creditsafe

Protect User Guide

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

Version 8 – May 2023

POWERING BUSINESS DECISIONS

creditsafe

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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.

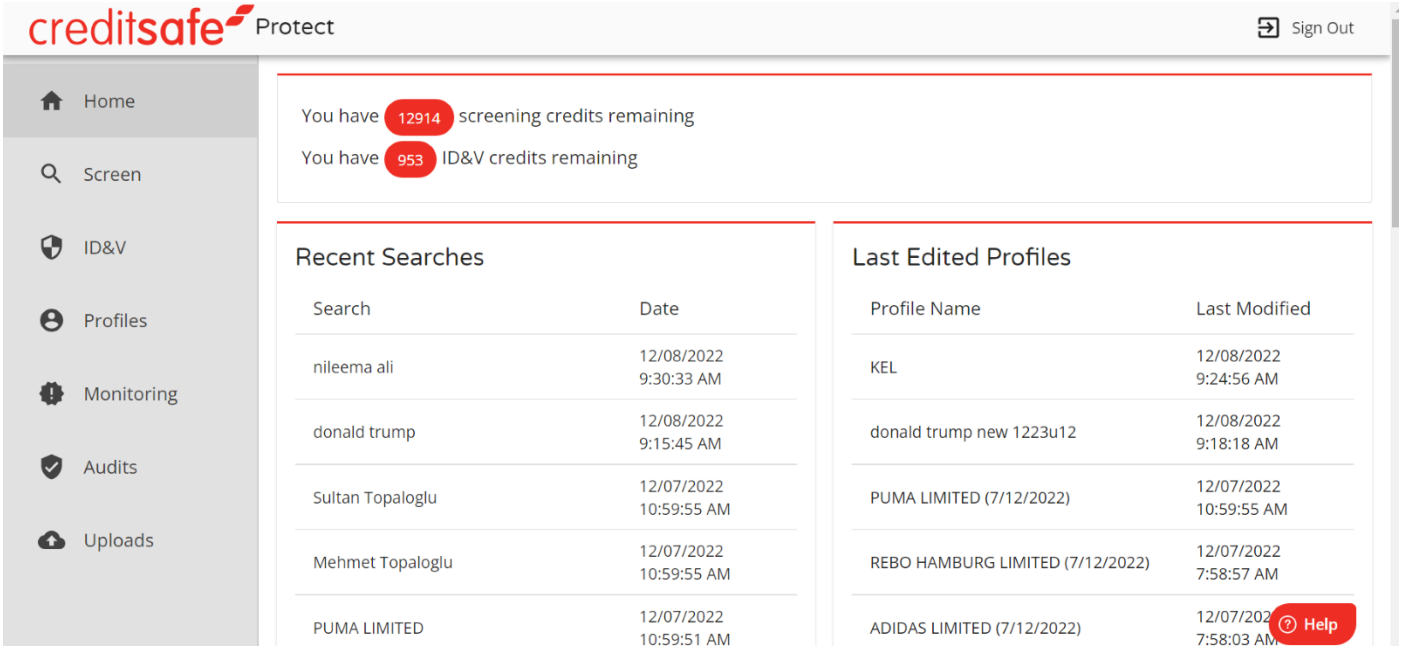
Navigation

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

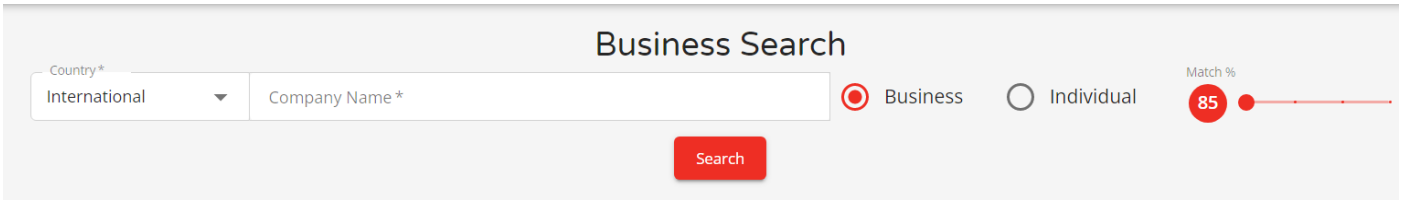
The 'Home' tab in the left-hand menu provides an overview of activity on the platform including:

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



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.

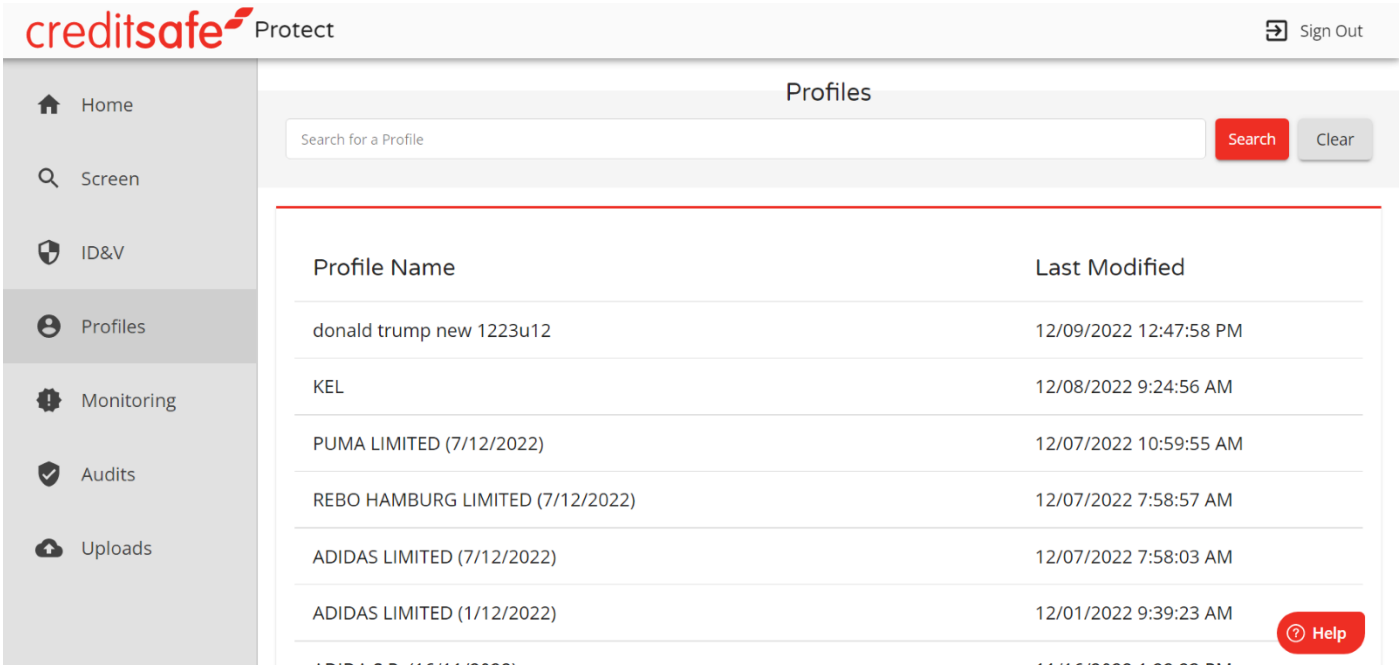
You also have the option to increase the confidence or match relevancy scores of the results that they may get by sliding the Match Score toggle to the right.

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

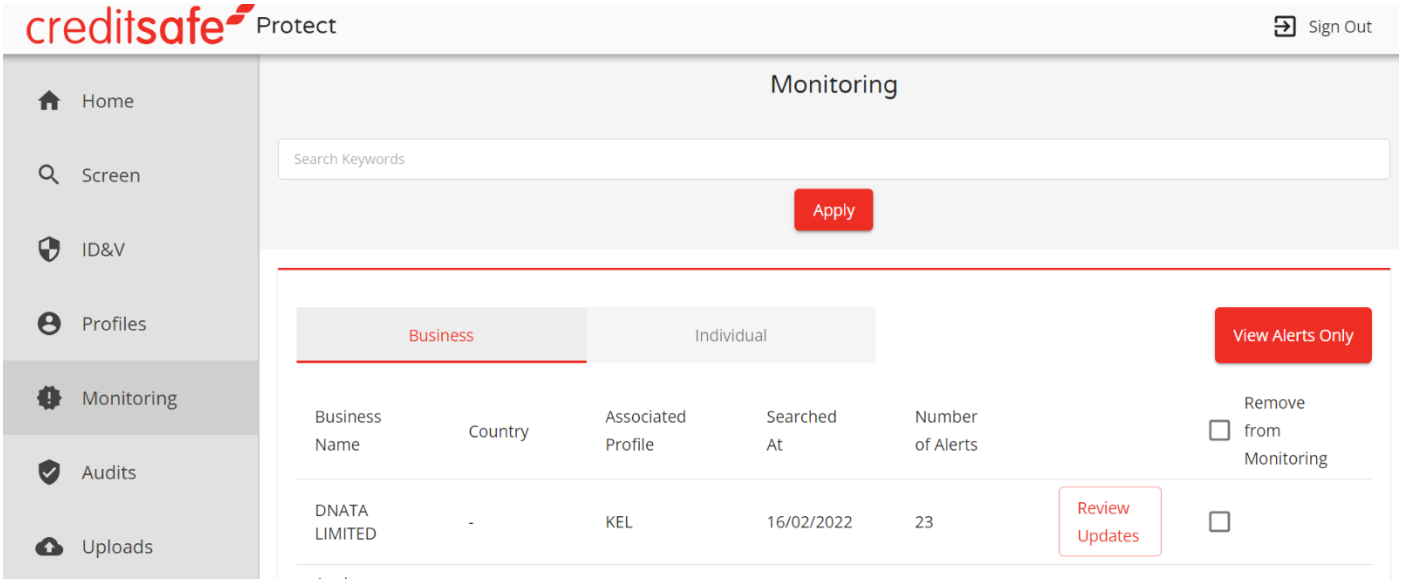
You may navigate directly to the Profiles section of the platform to view any searches and corresponding results saved under profile name. You may also search for a profile using the search bar above the profiles list.



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.

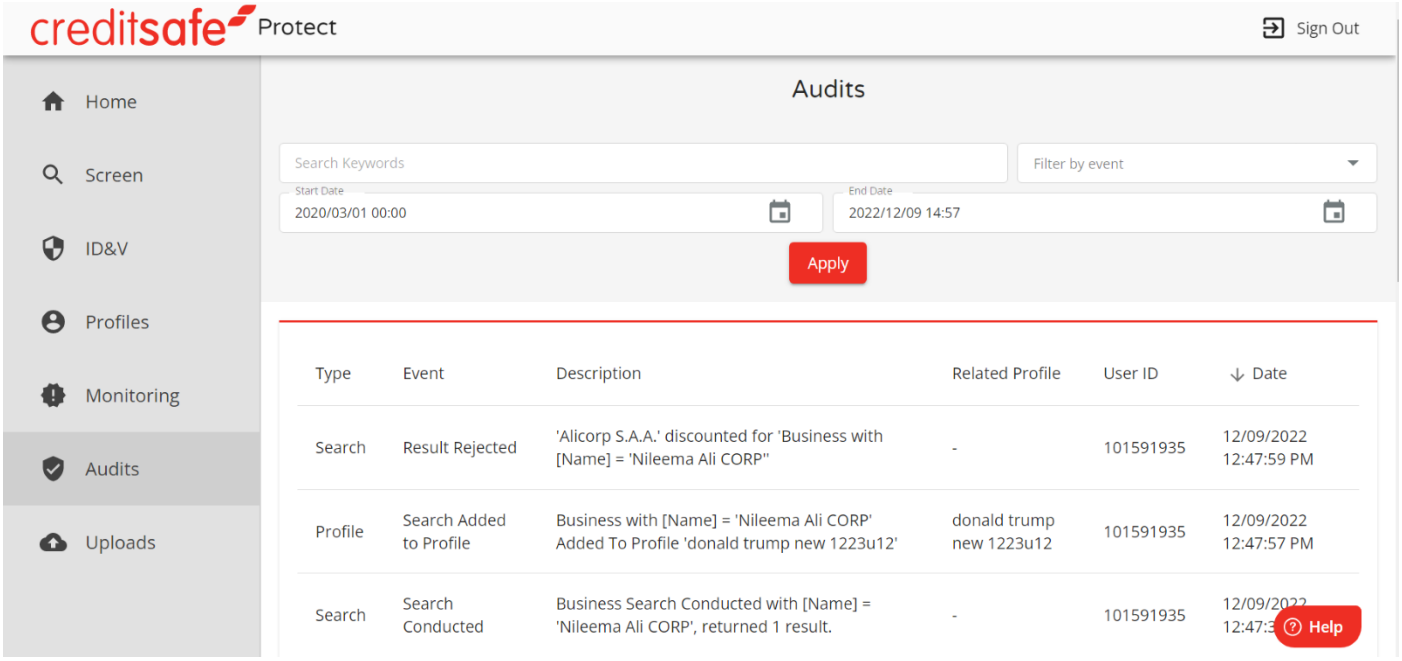


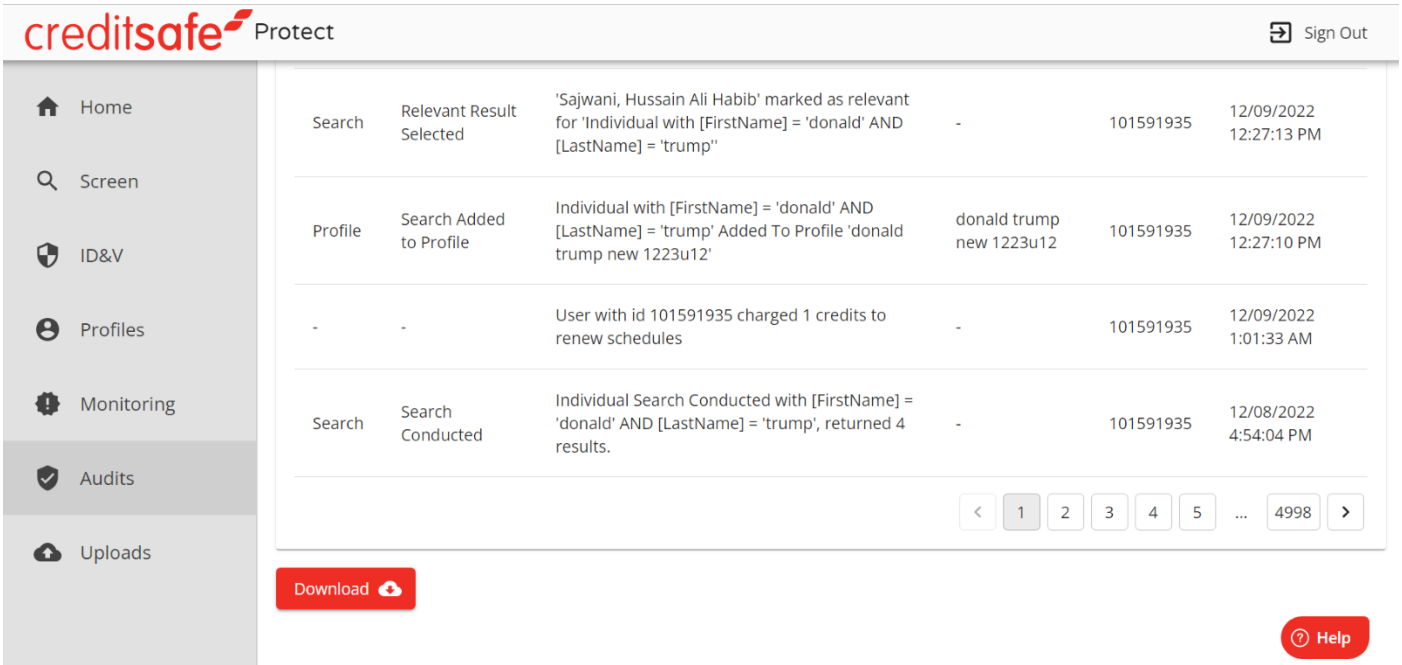
You may view and work any open alerts within this section and remove any profiles or searches that no longer require monitoring. Please see Ongoing Monitoring for further information.

