KYC360

Adverse Media Screening

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Introduction

Adverse media screening (also known as media monitoring or negative news screening) is one important part of customer due diligence (CDD). At its most simple, adverse media screening is the process through which a customer, or prospective customer, is compared to ("screened against") negative news and data sources. Adverse media screening allows firms to spot a potential problem before the institution becomes associated with it or allows its reputation to suffer as a result.

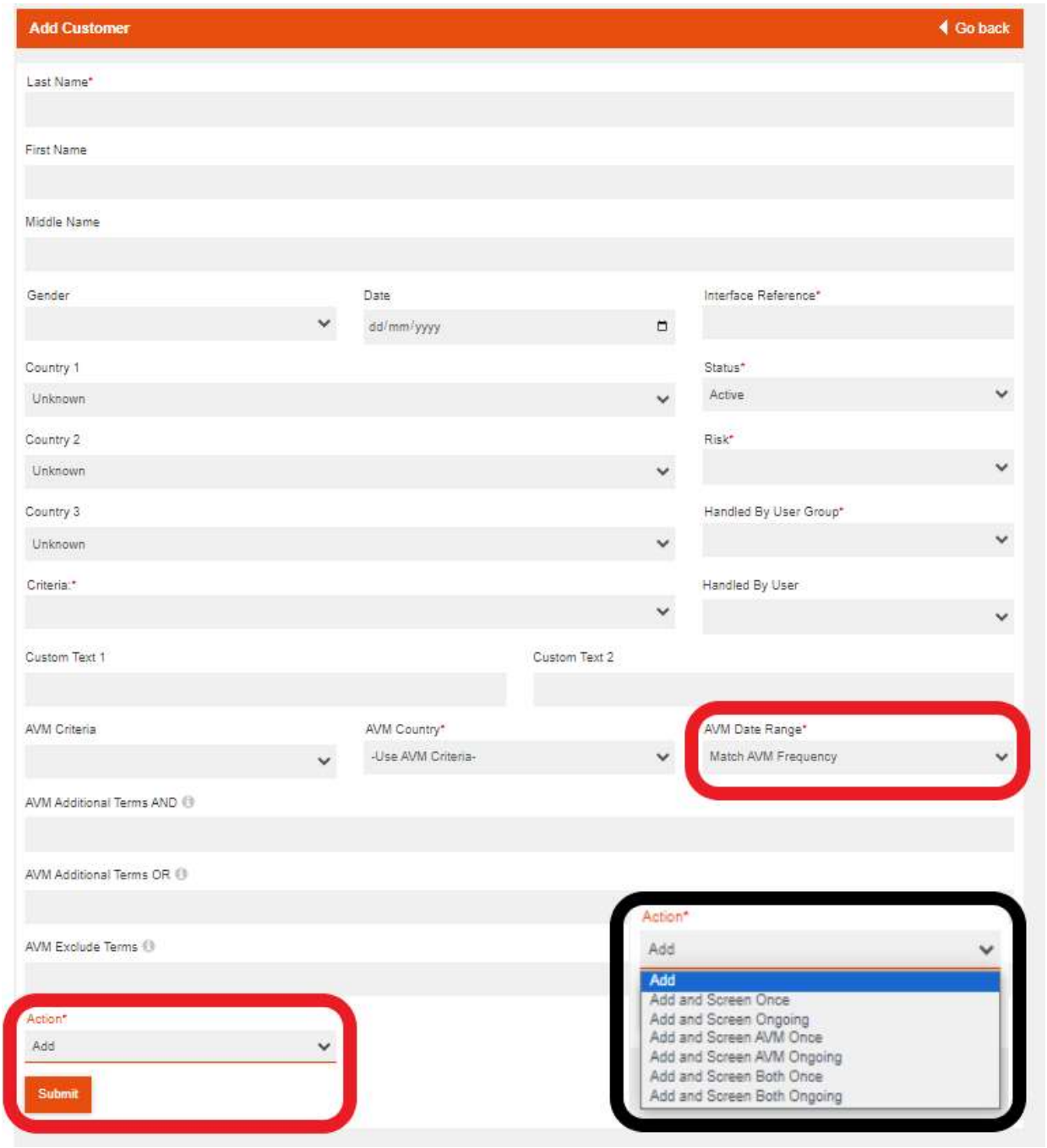
AVM Screening

Adding new searches

There are two ways to add and screen new customers. The first is by uploading the new customer data to Screening using the import file (or exporting the current data and re-importing with the new data) via the upload function in the customer data section.

