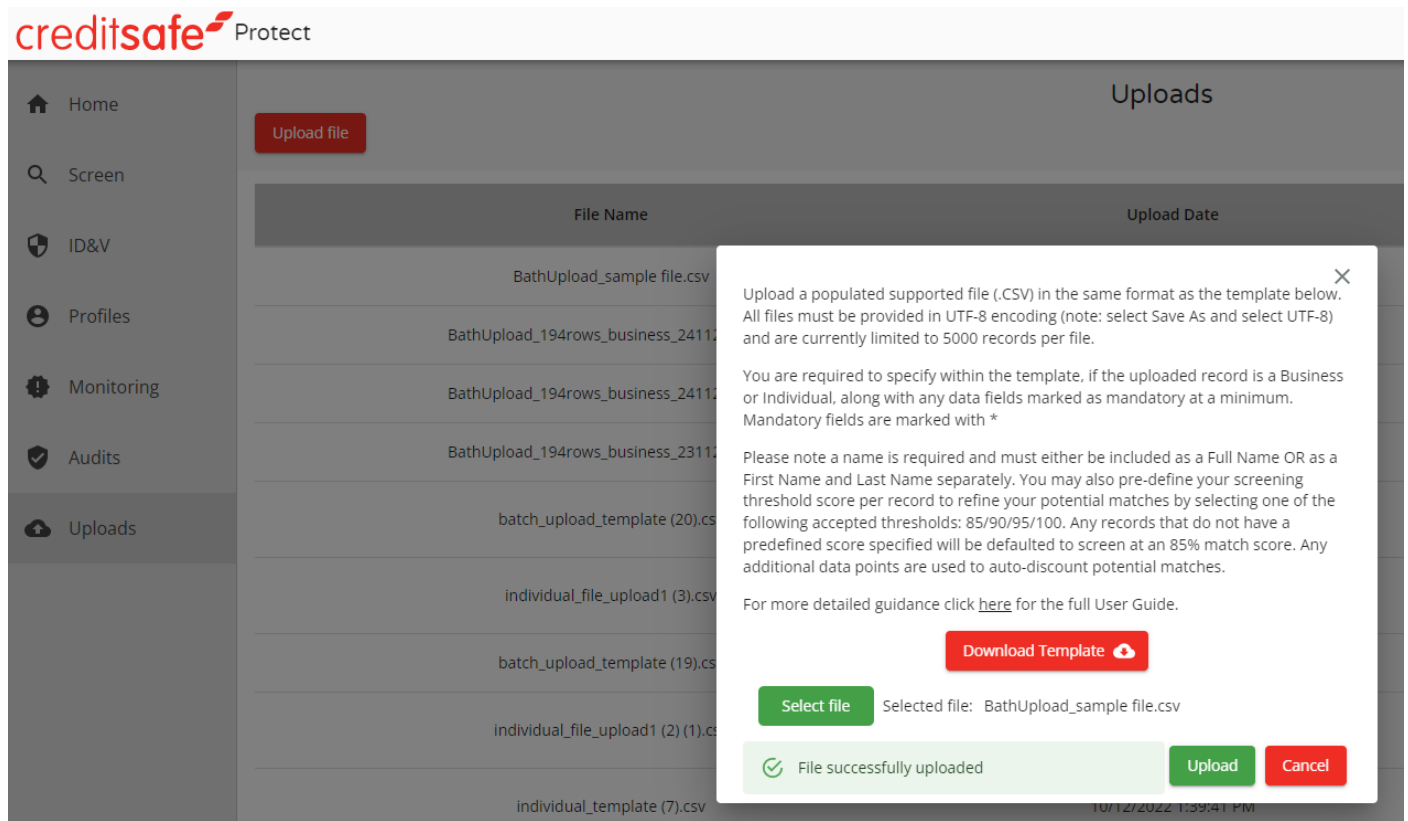
Business Fields

- Type* - This is a mandatory field and value must be Business.
- Profile Name* - This is a mandatory field; value can be an existing profile name or a new profile name.
- Name* - This is a mandatory field; and should be the business name that is to be screened.
- Country Code - This is a 2 letter ISO country code.
- Threshold - Value should be one of 85, 90, 95 and 100. If there is no value mentioned, system will consider it to be 85 as a default value.