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

Audit

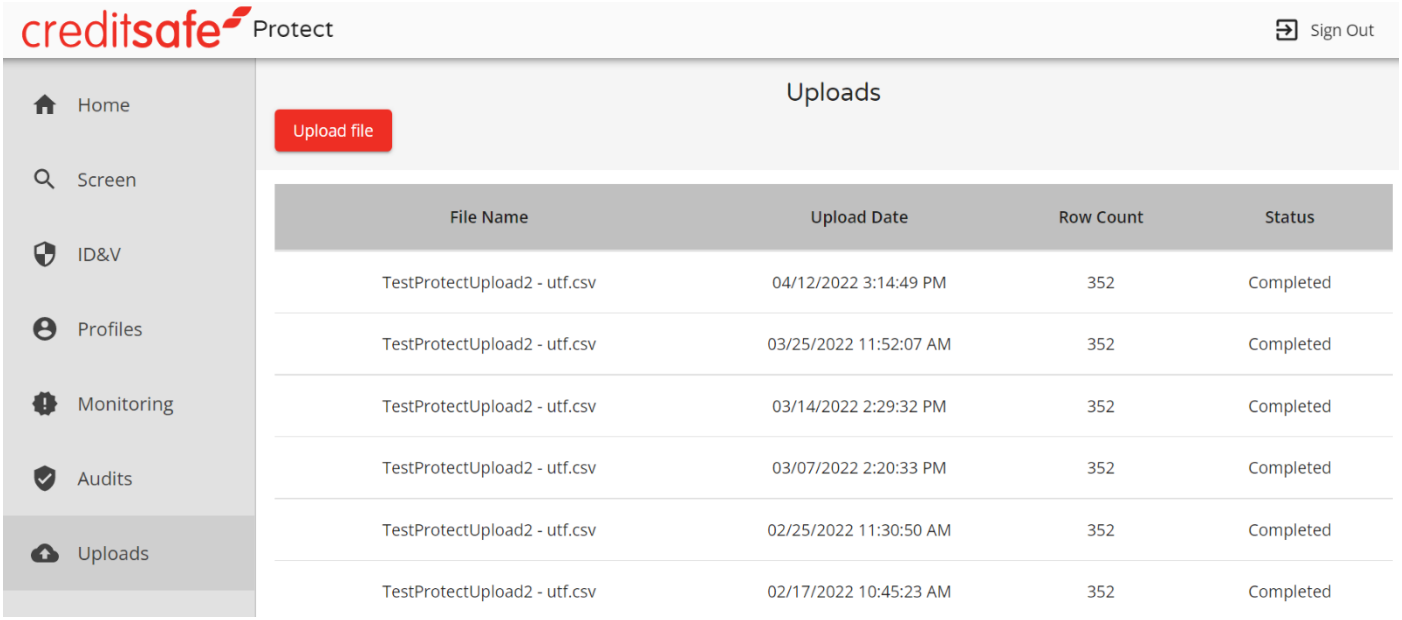
You may navigate to Audit within the platform for access to all actions taken within the platform across all products. You may also download a report of the audit log in full via the download button at the bottom left of the screen.





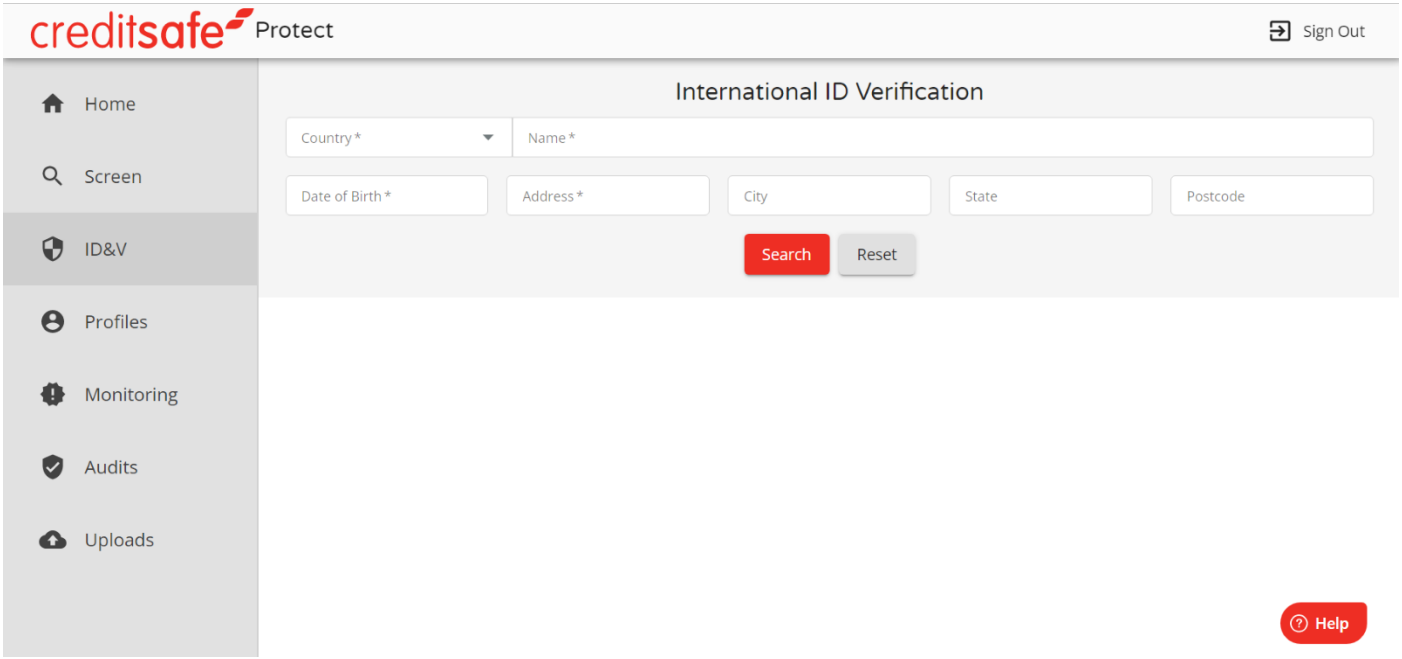
Uploads

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.

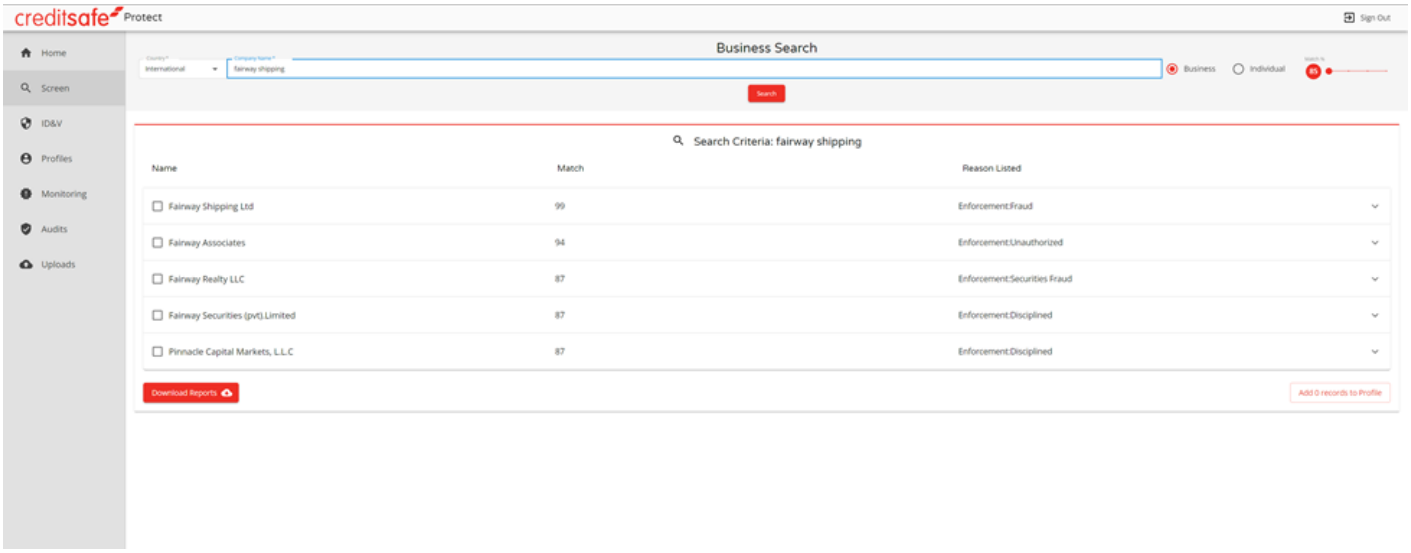


International ID Verification

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



Analysing Search Results



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.

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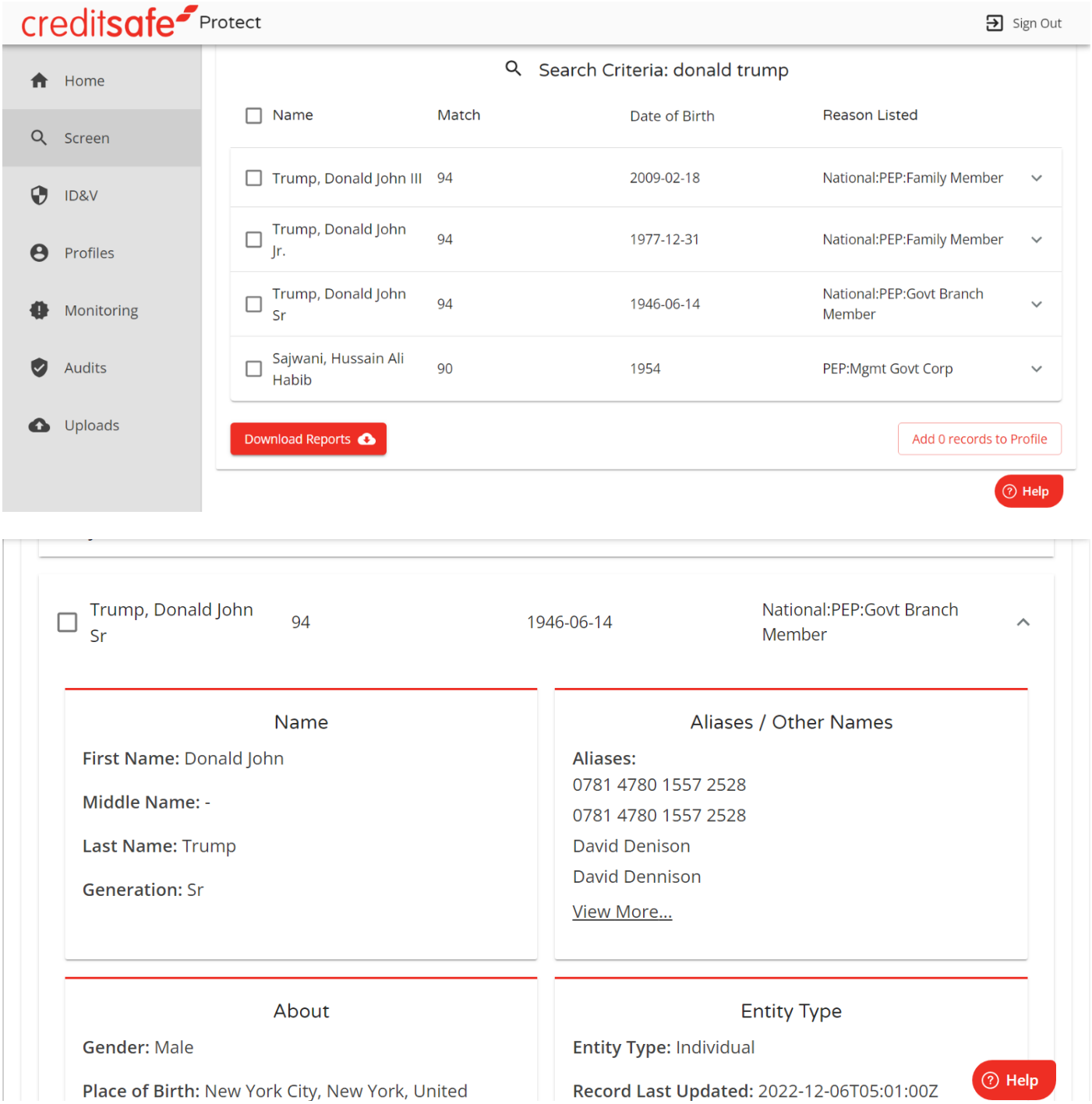
creditsafe Protect
Sign Out
Home
Screen
ID&V
Profiles
Monitoring
Audits
Uploads
Search Criteria: donald trump
Name
Match
Date of Birth
Reason Listed
Trump, Donald John III 94 2009-02-18 National:PEP:Family Member
Trump, Donald John Jr. 94 1977-12-31 National:PEP:Family Member
Trump, Donald John Sr 94 1946-06-14 National:PEP:Govt Branch Member
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

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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

Help

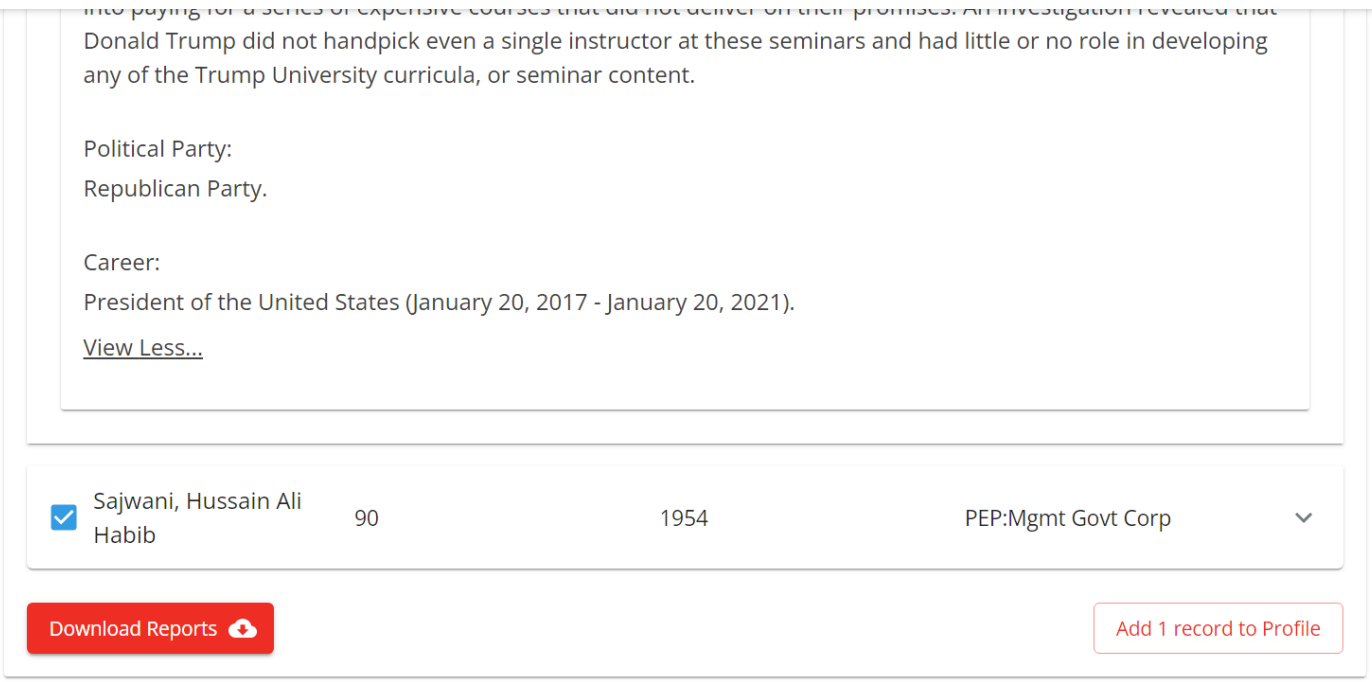
Profile Notes: According to U.S. New York State Attorney General; October 13, 2022: On October 13, 2022, New York Attorney General took action to stop Donald Trump and others from continuing to engage in the significant fraudulent and illegal business activity.

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.

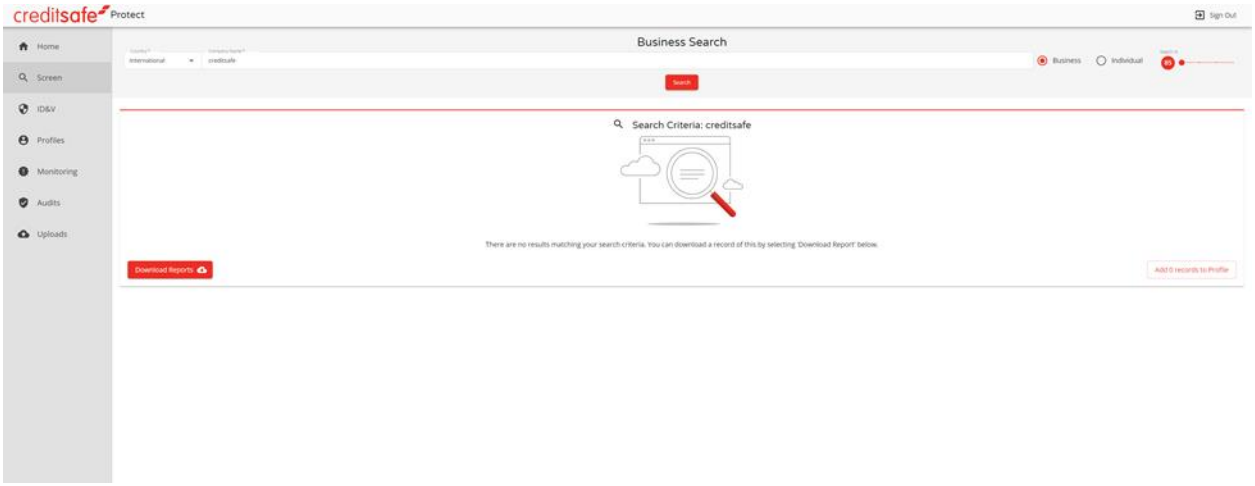
- If you would like to download the information on one or multiple reports in one combined PDF, you can do so by selecting the check box next to the entity name and then selecting the 'Download Report' button in the bottom left-hand corner of the screen.