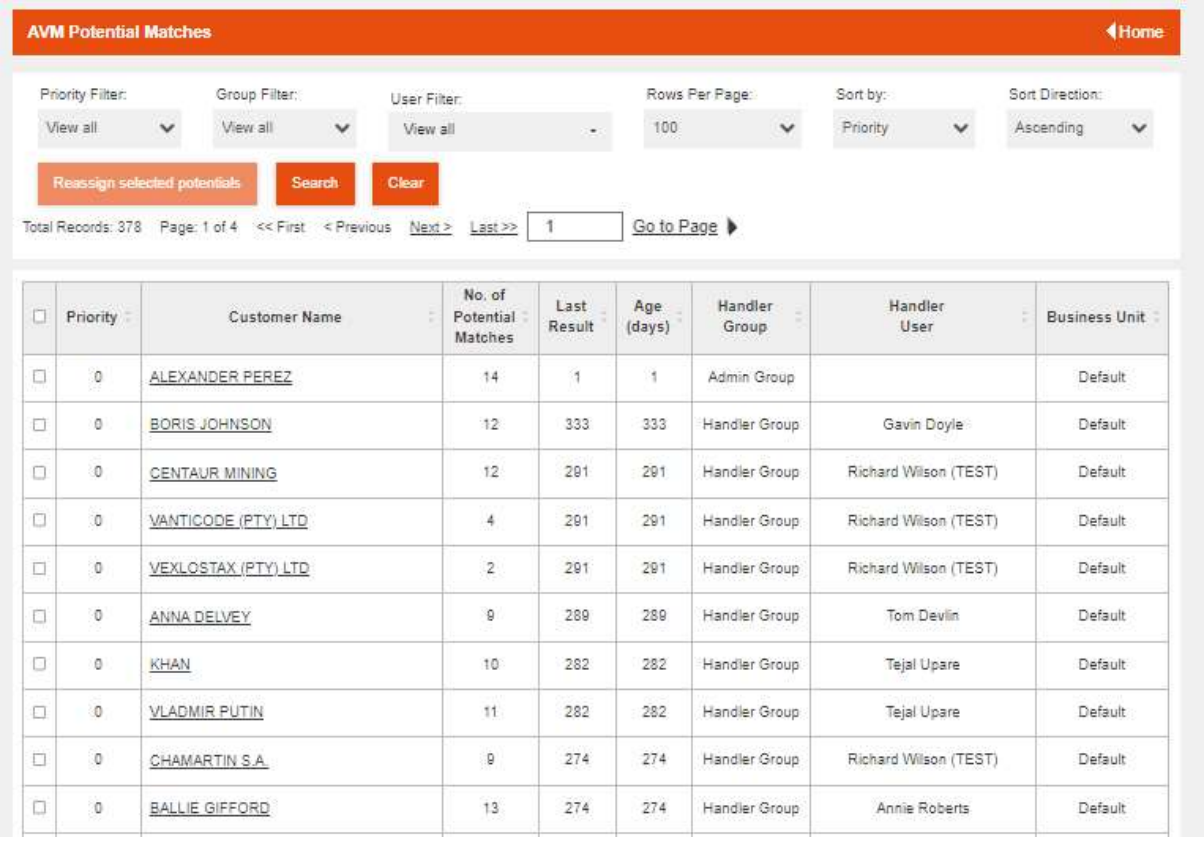
The second method is via "Add Customer" where you can add customers individually and screen for AVM matches using the variety of "Add and Screen AVM" options, once you have input the data below which is explained in more detail on page 8.

Note the additional drop-down option of 'Match AVM Frequency' within the AVM Date Range drop-down which enables the user to match the frequency of screening chosen during the creation of the criteria. e.g., if the user chooses 756 days in Criteria>AVM Frequency in Days and they chose the 'Match AVM Frequency' in Add Customer. The AVM Date Range will automatically be set to 756 days.


Add Customer
Go back
Last Name*
First Name
Middle Name
Gender
Date
dd/mm/yyyy
Interface Reference*
Country 1
Unknown
Status*
Active
Country 2
Unknown
Risk*
Country 3
Unknown
Handled By User Group*
Criteria:*
Handled By User
Custom Text 1
Custom Text 2
AVM Criteria
AVM Country*
-Use AVM Criteria-
AVM Date Range*
Match AVM Frequency
AVM Additional Terms AND
AVM Additional Terms OR
AVM Exclude Terms
Action*
Add
Submit
Action*
Add
Add
Add and Screen Once
Add and Screen Ongoing
Add and Screen AVM Once
Add and Screen AVM Ongoing
Add and Screen Both Once
Add and Screen Both Ongoing

Potential Matches

Navigate to AVM potential matches under AVM screening to see results for individual/entity searches which will bring up this page:



Priority	Customer Name	No. of Potential Matches	Last Result	Age (days)	Handler Group	Handler User	Business Unit
0	ALEXANDER PEREZ	14	1	1	Admin Group		Default
0	BORIS JOHNSON	12	333	333	Handler Group	Gavin Doyle	Default
0	CENTAUR MINING	12	291	291	Handler Group	Richard Wilson (TEST)	Default
0	VANTICODE (PTY) LTD	4	291	291	Handler Group	Richard Wilson (TEST)	Default
0	VEXLOSTAX (PTY) LTD	2	291	291	Handler Group	Richard Wilson (TEST)	Default
0	ANNA DELVEY	9	289	289	Handler Group	Tom Devlin	Default
0	KHAN	10	282	282	Handler Group	Tejal Upare	Default
0	VLADMIR PUTIN	11	282	282	Handler Group	Tejal Upare	Default
0	CHAMARTIN S.A.	9	274	274	Handler Group	Richard Wilson (TEST)	Default
0	BALLIE GIFFORD	13	274	274	Handler Group	Annie Roberts	Default

Filtering Options

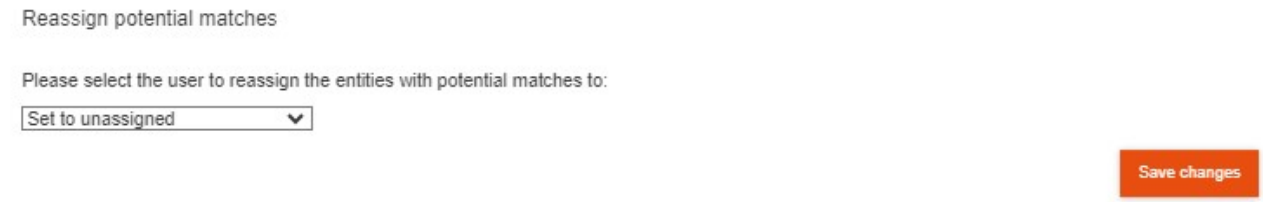
- Priority Filter – Filter the results in priority order (ascending/descending), the drop-down will only show the numbers 0-9 which are visible.
- Group Filter – Filter results into User Groups.
- User Filter – Filter results into specific Users.
- Rows Per Page – how many results are shown per page.
- Sort By – Various filtering/ordering of results settings.
- Sort Direction – Ascending/Descending ordering.