Individual Fields

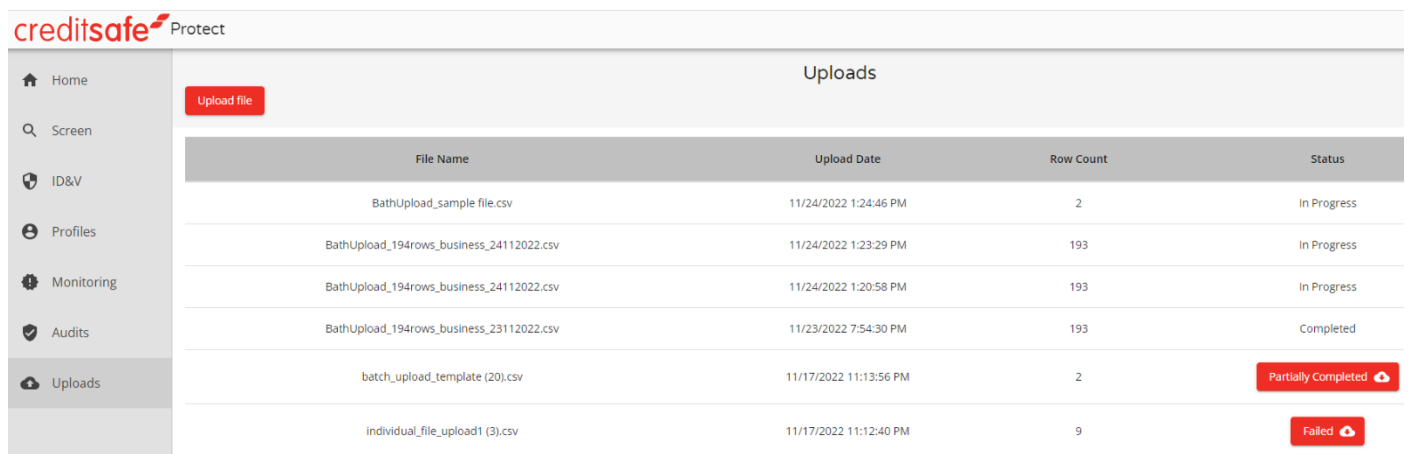
- Type* - This is a mandatory field and value must be Individual.
- Profile Name*
- Full name OR as a First Name and Last Name separately*.
- Country - This is a 2 letter ISO country code.
- Date of Birth (DOB) entered as YYYY-MM-DD.
- Gender (M/F) – Male or Female.
- Threshold - Value should be one of 85, 90, 95 and 100. If there is no value mentioned, system will consider it to be 85% as a default value.

Click the GREEN “Select file” button to browse your file and then click “Upload”. The system will then confirm if the file has been uploaded successfully.



- The uploaded file will then appear in the uploads section showing as ‘In Progress’ until the profiles can be either loaded by the system into the Profiles section (on the left-hand menu) or will show an error report.
- Please note the system runs batch file searches on the hour.

Once the file has been processed, it will show whether the file has been successfully uploaded by showing ‘Completed’ as below, ‘Partially Completed’ or ‘Failed’.