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.

LexisNexis

Result Summary Report

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

Created By: 101518961

Creditsafe Business Solutions Limited

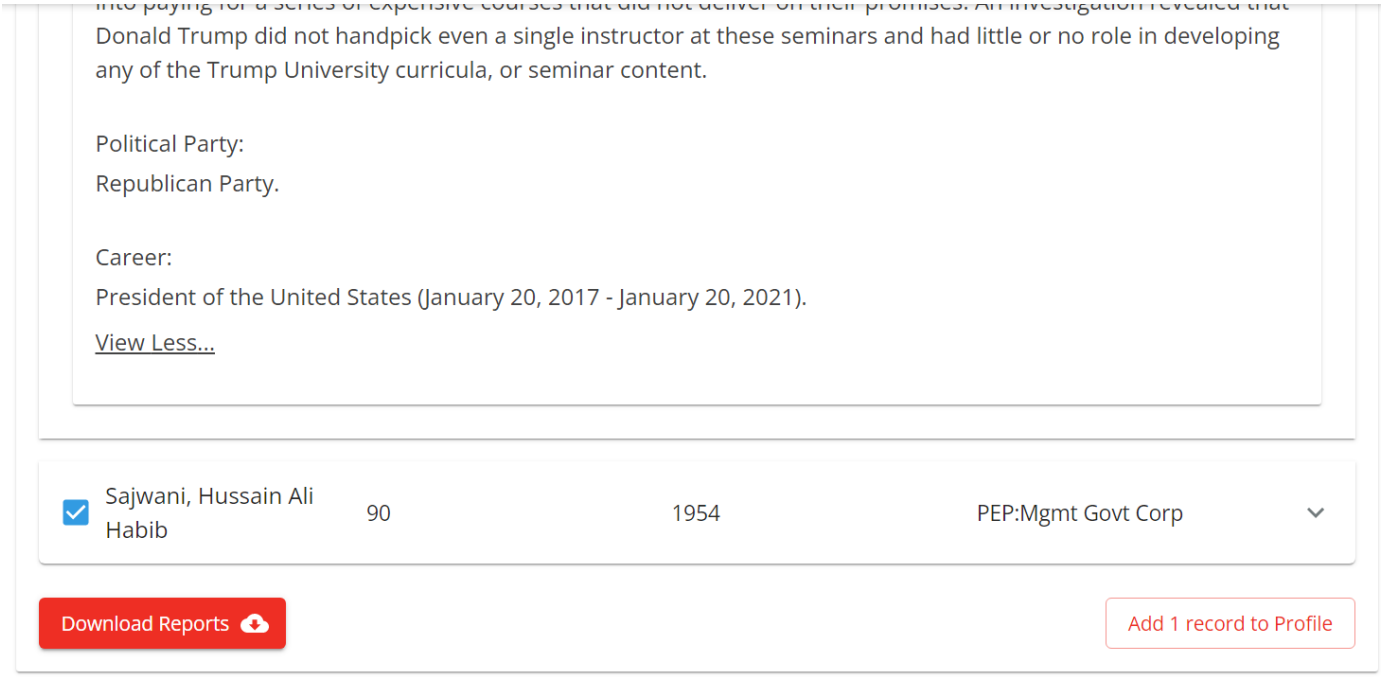
Search Details

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	

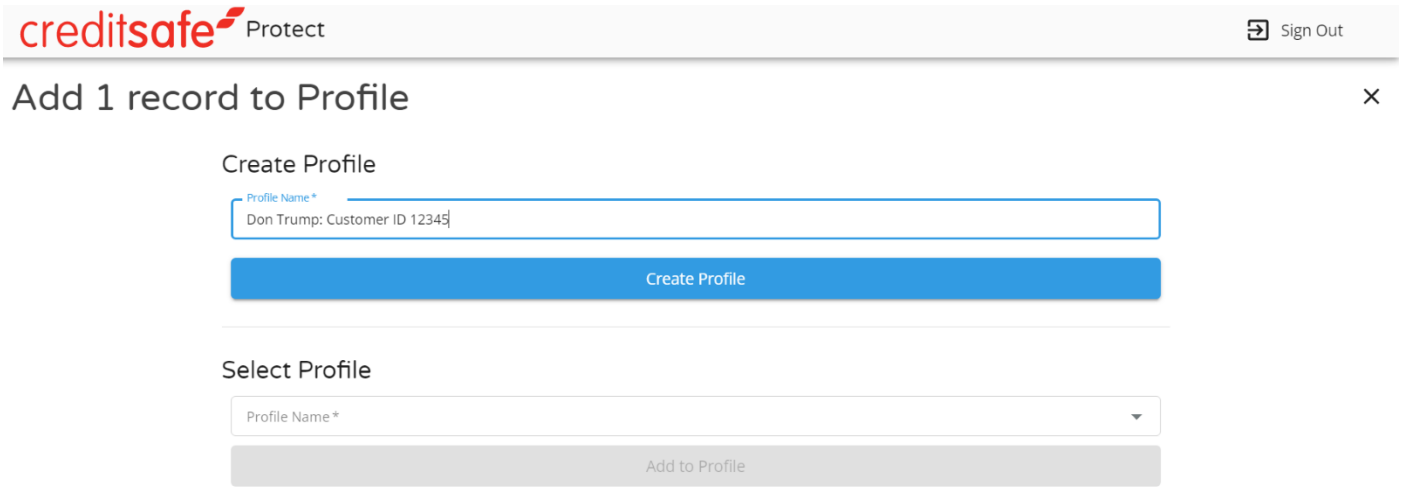
No records were found matching your search criteria.

Creating, Managing and Adding to Profiles

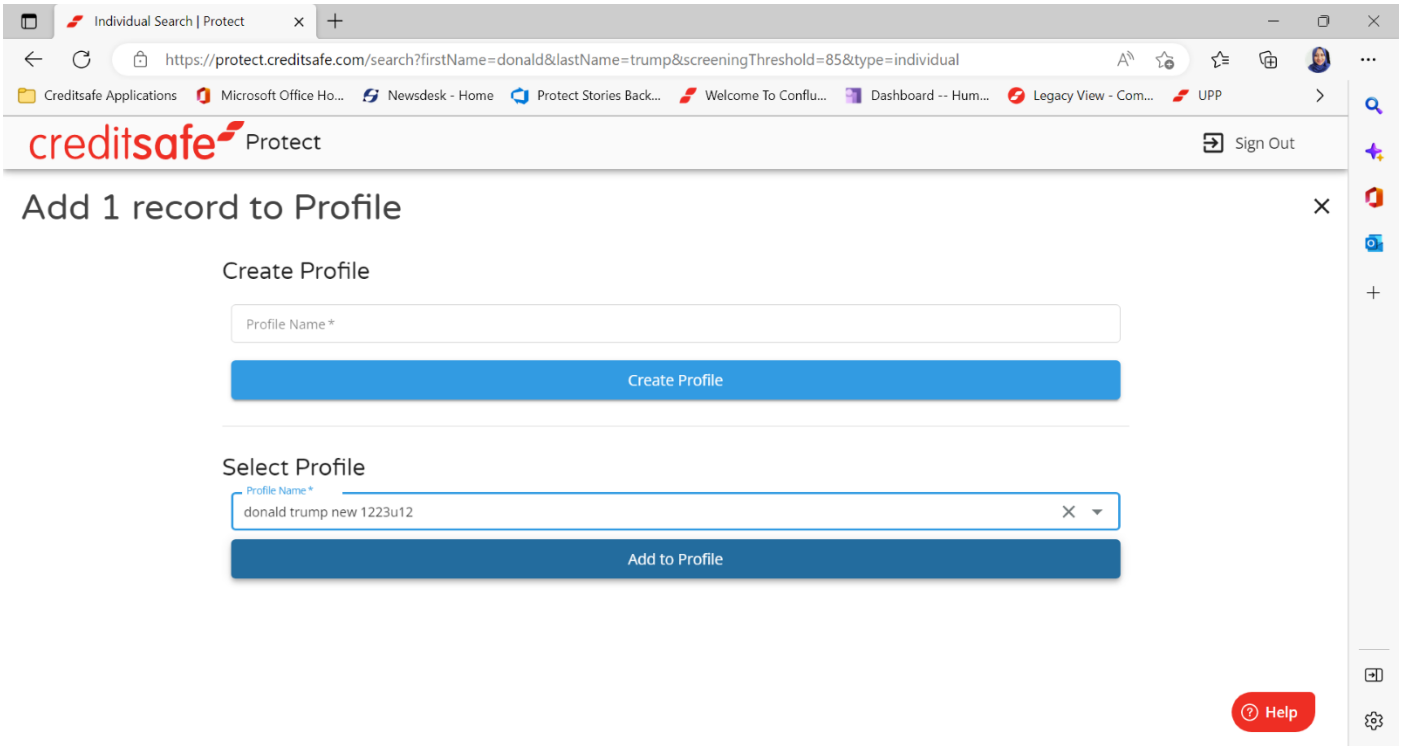
You can add the search criteria and results of a particular search to an existing profile or create a new profile.



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

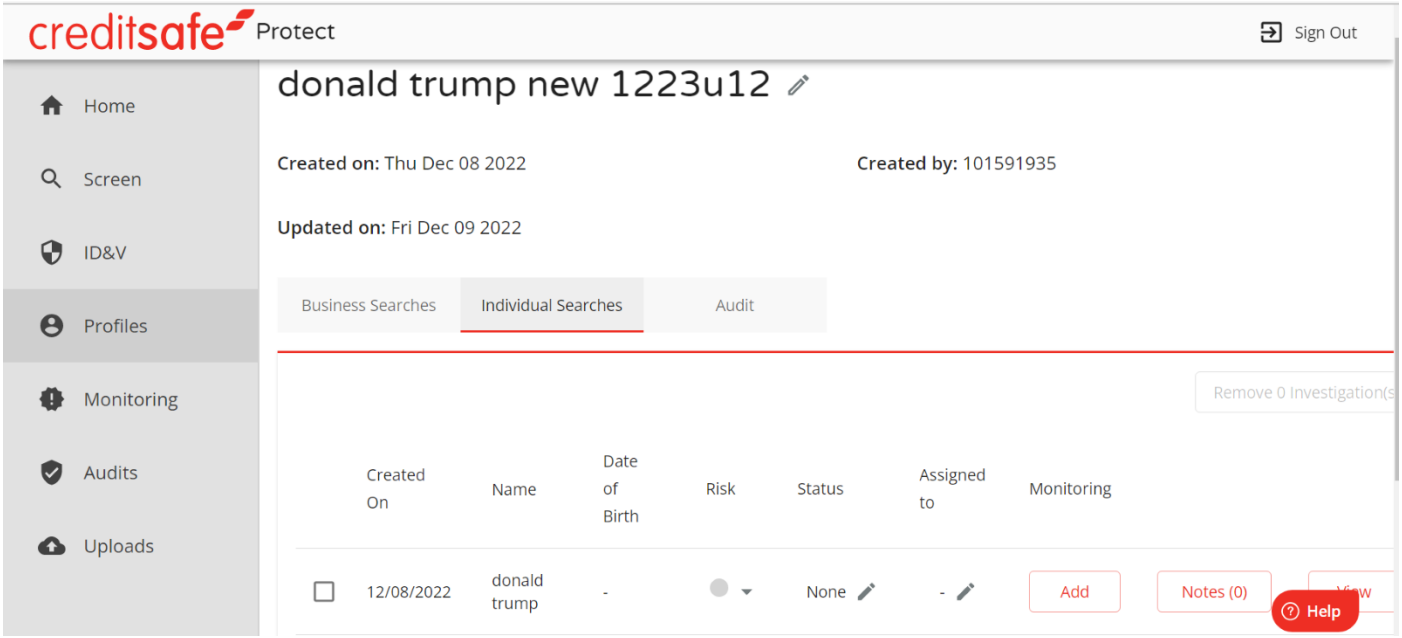


To add to an existing profile, you can use the 'Select Profile' search bar to automatically search and filter through their existing profiles.

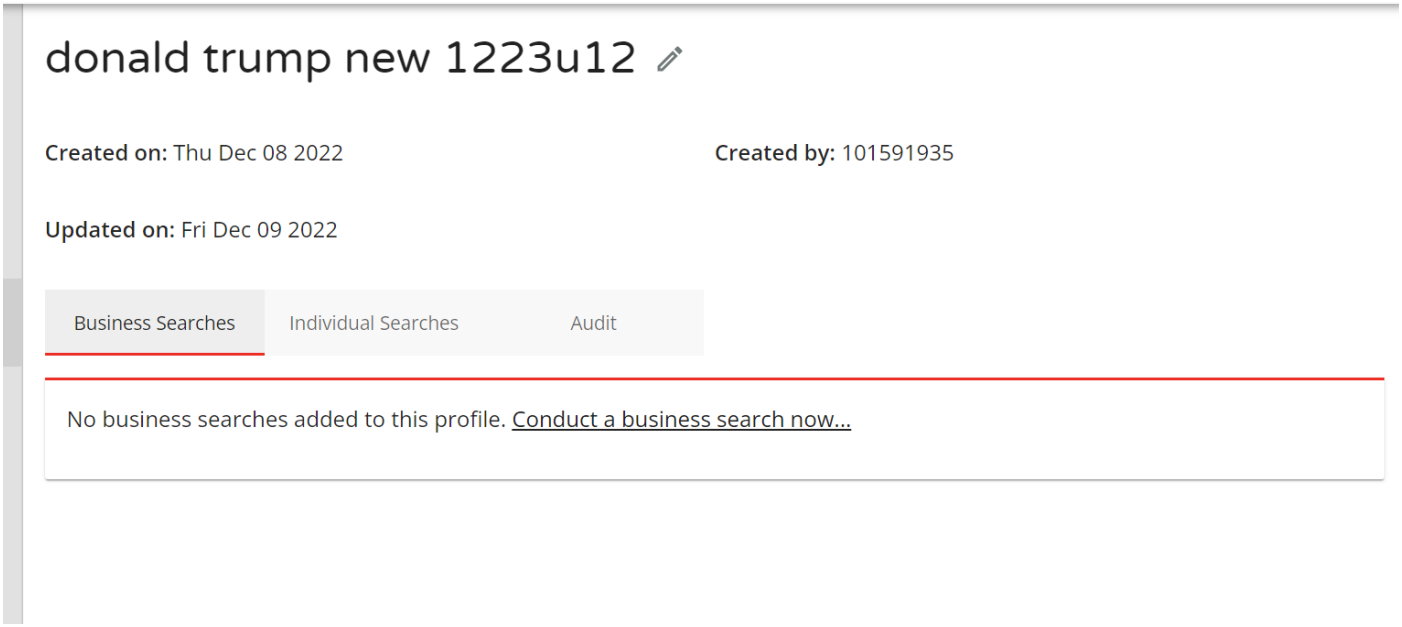


The user will then be able to manage the profile and the search results by:

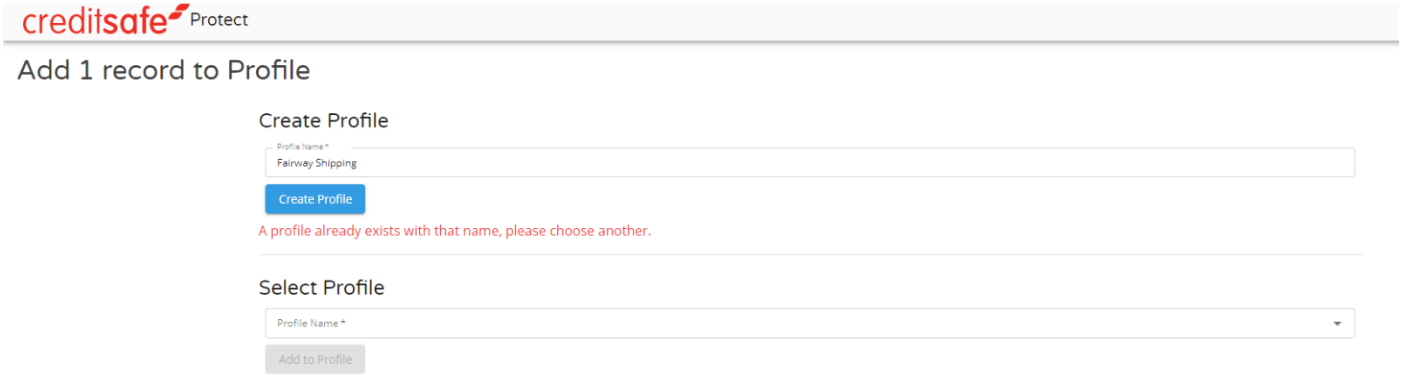
- Assigning the search and the results to other users in your organization[1] to review and action if necessary.
- Assign a profile status such as Pending, Referred or Approved.
- Add the profile search criteria to ongoing AML monitoring at a desired threshold.
- Add notes to the profile.
- Add a risk 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.