Columns

- Priority – Directly linked to 'Risk' applied.
- Customer Name – Name of customer.
- No. of Potential Matches – Volume of potentials returned from search.
- Last Result – is the sum of [today's date] minus [date last MP returned for CE] shown in days.
- Age (days) – is the sum of [today's date] minus [date first MP returned for CE] shown in days.
- Handler Group – User Group the potential is assigned to.
- Handler User – User the potential is assigned to.
- Business Unit – Name of the Business Unit the potential is assigned to.

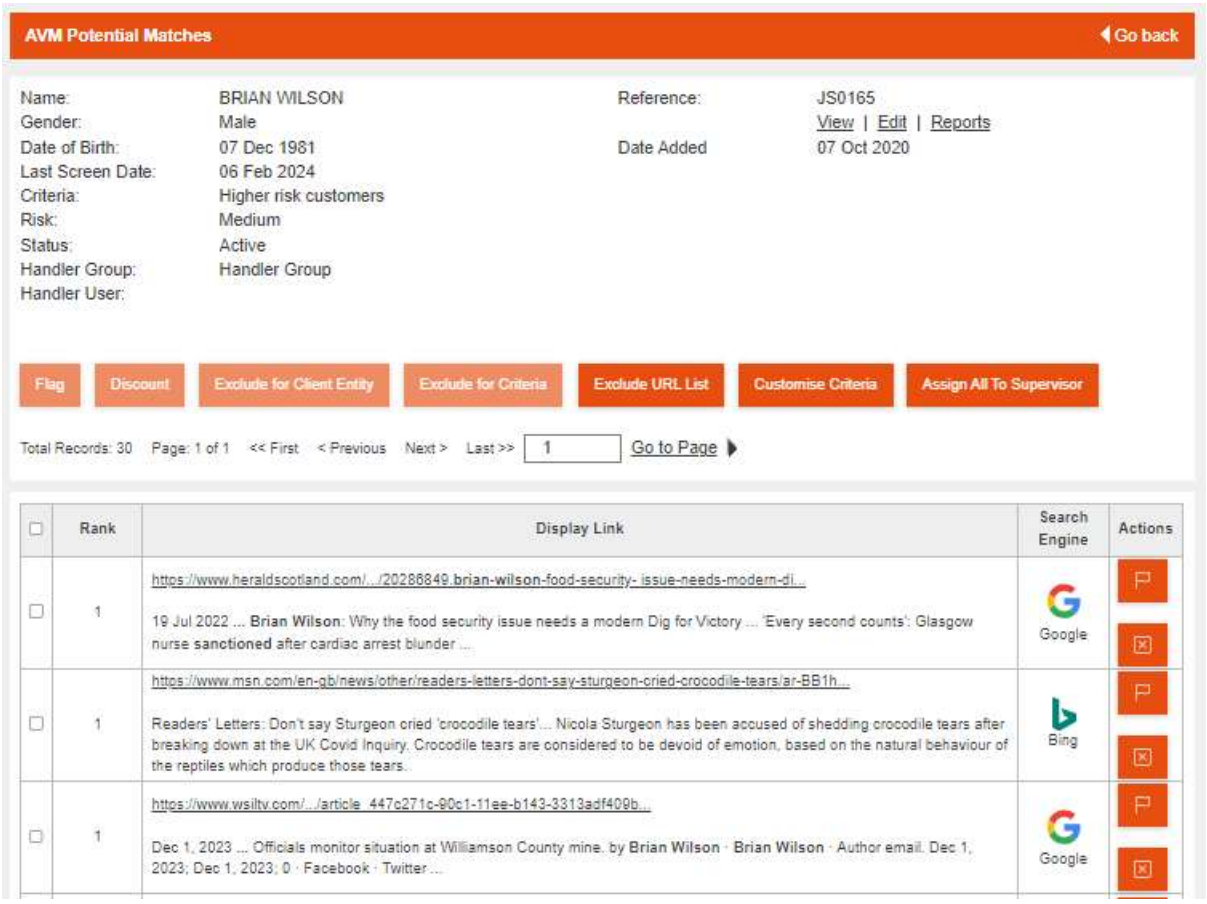
You can sort each column by clicking on the headers, for example clicking on date so sort by date.

You can also assign the potential matches by selecting the tick box to the far left and selecting reassign selected potentials to other users.



Viewing Matches

To investigate the potential matches, select the hyperlink on the full name which will provide the details of the search and display a list of matches and the hyperlinks for each match:



The first field will show ‘name’ for individuals and ‘entity name’ for companies.

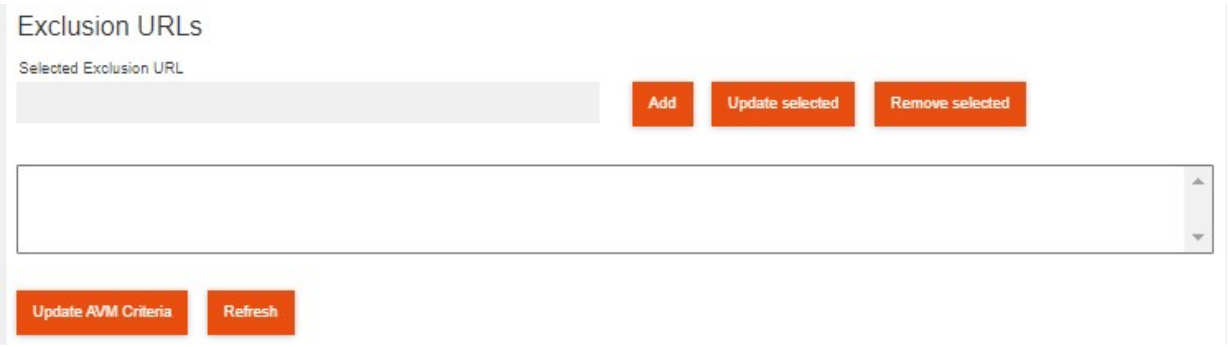
Load More Results

'Load More Results' clickable link at the end of the results. This gives the user the ability to view additional matches, if required. The user can press this up to 6 times, each time 5 additional results will appear. Note: This will only appear if there are more matches available and only on the last page of results.