- Any records that have failed will be in the downloadable report shown above. Please note, only failed records will appear within this report.
- The error report will stipulate what errors need to be rectified, for example the date convention that is required to ensure that the record can be uploaded successfully i.e., YYYY-MM-DD
- In cases of records that have failed to upload, a new file must be populated with the rectified failed records.
- Please note if some records have been successfully uploaded, they should not be re-submitted into the system as the system will take the corresponding credits again for this.
- You can then navigate to the monitoring screen on the left-hand menu, to view the records uploaded.
- They may then review the record and add it to profile created by the bulk upload or discount the hits if required.

creditsafe Protect Sign Out

Monitoring

Search Keywords Apply

Business		Individual			View Alerts Only	
Business Name	Country	Associated Profile	Searched At	Number of Alerts	Review Updates	Remove from Monitoring
Gazprom Oil	-	Gazprom	7/13/2021	53	Review Updates	<input type="checkbox"/>
Cherie	FR	Cherie Blair	7/2/2021	2	Review Updates	<input type="checkbox"/>

Please note that you can remove the name from monitoring via the checkboxes next to the name screened. You should review your monitored list regularly for accuracy, efficiency and data integrity.

International Identity Verification (IDV)

Users subscribed to the identity verification service can verify the identity of an individual globally (please refer to your Account Manager for Costs and Data Coverage details). This is done electronically, by searching an individual’s full name, date of birth and residential address. The service will then run a search against several sources of information to verify the details against:

- a. Government controlled sources (Land Registry, VAT, tax office, driver’s license details or Census)
- b. Credit Agencies
- c. Telecoms
- d. Utility Providers
- e. Commercial
- f. Consumer Sources

Once you have entered the required details, the search will return the following potential results with the sources that the details have matched against:

Partial Match (2 parts of the search parameters have matched on one source):

The screenshot shows the 'International ID Verification' form in the creditsafe Protect application. The search criteria are: Country: Australia, Name: JAMES BRADLEY, Date of Birth: 1983-02-17, Address: 14 EPENARRA CLOSEHAWKER. The search results show a 'Partial Match' with a match rate of 25% (indicated by a yellow circle). The match details are as follows:

Match Rate	Full Name	Date of Birth	Address	Country
25%	JAMES BRADLEY	2/17/1983	14 EPENARRA CLOSEHAWKER	AU

Below the match details, two sources are identified:

- Source 1:** Name and Date of Birth match
- Source 2:** Name and Date of Birth match

Full Match (2 search parameters have matched against 2 different sources of data). This is an AML regulation compliant 2x2 configuration:

The screenshot shows the 'International ID Verification' interface. The search criteria are: Country: Australia, Name: JAMES BRADLEY, Date of Birth: 1983-02-17, Address: 14 EPENARRA CLOSEHAWKER, City: CANBERRA. The results show a 'Full Match' with a green circle indicating a 100% match rate. The match details are as follows:

Match Rate	Full Name	Date of Birth	Address	Country
100%	JAMES BRADLEY	2/17/1983	14 EPENARRA CLOSEHAWKER	AU

Source 1: Name and Address match
Source 2: Name and Address match

No Match:

The screenshot shows the 'International ID Verification' interface. The search criteria are: Country: Australia, Name: TOM CLARKE, Date of Birth: 1983-02-17, Address: 14 EPENARRA CLOSEHAWKER. The results show a 'No Match' with a red circle indicating a 0% match rate. The match details are as follows:

Match Rate	Full Name	Date of Birth	Address	Country
0%	TOM CLARKE	2/17/1983	14 EPENARRA CLOSEHAWKER	AU

No matching sources

Download Report

- may then download the report and store this to an external CRM or other client record database.
- You may also screen the individual against sanctions, PEPs, and adverse media watchlists using the 'Screen' button below.
- This will retrieve a report from the screening solution within Protect without navigating to another page.

creditsafe Protect
Sign Out

- Home
- Search
- ID&V
- Profiles
- Monitoring
- Audits
- Uploads

International ID Verification

Country*
Argentina

Name*
Gabby Sabatini

Date of Birth*
2001-01-21

Address*
Arrecifes 482

City
Cordoba

State

Postcode

Search
Reset

No Match

Match Rate	Full Name	Date of Birth	Address	Country
<div style="display: flex; align-items: center;"> ▼ <div style="margin-left: 5px;"> <div style="width: 10px; height: 10px; background-color: red; border-radius: 50%;"></div> </div> </div>	Gabby Sabatini	1/21/2001	Arrecifes 482	AR

Download Report
Screen