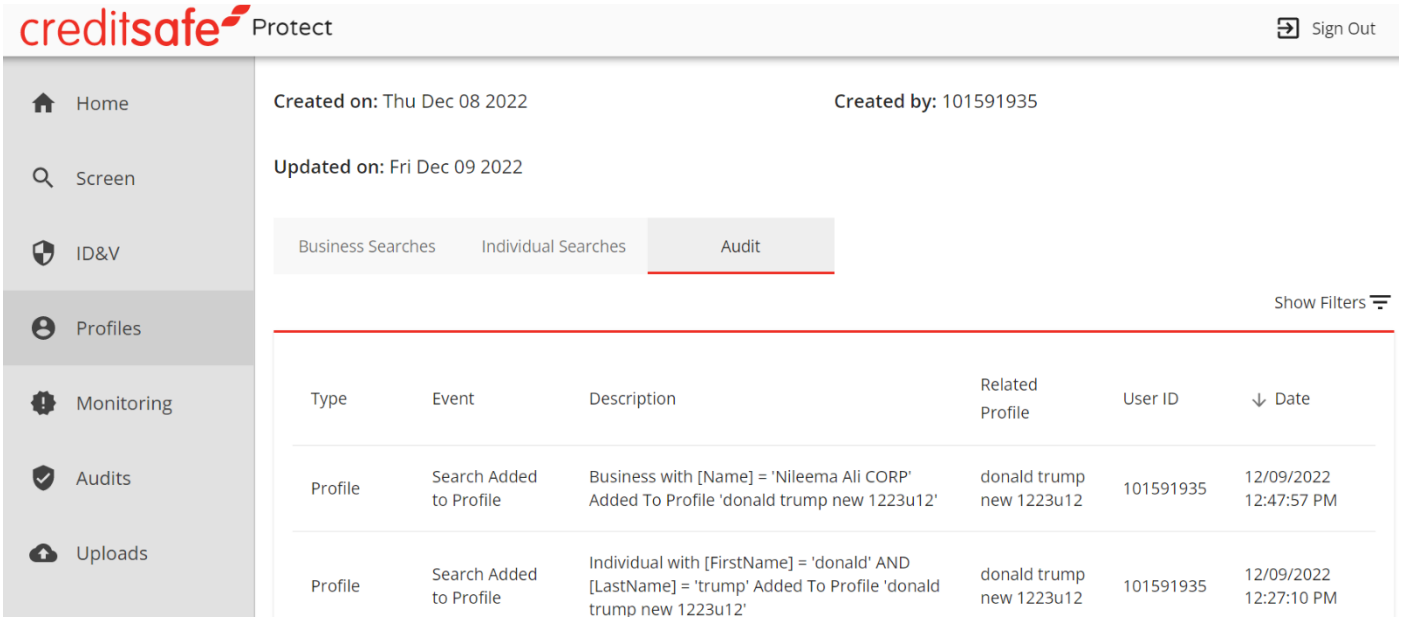
Please note that Profile Names must be unique to avoid duplication of records.



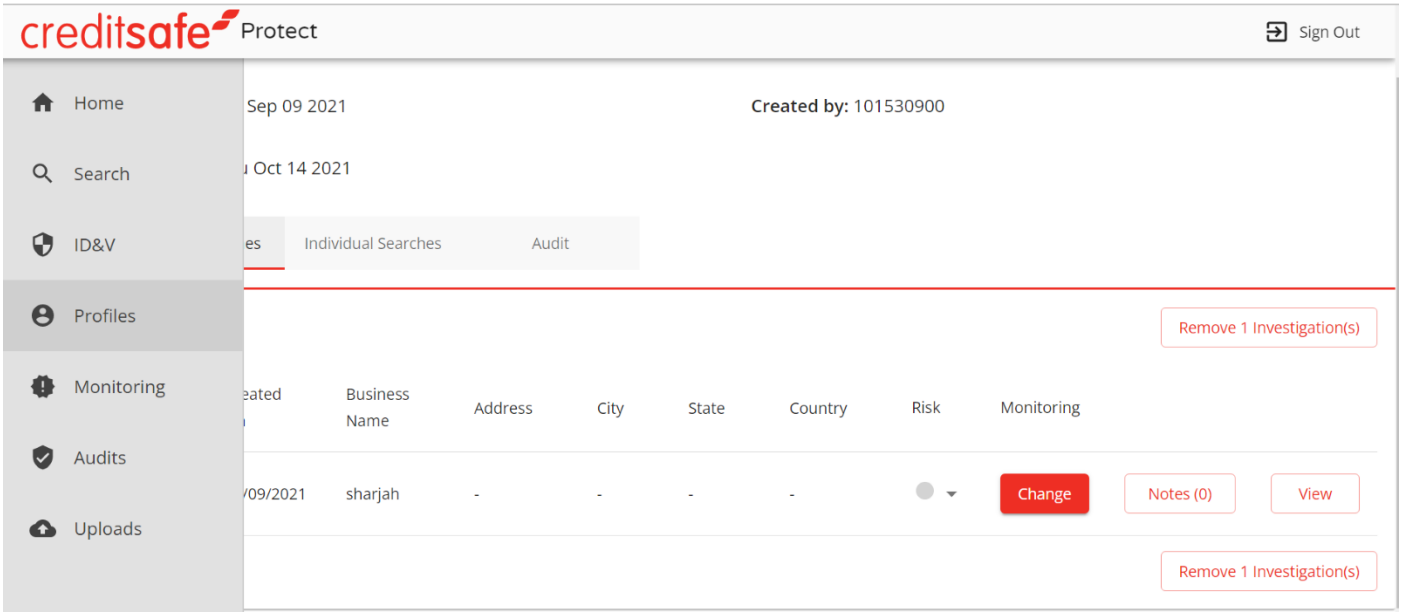
- It is recommended that you use one profile per customer/supplier relationship i.e., if you have a commercial relationship with ABC Corporation Inc. you should create a profile under this name with any additional references to enable more efficient searching.

- 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.

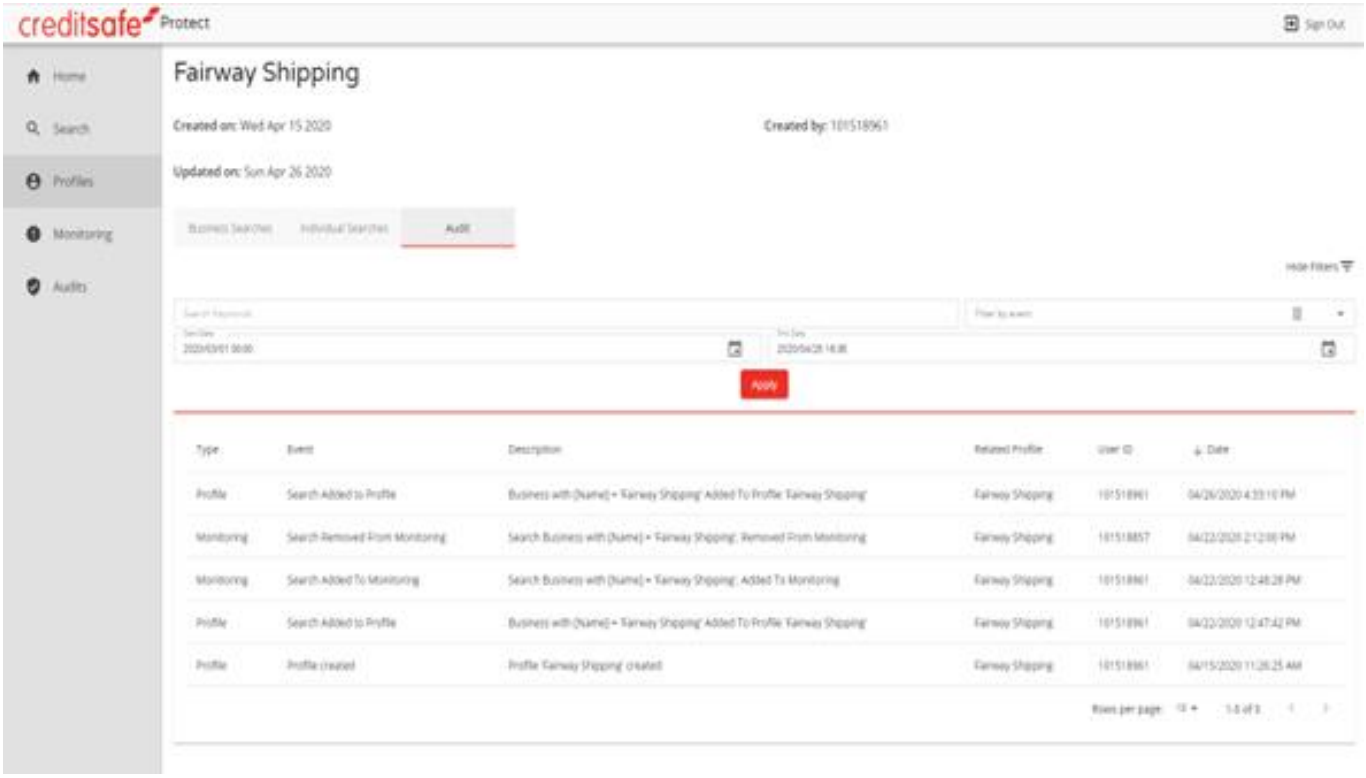
- On the profile you will be able to view all the previous searches including the criteria used split into 'Business Searches' and 'Individual Searches' as well as a full audit of actions taken on the profile itself.



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

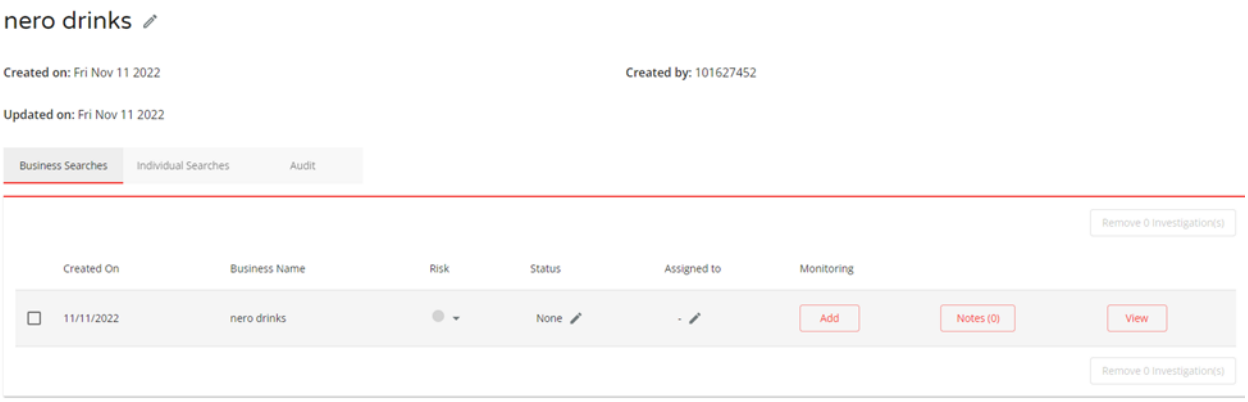


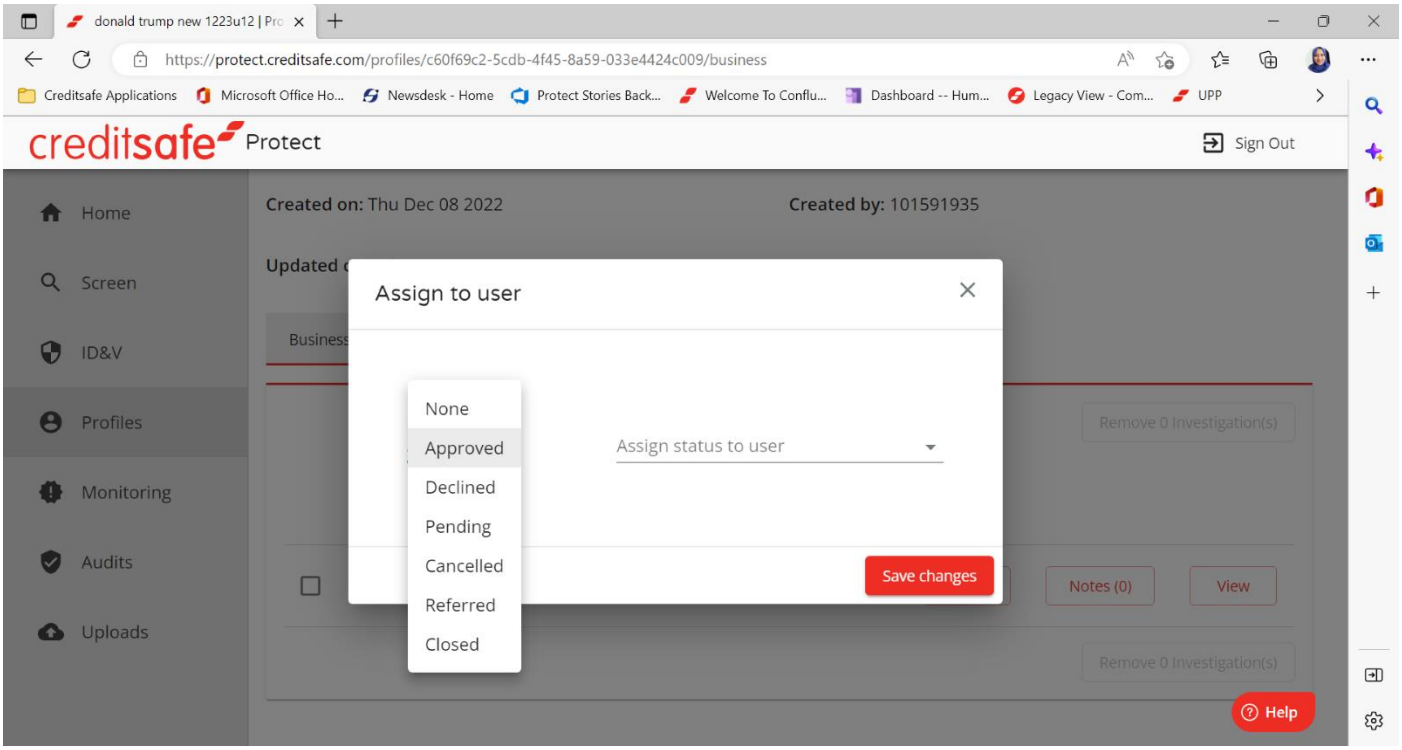
You can search the Profile Audit Trail for a specific event with Keywords or Date Range using the 'Show Filters' Button.