When the user has exhausted the Load More option 'No more matches' will appear at the bottom of the screen.

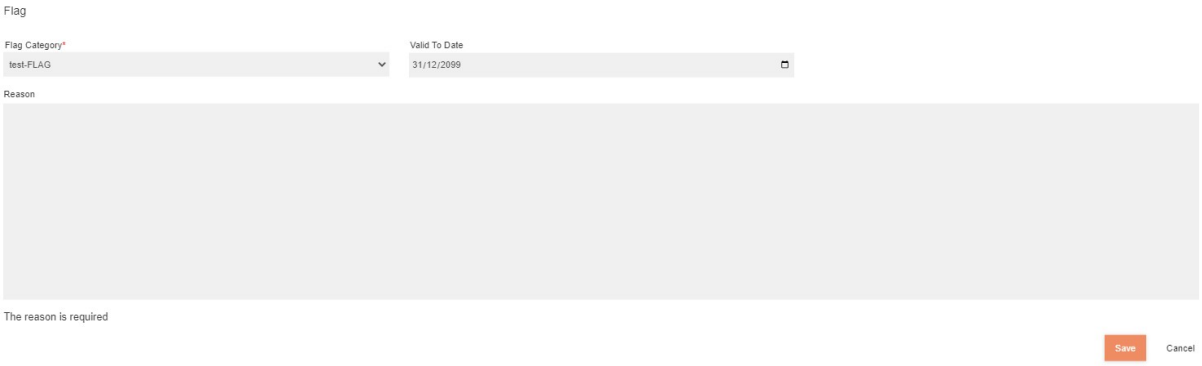
Excluding URLs

The "exclude URL list" is useful to remove websites (e.g., Wikipedia) that you may not want to see results from. To add a website simply type in the URL and select "add". These websites will not show up in results for future searches:

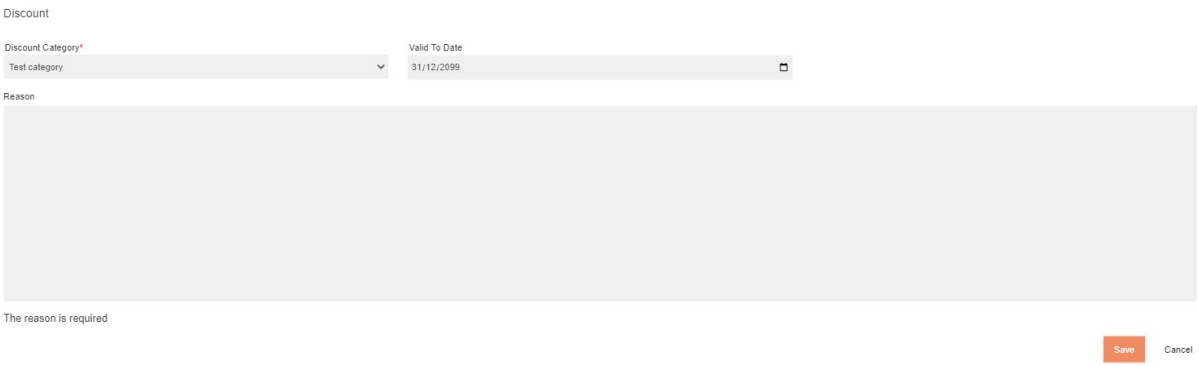


Flagging & Discounting

In the action's column, you have the flag and discount options. Flagging will bring up a window where you need to choose a (customisable) flag category, set the valid to date and can add reasoning to your choice. The text that's input in the "reason" field will show on the customer details page when looking at the AVM flagged matches. The valid to date can be used to set a designated period that the match is flagged/discounted for.

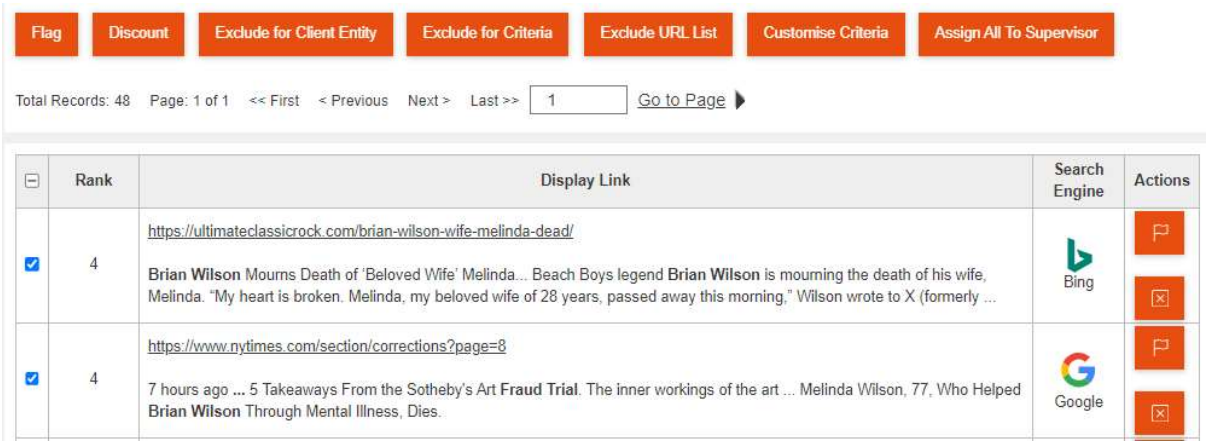


Choosing the discount option will bring up an almost identical window, but with the discount category drop down options instead. These drop-down boxes are both customisable and will be detailed in the configuration section.