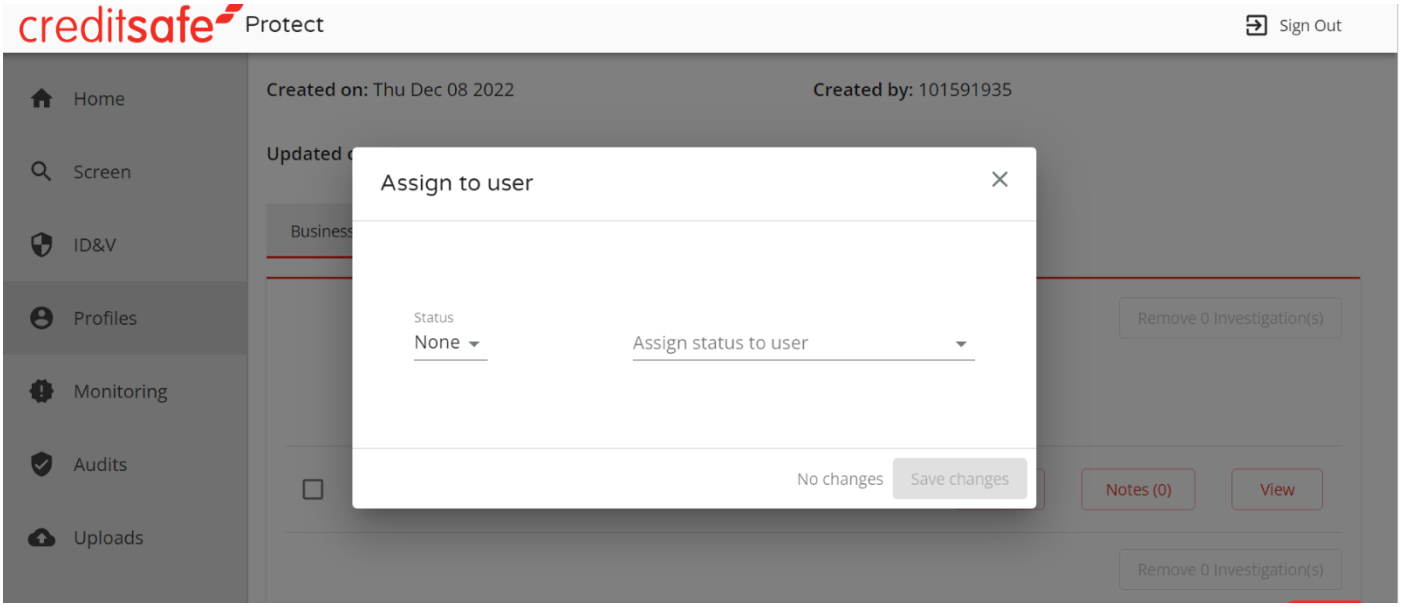


Assigning Users and Setting a Status

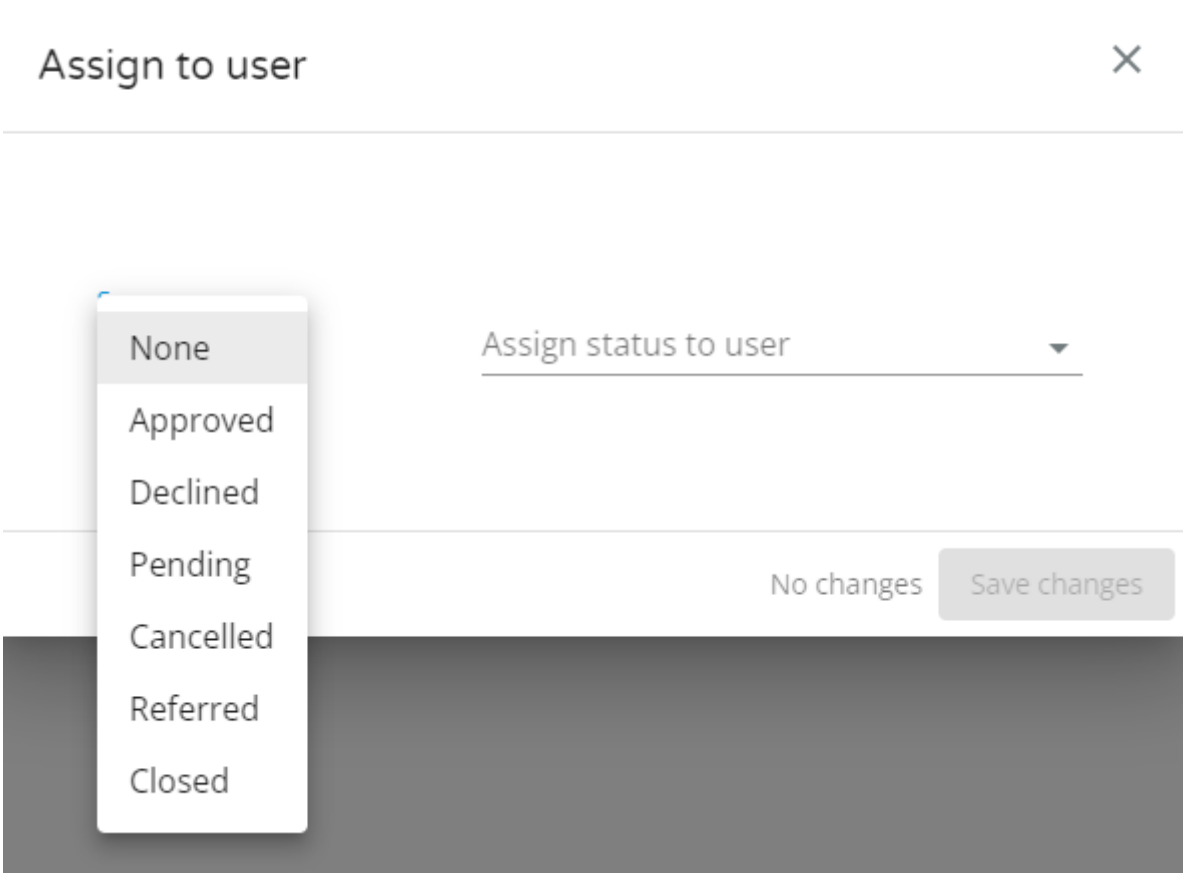
Protect has additional optional features which are designed to assist organisations in managing their internal processes. You may assign particular results to other users for review or referral by selecting the 'Status' or 'Assigned To' columns.



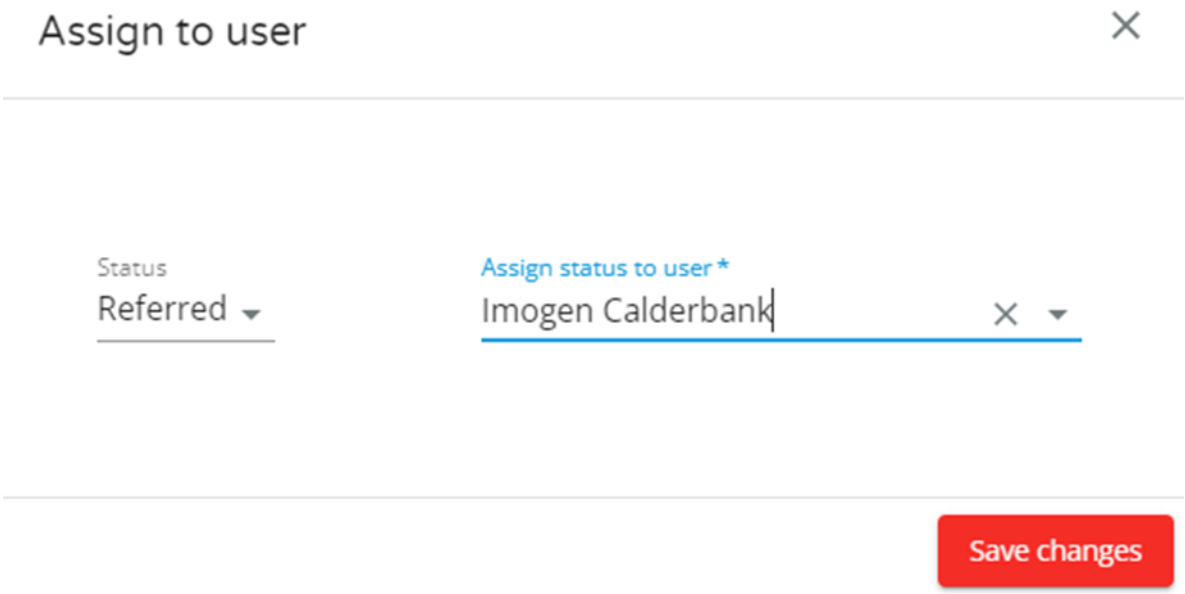




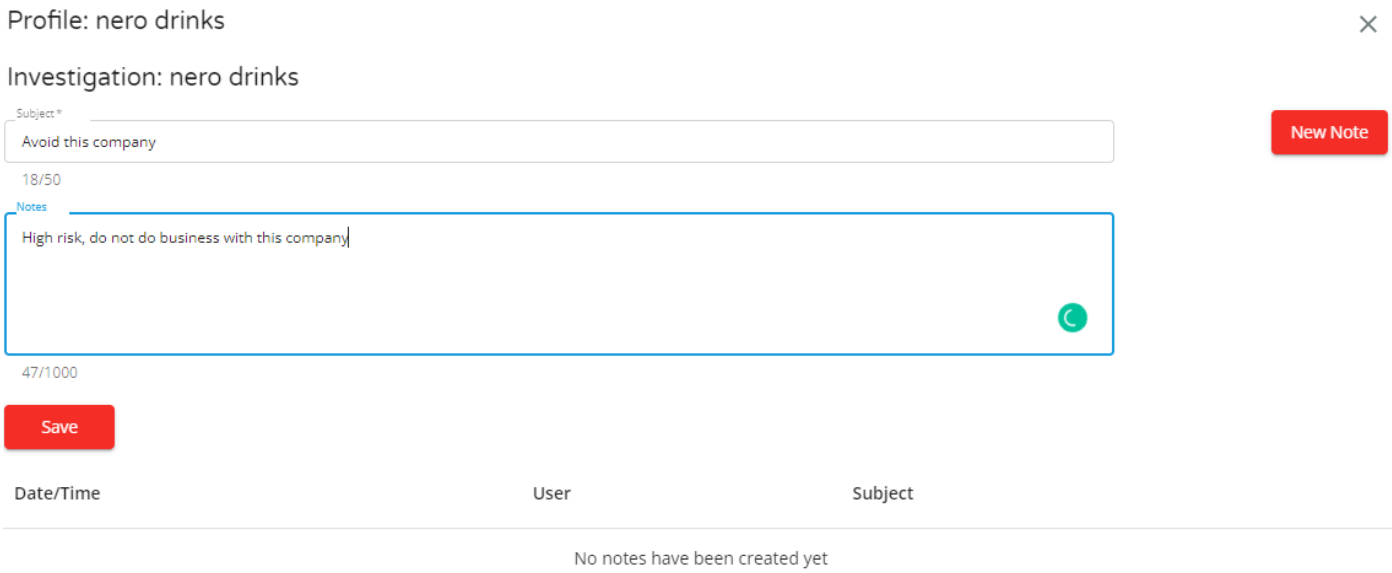
Click ‘Status’ to enter the current status for the record from the dropdown list



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 customise roles and permissions for Protect users)

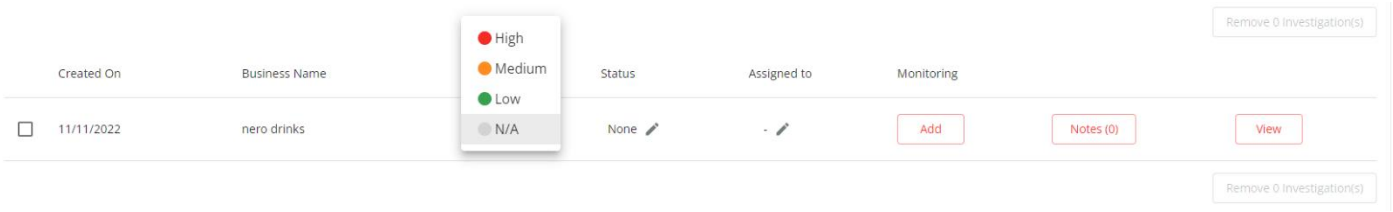


Please note that anyone with access to Protect can set the statuses to approve, cancel, decline or refer back. There is also an option to enter notes to individual records to describe rationale for a decision.



Setting a Risk Rating

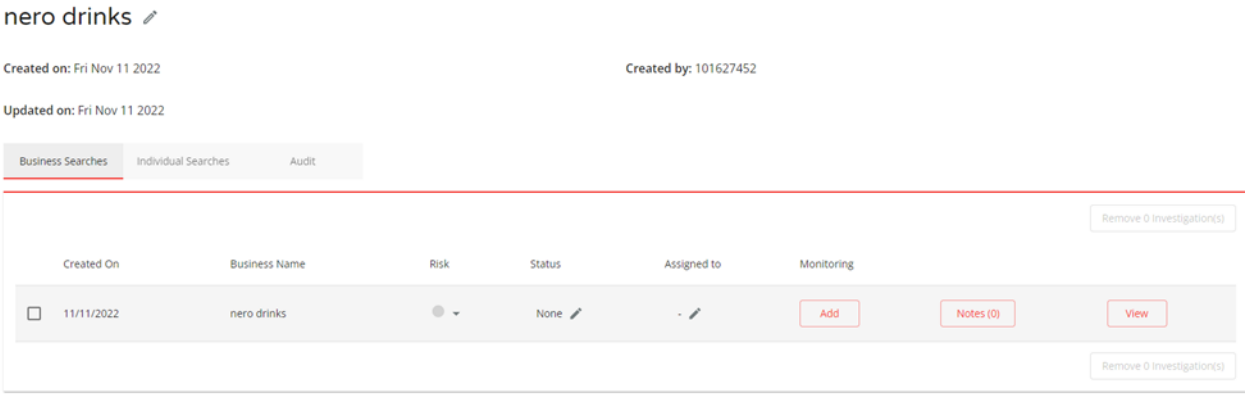
You are able to select a risk rating of High, Medium or Low for the records that are contained within their profiles:



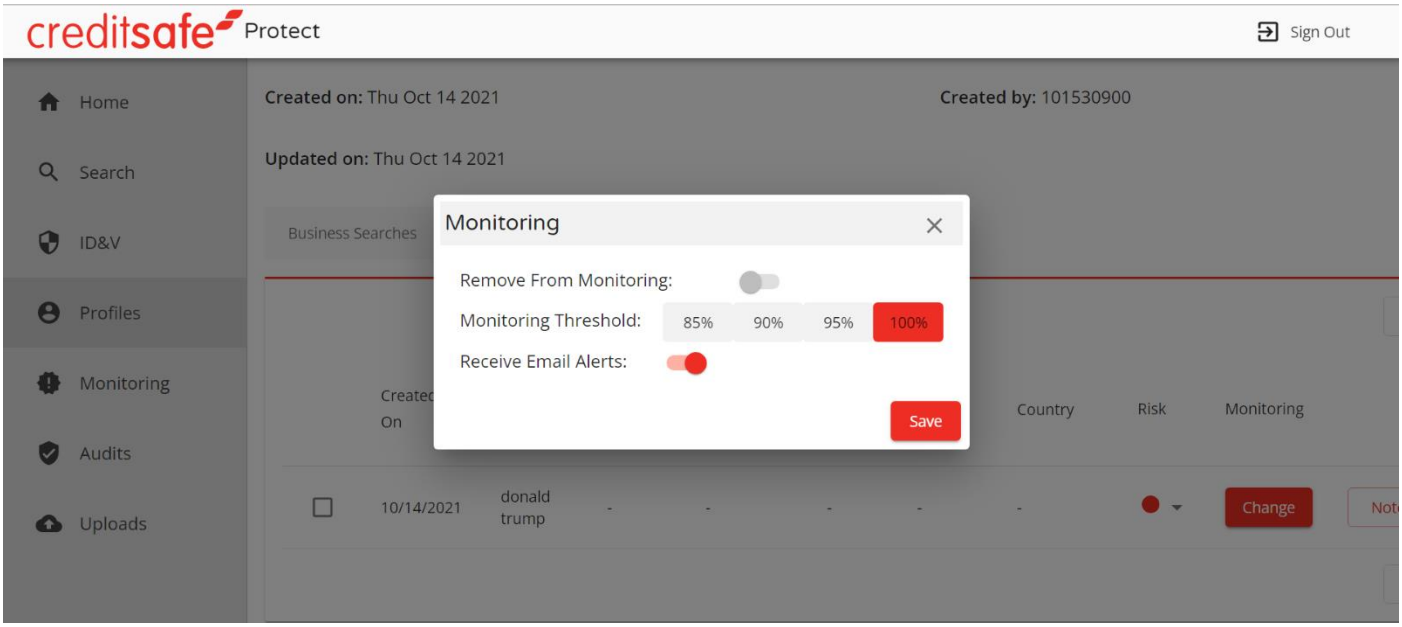
As risk assessments are subjective, it is recommended that you align their processes to their corporate risk appetite and policies when determining this.

Ongoing Monitoring and Alerts

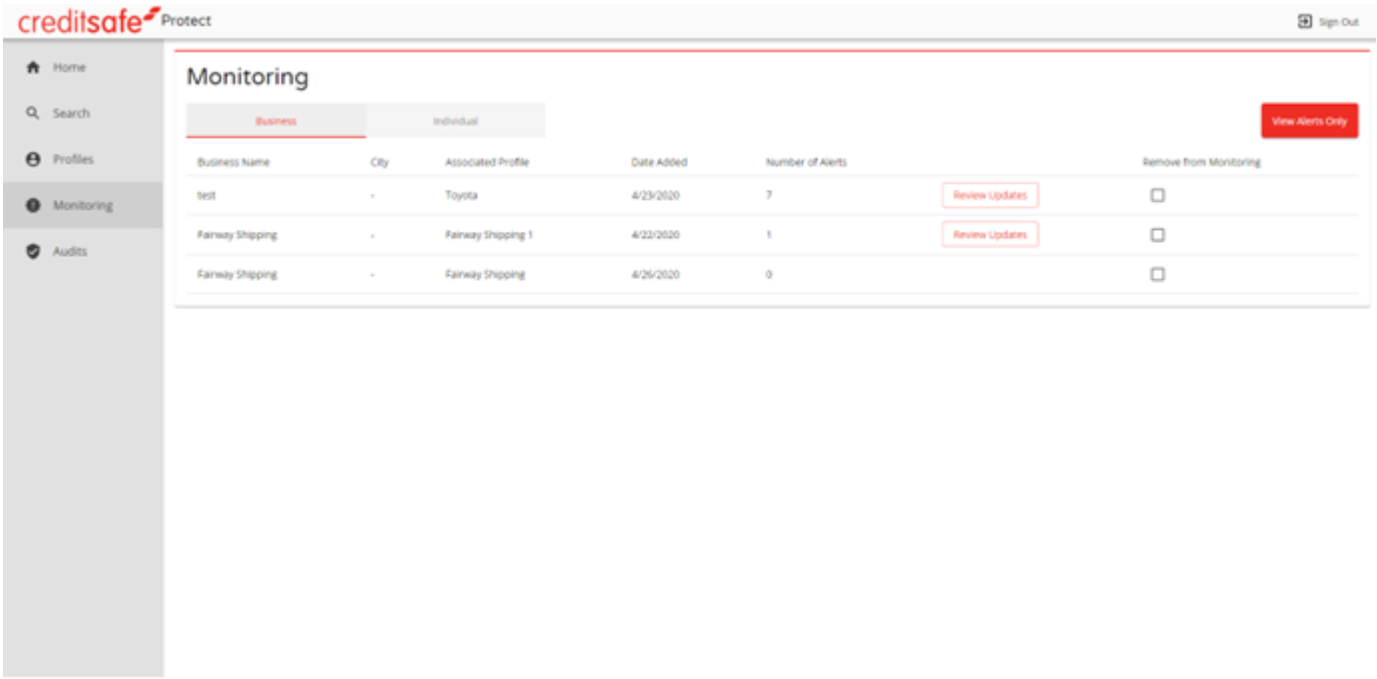
To add an entity or an individual to ongoing monitoring click the ‘Add’ button next to the relevant record within Profiles.



- All entries are monitored on a nightly basis.
- Upon selecting the ‘Add’ button, ywill 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:

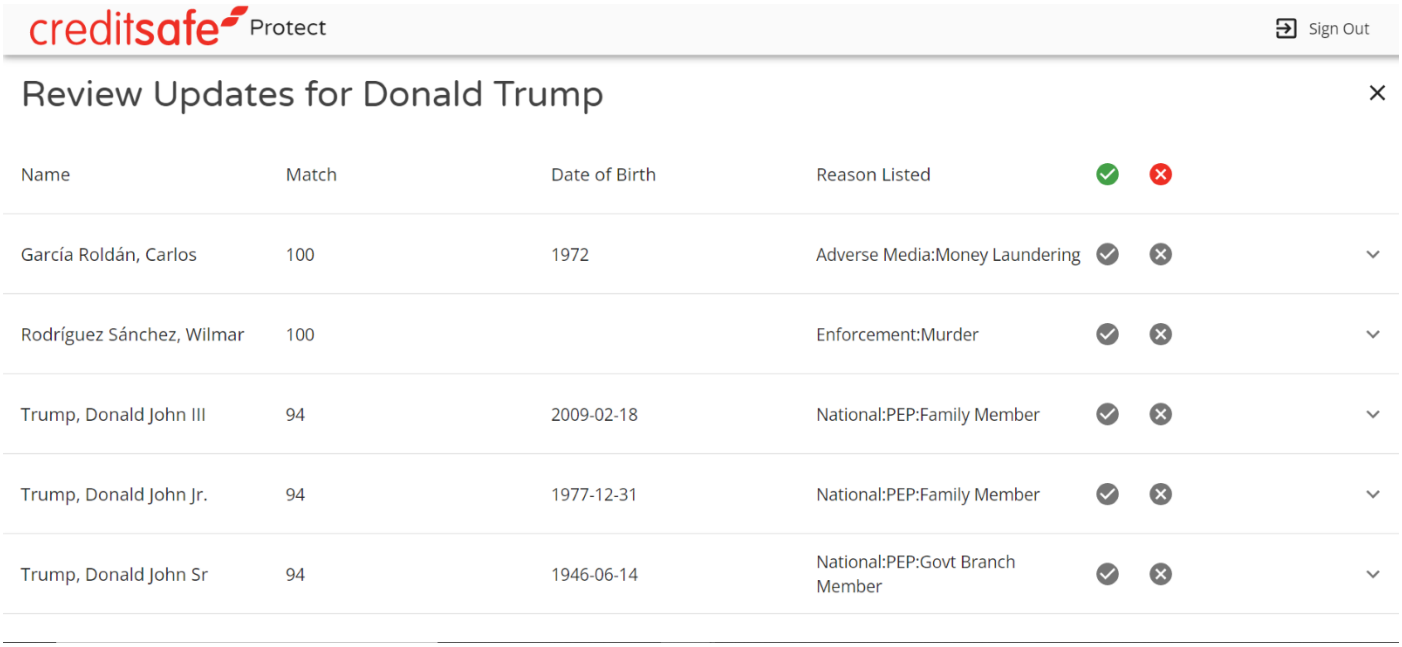
- Business Name/Full Individual Name
- Country
- Associated Profile
- Date Added

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

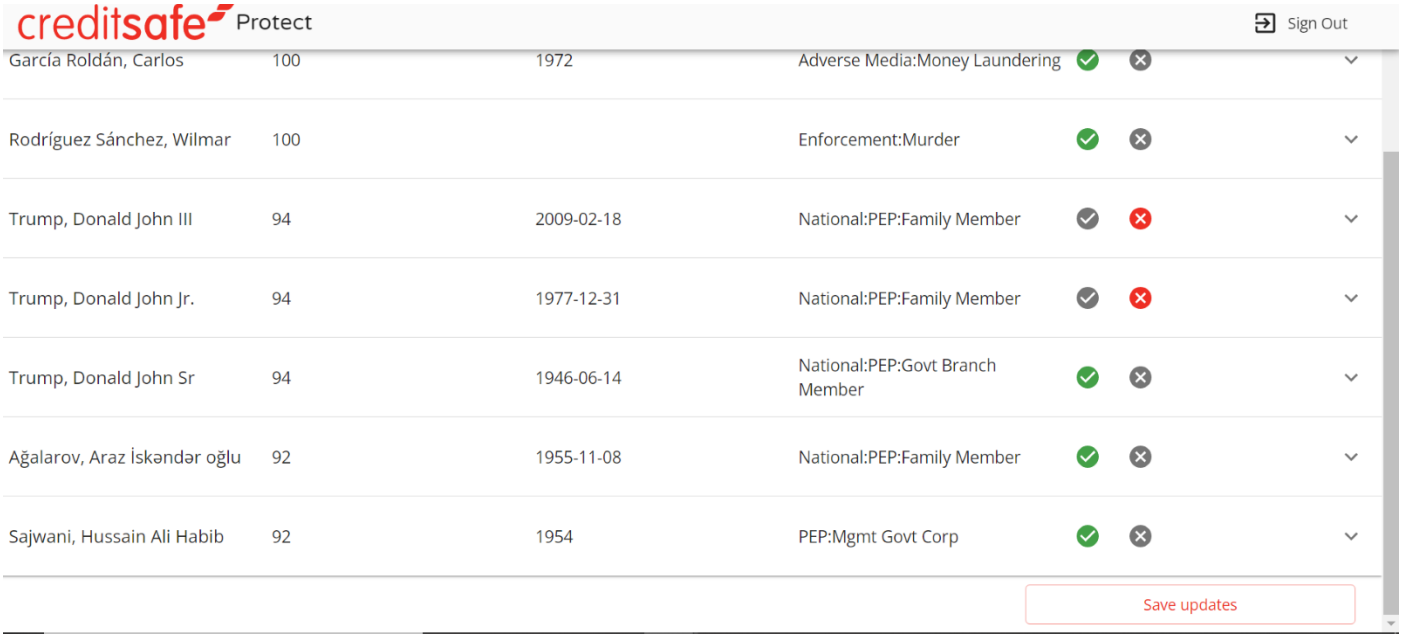
Similar to the results page within screening, the ‘Review Updates’ page will display:

- 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.

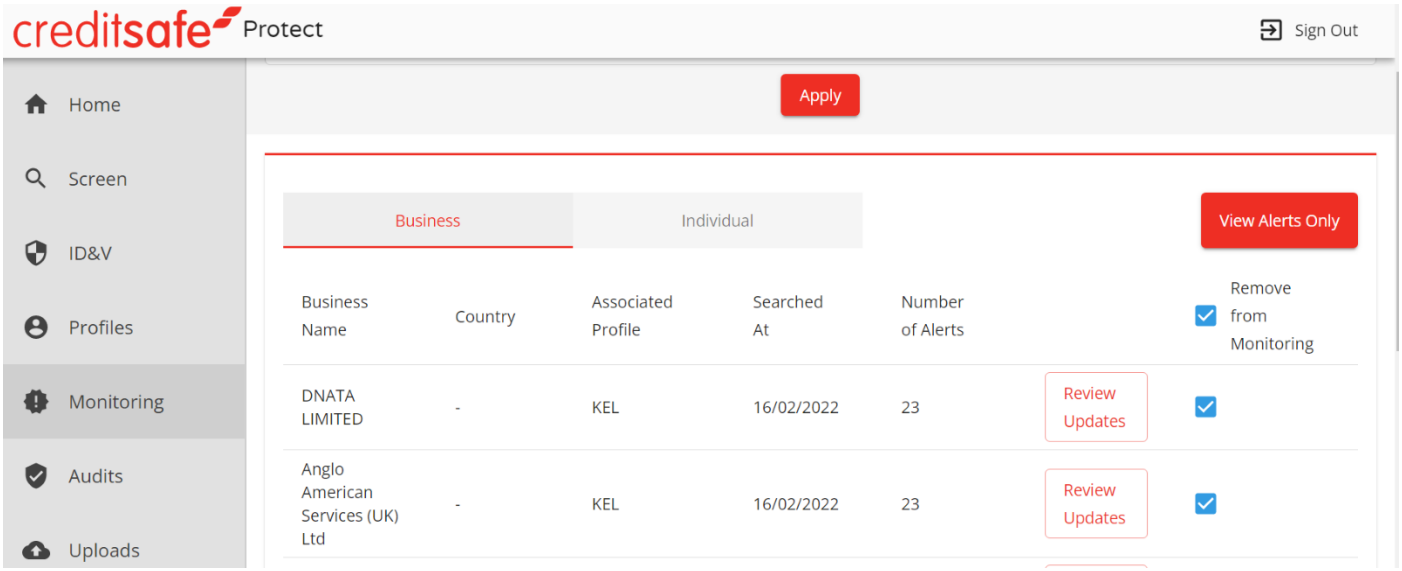


If there are any relevant results, you can add them to the profile by checking the “green tick” (true matches/relevant results) on the right-hand side of the record and marking irrelevant results with the “red cross” (false positives). You may also use the “TICK” and “CROSS” headers to select all and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



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.



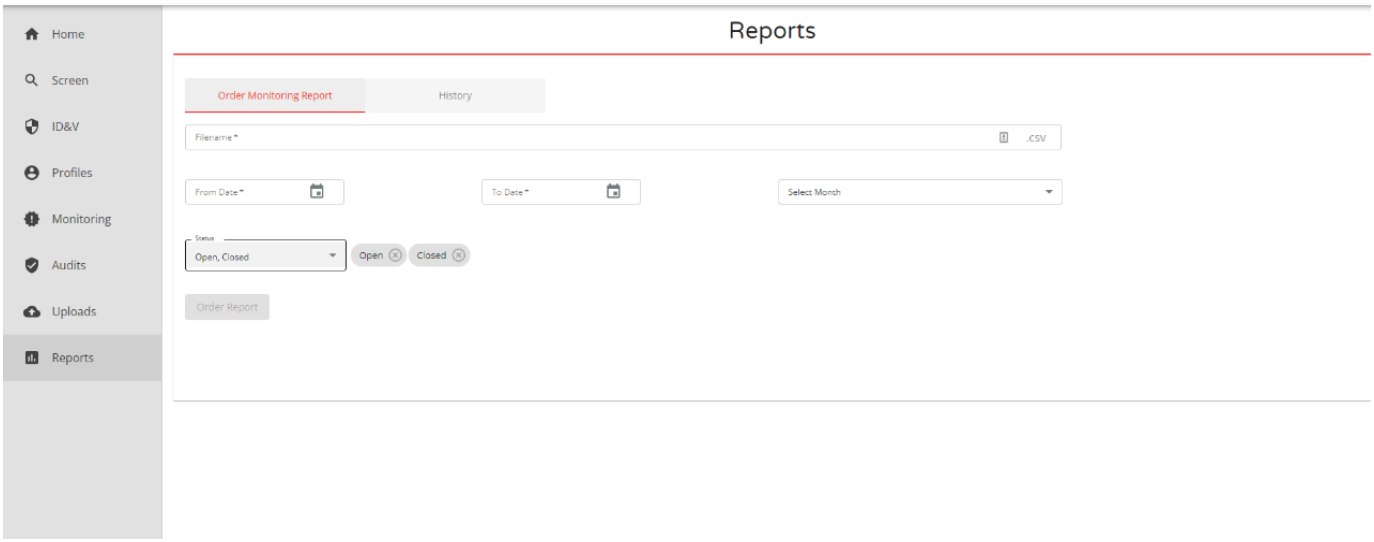
Download Monitoring Alerts Report

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:

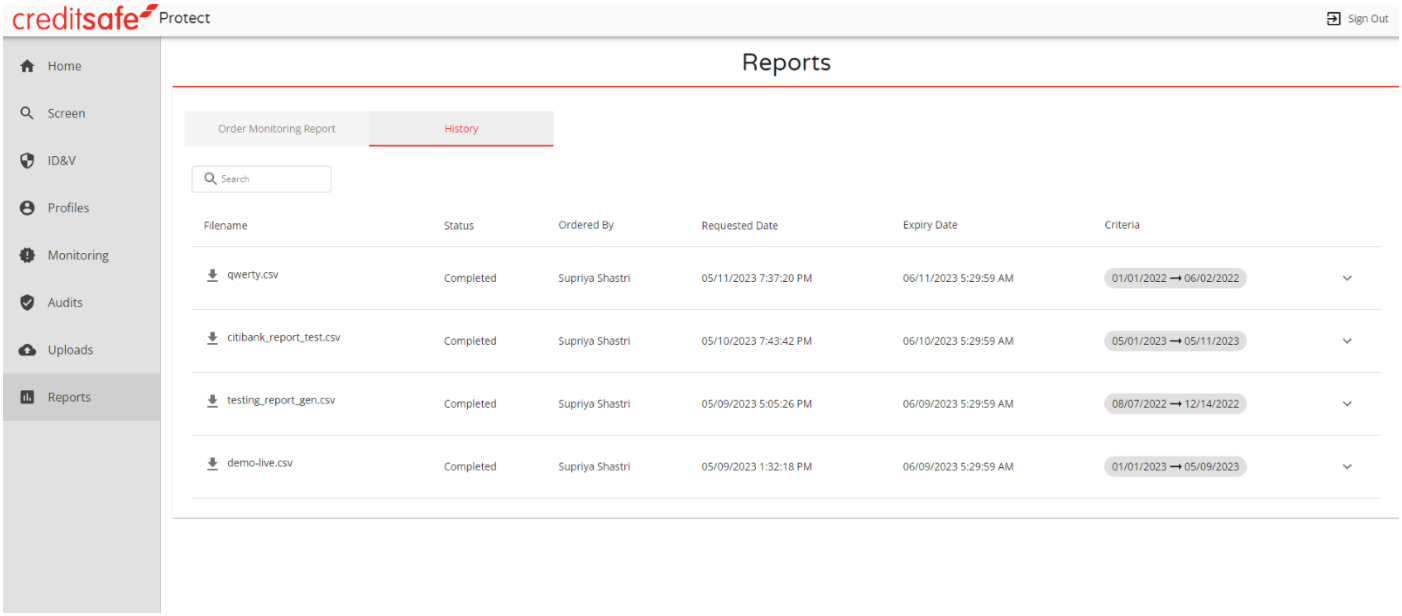
- Carrying out manual reviews of alerts.
- As part of reports for relevant stakeholders.
- Conducting audits for internal or external purposes including reporting to regulators.