Bulk Actions

You can select potential matches to bulk flag/discount and exclude specific URLs for the client entity or for the entire criteria (dependant on having supervisor permission) going forward:

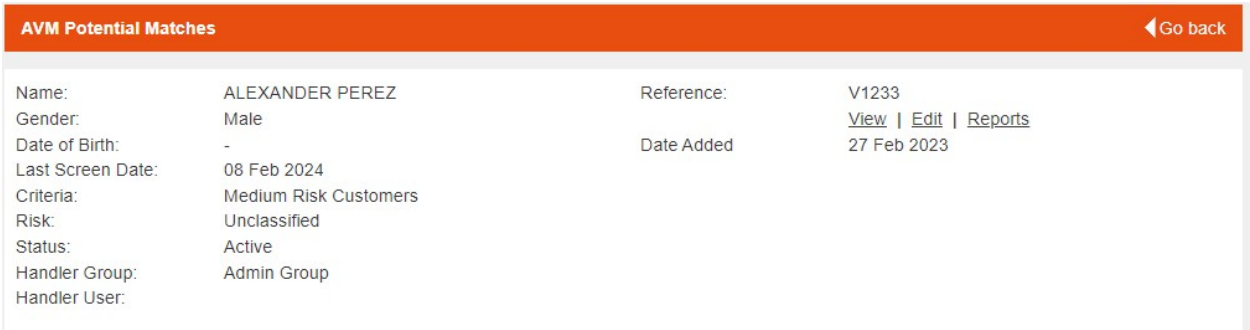


Bulk flagging & discounting will bring up the same windows as individually flagging/discounting, where you will select the flag/discount category and can provide reasons for your choice.

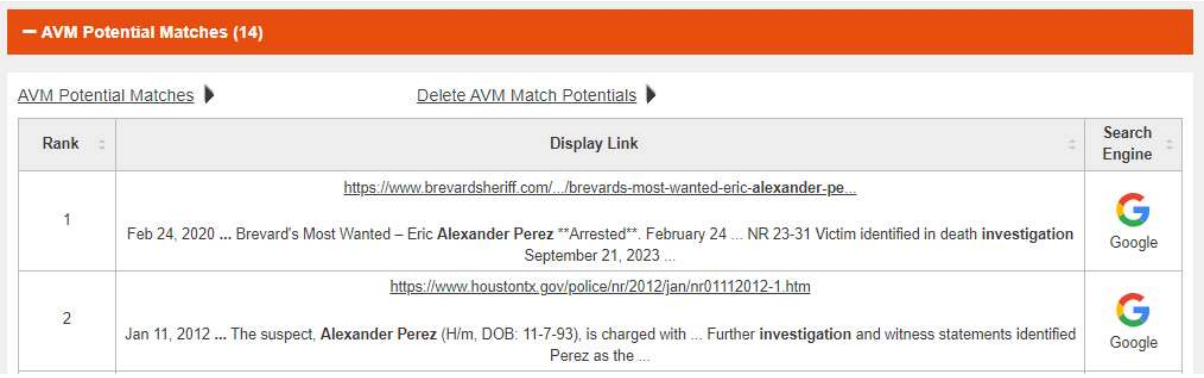
The exclude options will bulk exclude the websites either for the individual/entity you're searching (exclude for client entity), or for the specific criteria (exclude for criteria) e.g., Higher risk customer criteria. This means that the next time you search for that particular entity or use those criteria, the excluded websites will not show up in your results.

Viewing customer details and deleting potential matches

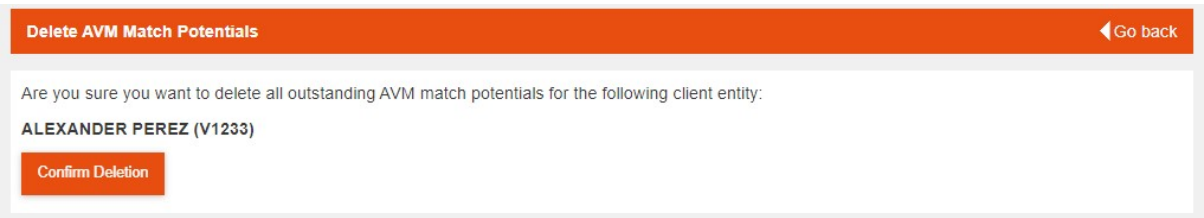
You can navigate to the customer details page and delete the potential matches found for a customer by going to "view" when looking at potential matches:



This will take you to the customer details page, where if you scroll down, you can see the AVM potential matches, the flagged/discounted matches and you have the option to delete the matches:



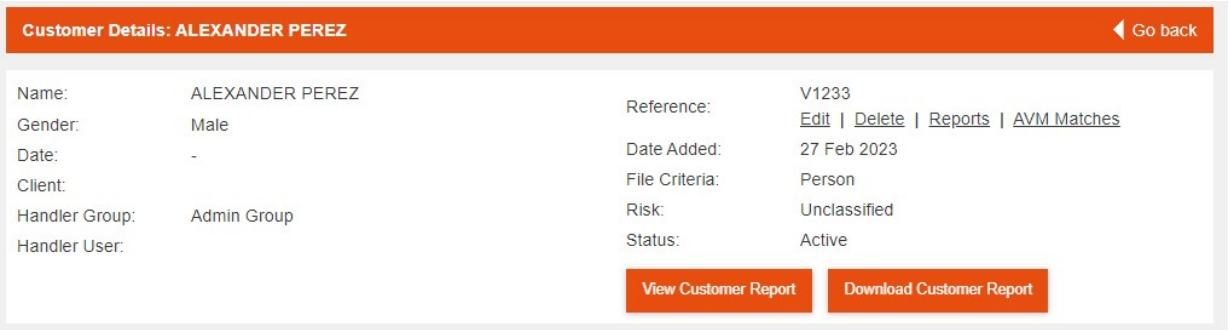
This will delete all outstanding potential AVM matches:



Navigating to AVM matches from the customer details page

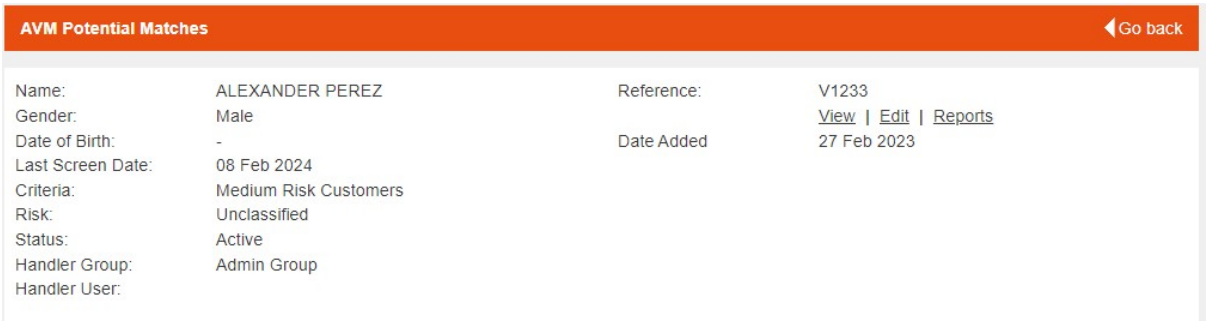
It is possible to see the AVM potential matches for a customer via their customer details page instead of going through the AVM potential matches button on the home page.

In the customer details at the very top you can find an AVM matches option which will take you to the customers AVM matches.

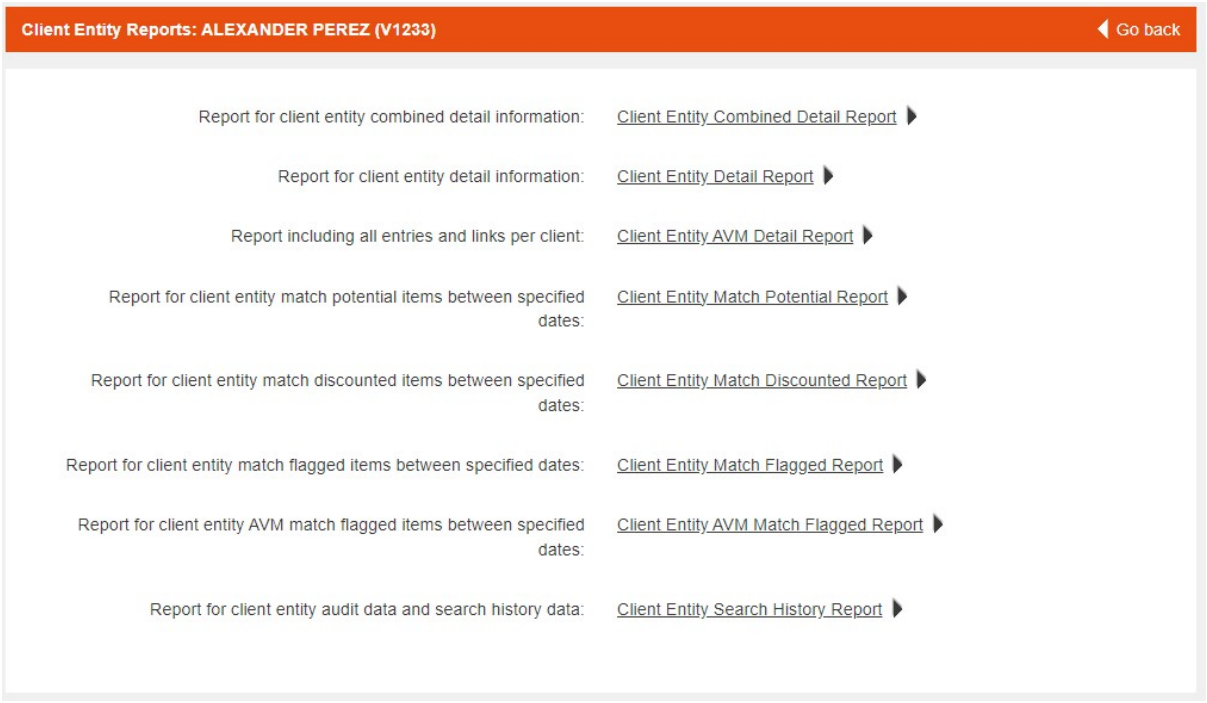


Reports

When viewing AVM potential matches, there are 8 reports available that can be navigated to via "reports" at the top of the potential matches' screen:



The 8 report options are:



Client Entity Combined Detail Report – if the user has Live AVM enabled and there are matches from both Dow Jones and Live AVM these will both appear in the report categories by discounted flagged, potentials.