Accessing the Reports



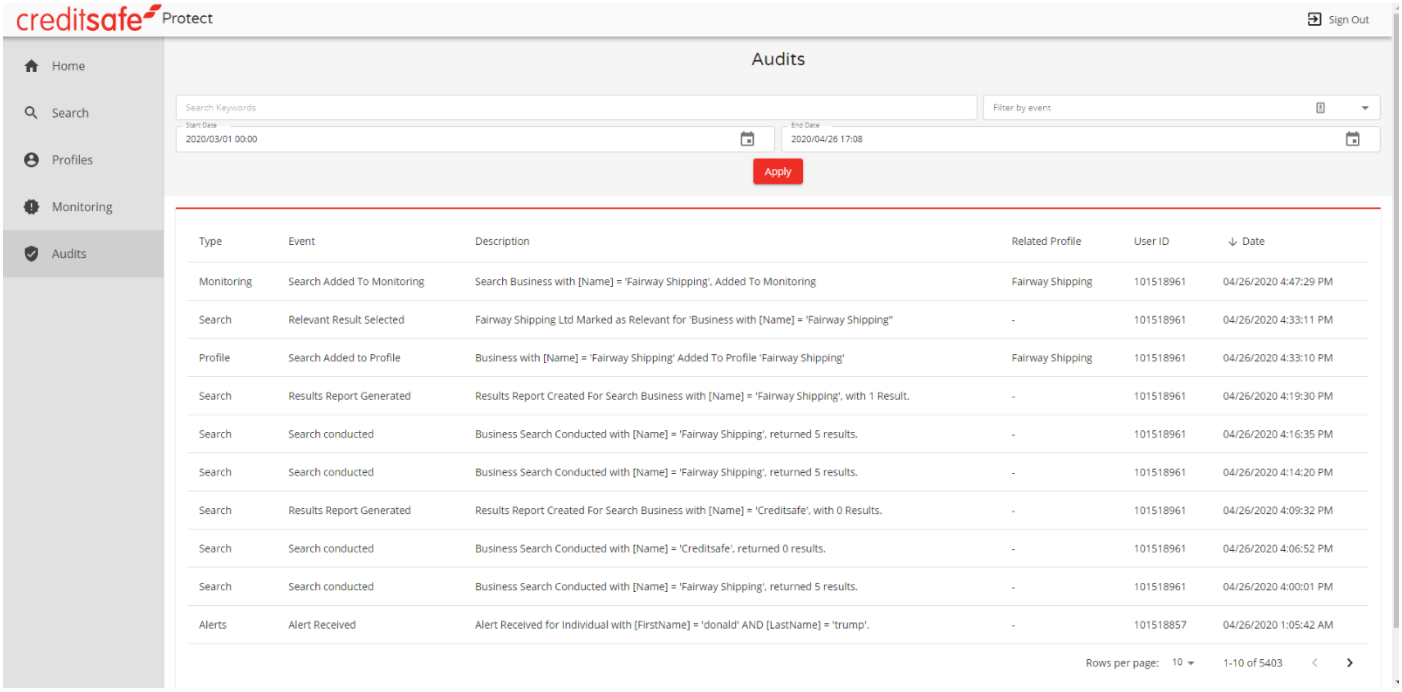
- Select '**Reports**' from the menu on the left of the screen in Protect.
- Create a file name for the report you are generating.
- Choose the date range or preset time period from the drop-down. (Note: you can select up to 6 months of data per report as individual reports exceeding this are too large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



Audit

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

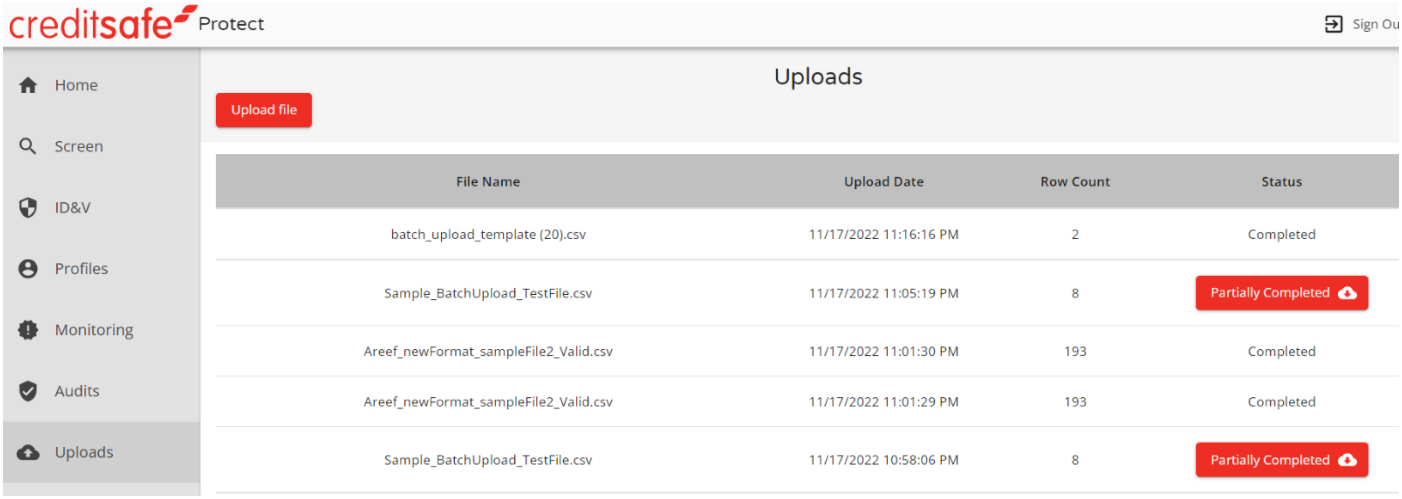


Audits display a full list of all activities completed by all users in an organization such as:

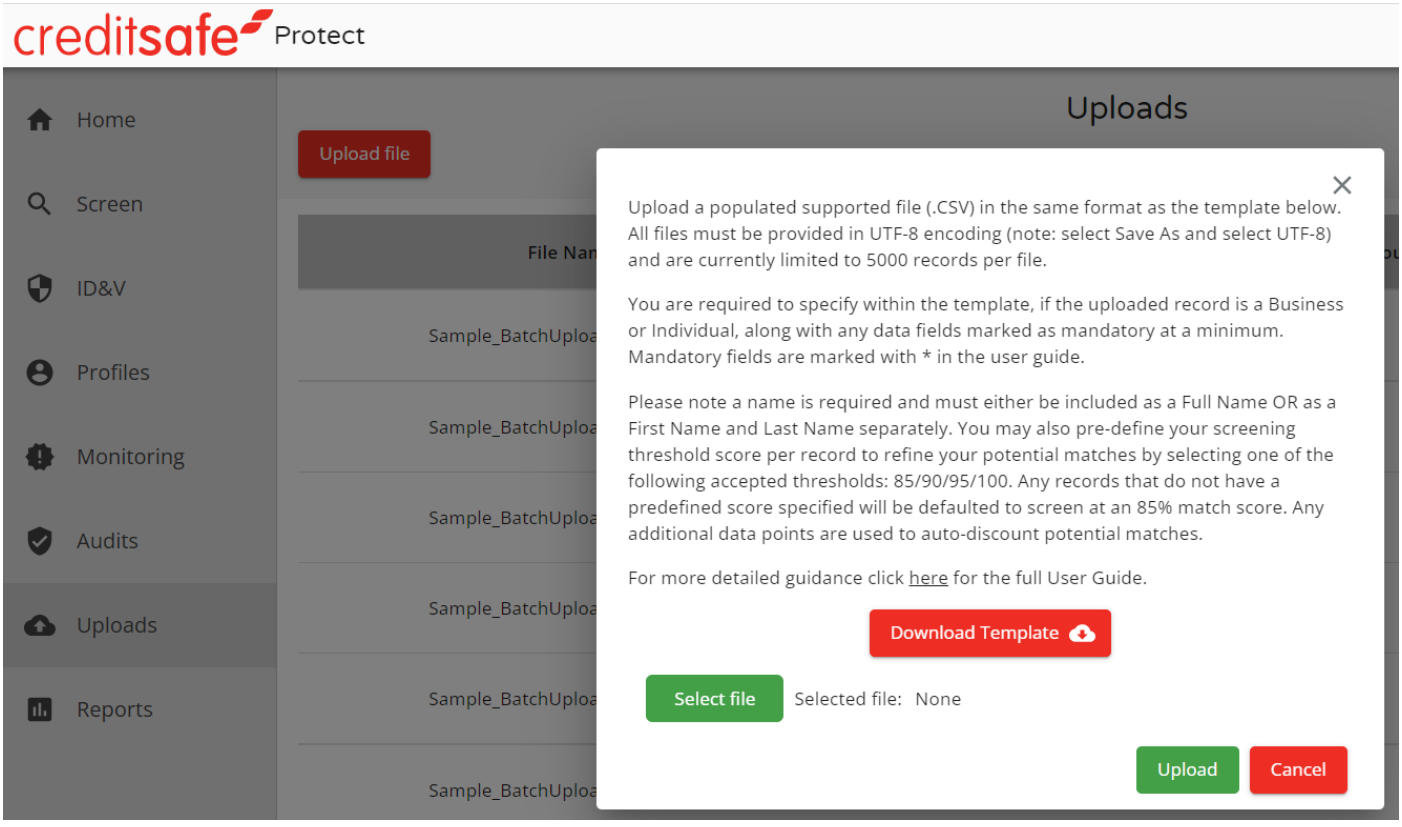
- Type – A broad grouping event types either Monitoring, Search, Profile or Alert
- Event – A more specific breakdown of what event happened
- Description – a description of the event that took place
- Related Profile – The profile linked to the activity
- User ID – The user who undertook the task
- 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

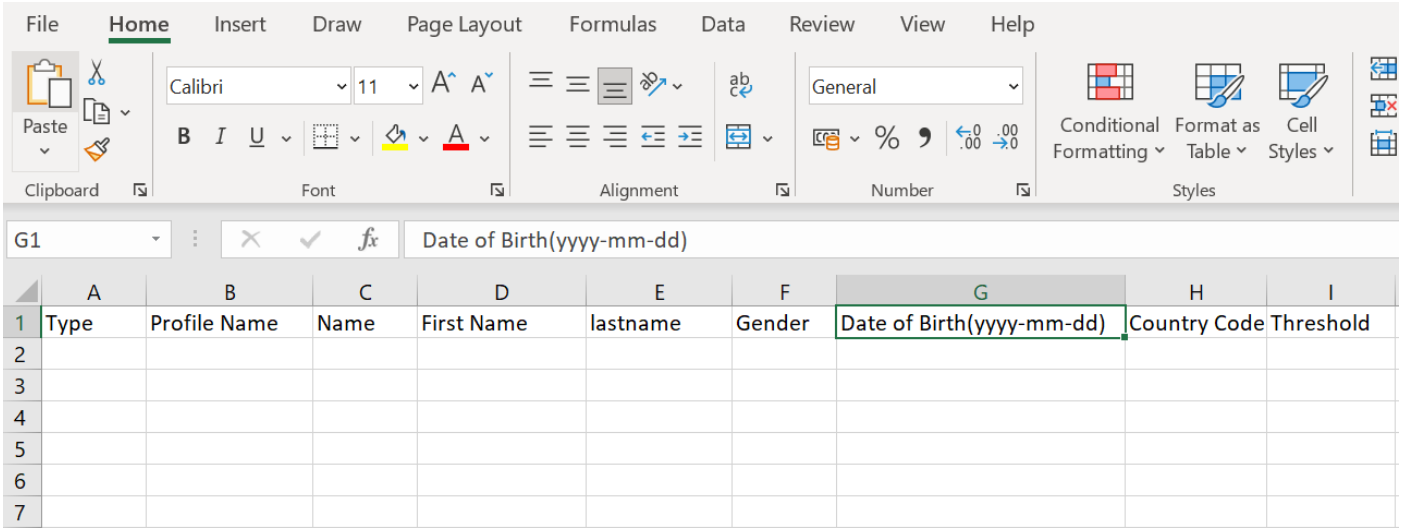
To upload a batch of individuals or business for screening, select Uploads on the left-hand menu bar.



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



- 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:

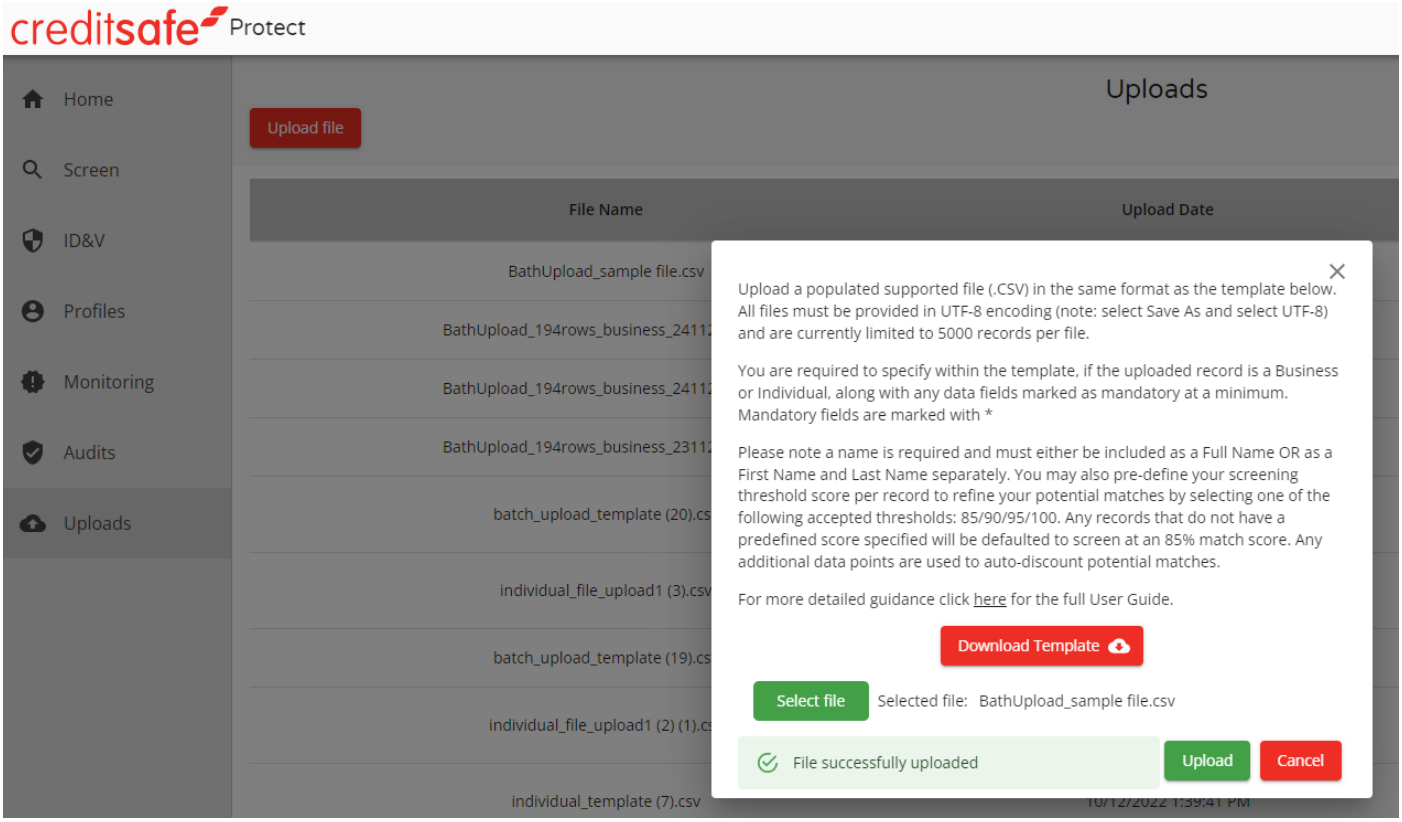
Business Fields

- 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.

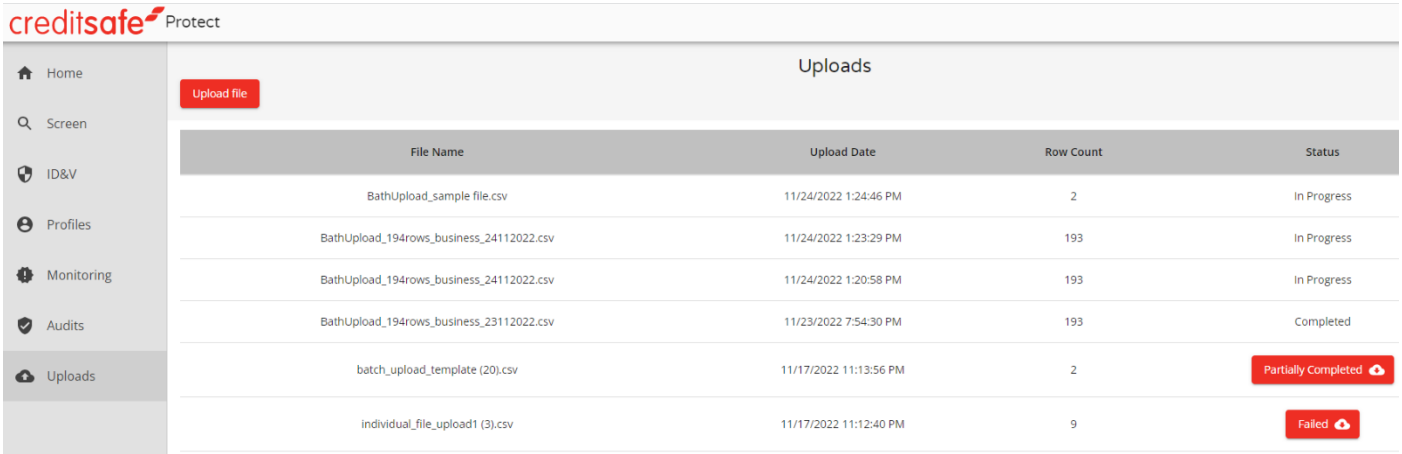
Click the GREEN “Select file” button to browse your file and then click “Upload”. The system will then confirm if the file has been uploaded successfully.



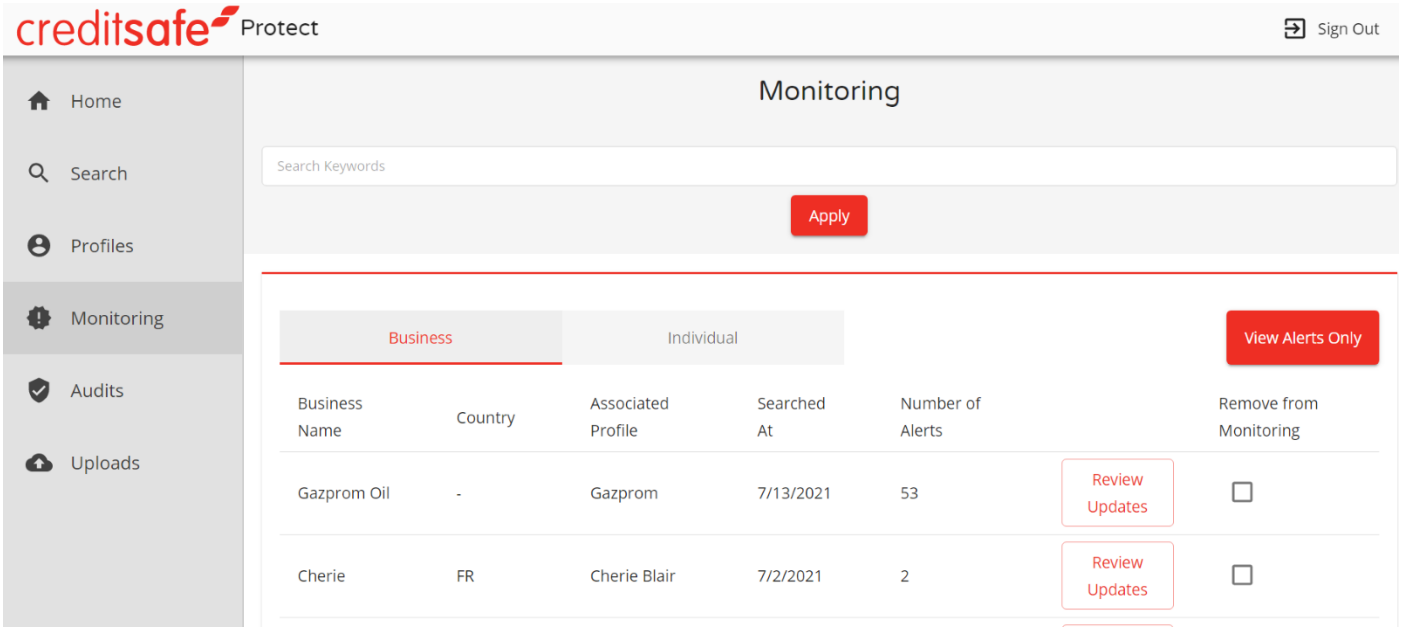
- The uploaded file will then appear in the uploads section showing as ‘In Progress’ until the profiles can be either loaded by the system into the Profiles section (on the left-hand menu) or will show an error report.

- 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.
-



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.

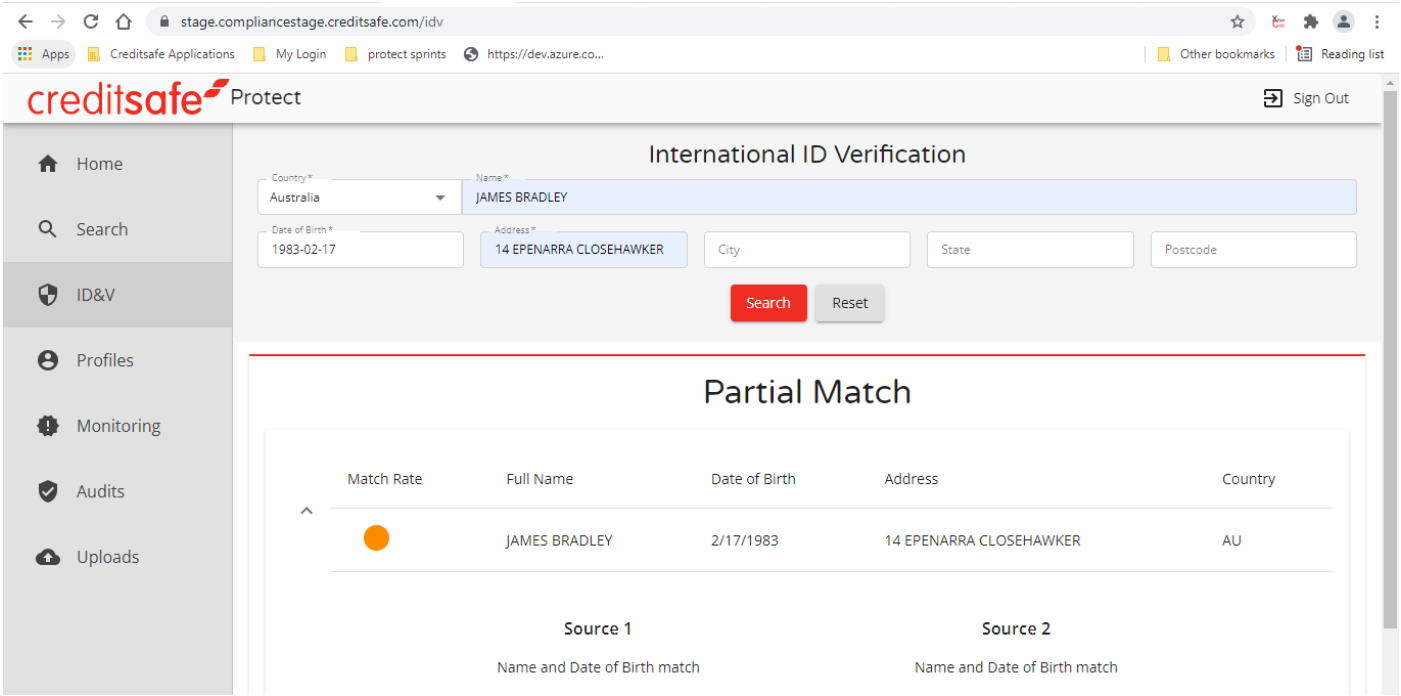
International Identity Verification (IDV)

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:

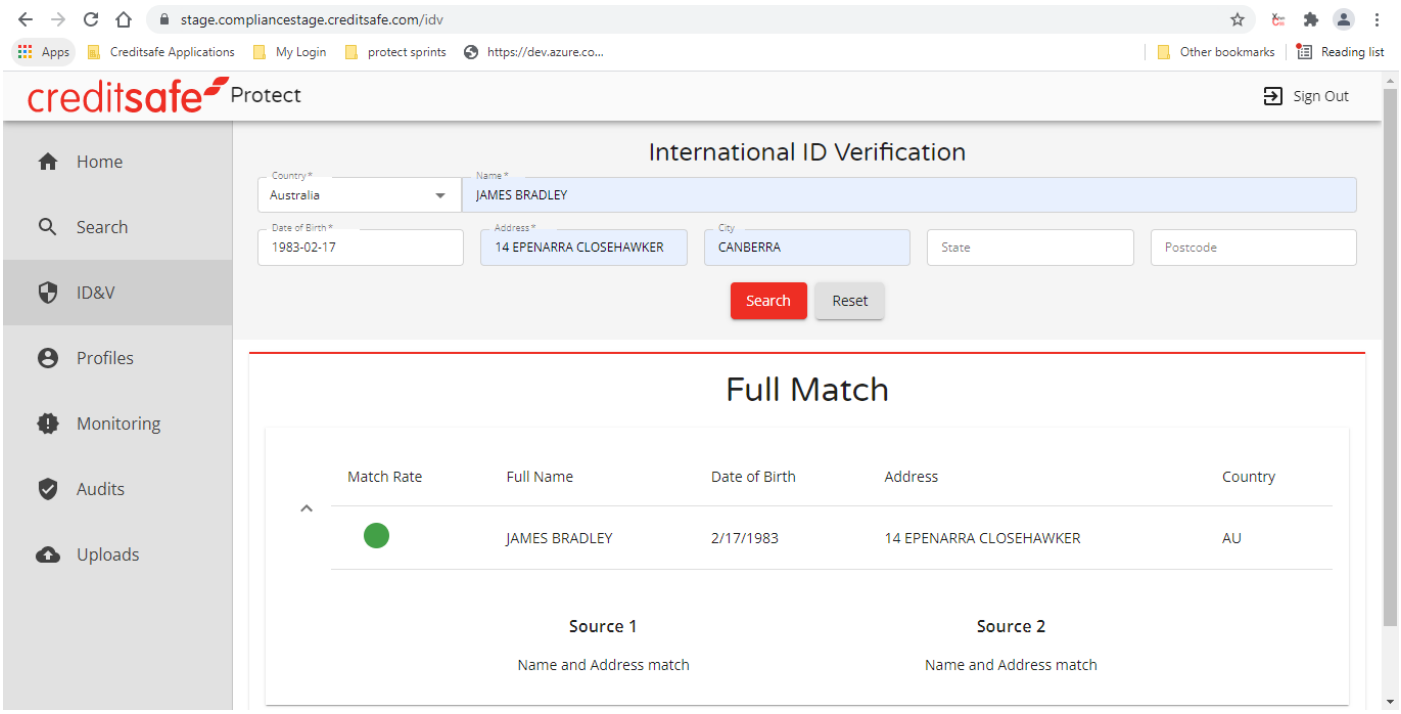
a. Government controlled sources (Land Registry, VAT, tax office, driver's license details or Census)
b. Credit Agencies
c. Telecoms
d. Utility Providers
e. Commercial
f. Consumer Sources

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

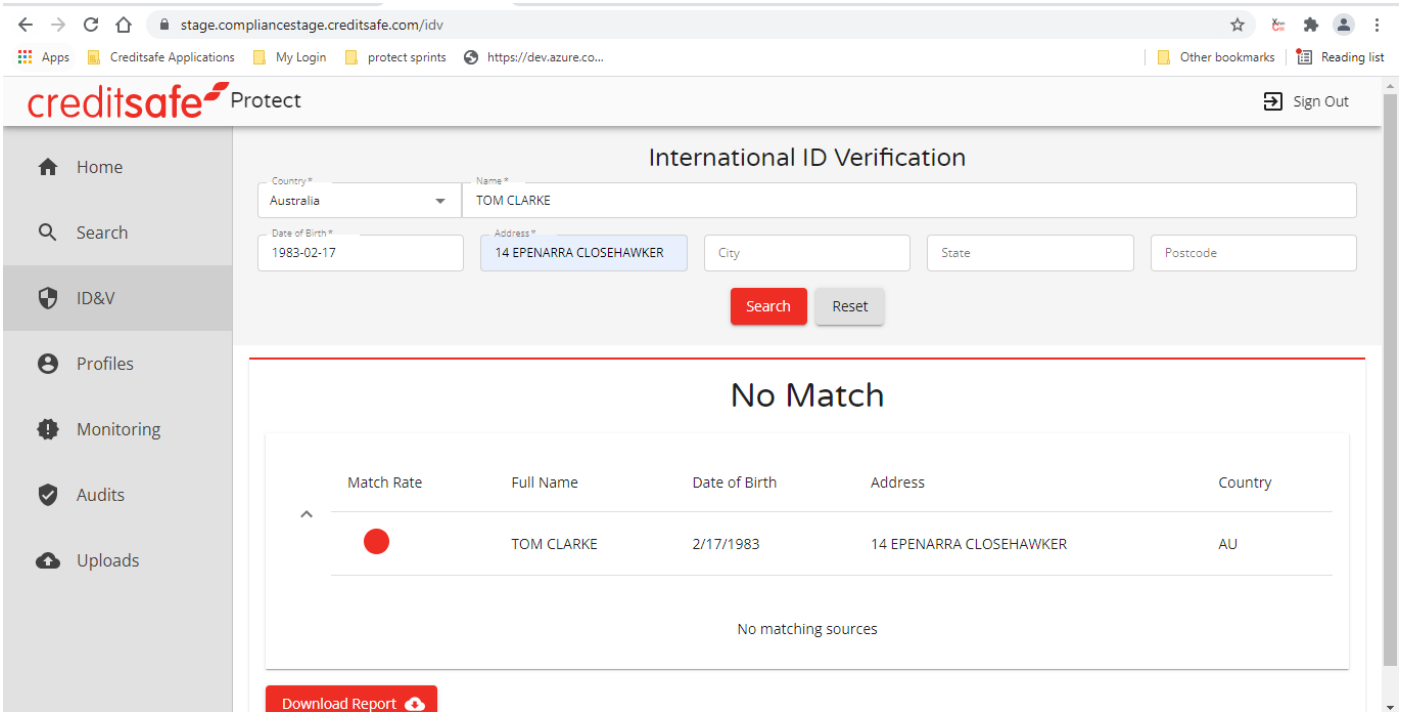
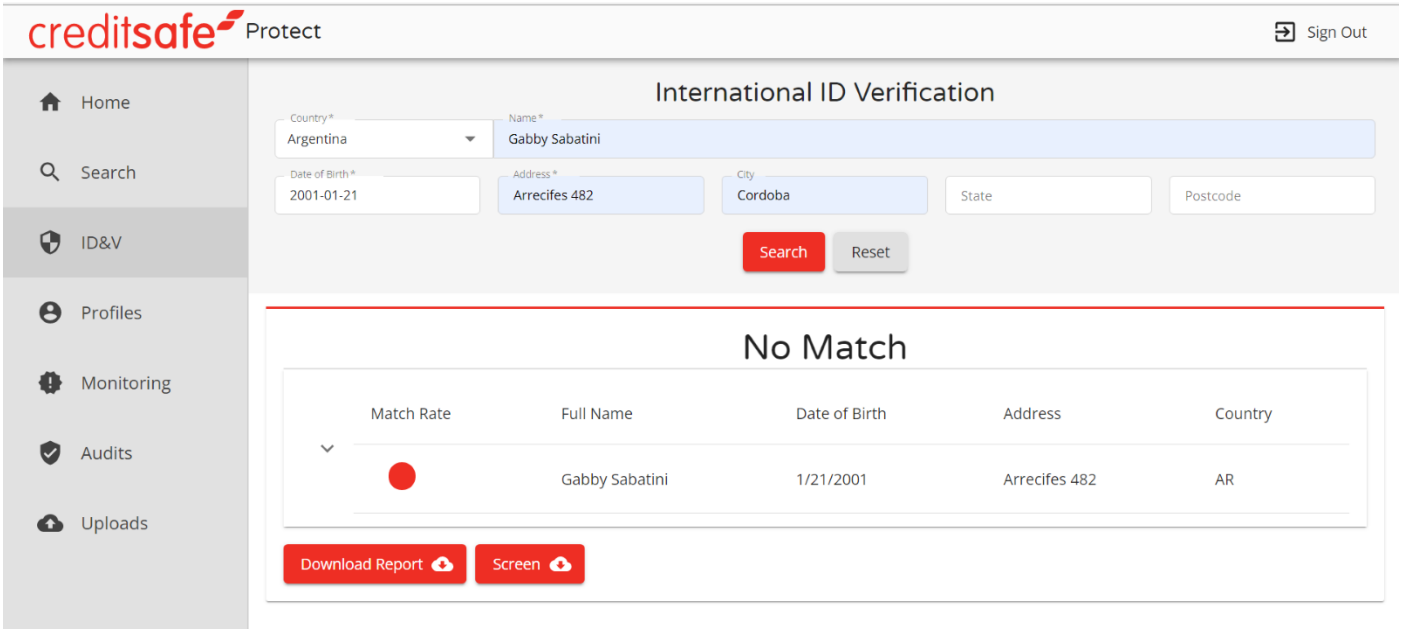
Partial Match (2 parts of the search parameters have matched on one source):



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



No Match:



- 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.