Client Entity Detail Report – Shows a report of the detail of the criteria used for the client

Client Entity Adverse Media Detail Report – Shows a report of the potential matches, discounted matches and flagged matches of the client

Client Entity Match Potential Report – Shows a report of the potential matches, filtered by date for the client

Client Entity Match Discounted Report – Shows a report of the discounted matches, filtered by date for the client

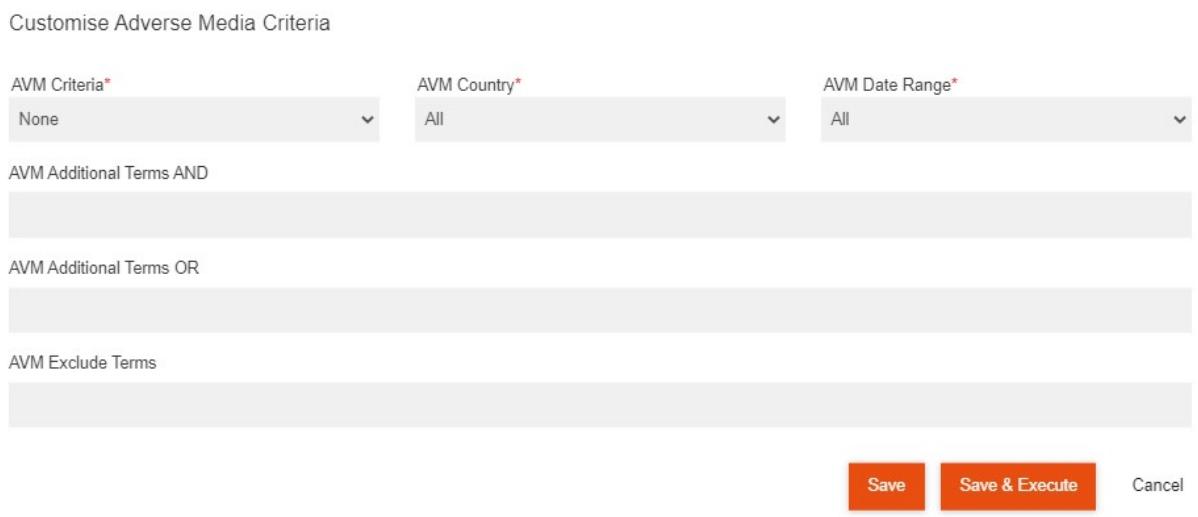
Client Entity Match Flagged Report - Shows a report of the flagged matches, filtered by date for the client

Client Entity AVM Match Flagged Report – Shows a report for the client entity AVM match flagged items between specified dates.

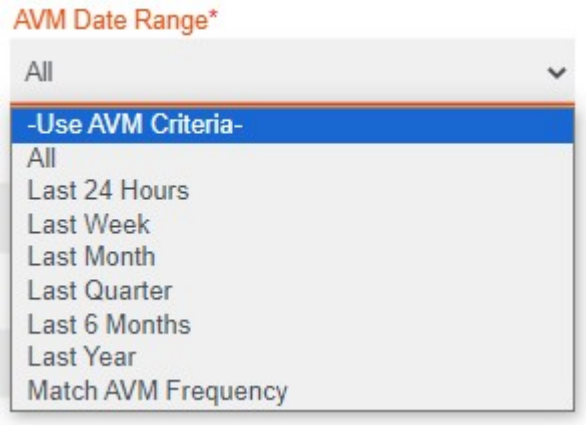
Client Entity Search History Report – Shows a report of the audit history for the client

Customise AVM Criteria

Selecting this option allows you to amend which criteria is used, the country searched, the date range of the search as well as adding/excluding additional terms:



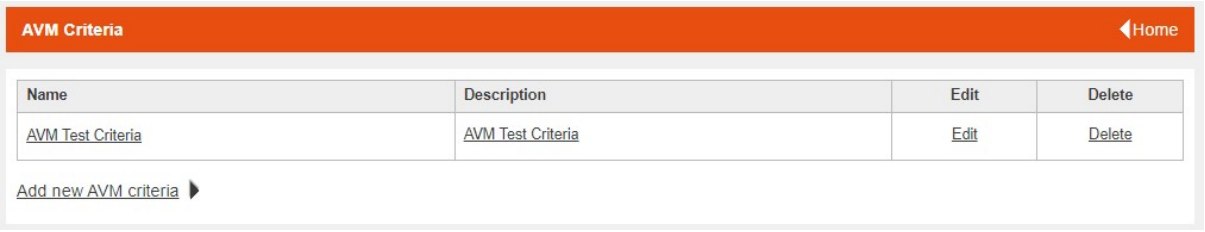
The AVM drop-down options are populated with the different criteria created in configuration which is detailed below. AVM Country is a simple country list (with an **all** option as well) to define the country searched (e.g., google.fr for France rather than google.co.uk for the UK). The AVM date range has the following options for the different periods of time you can search against:



Configuration

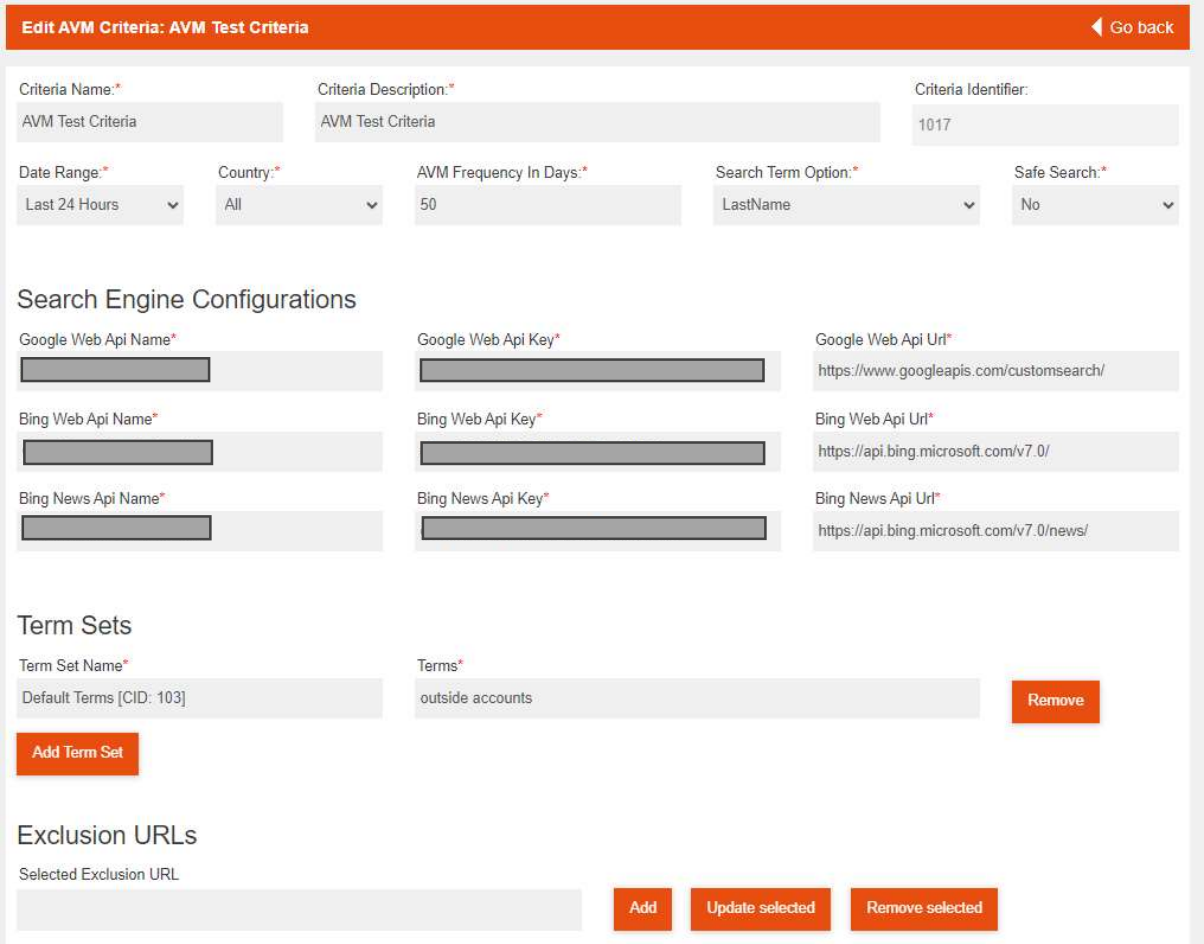
Criteria

Under the AVM configure section you can select criteria where you can add, edit, and delete adverse media screening criteria:

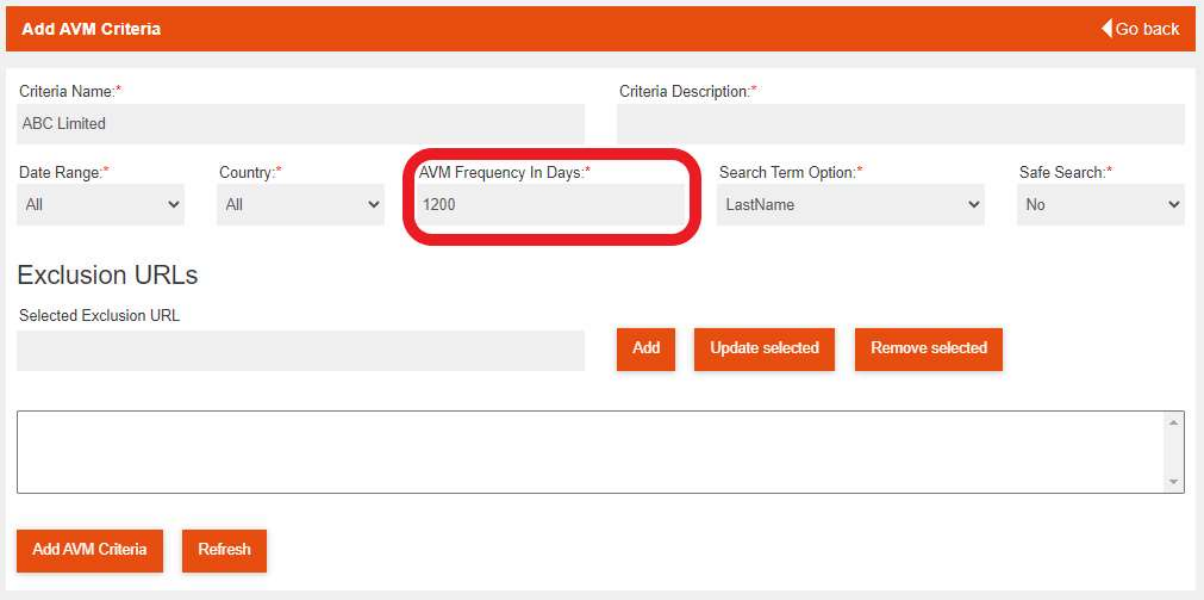


You can add the name, description, date range, set a country and the frequency of the screening, select the search term option (first name only, first name + last), customise term sets and customise the exclusion URLS's. There is also the search engine configuration (API), which needs to be input for each of the search engines sets being used and is explained in detail in the Google, Bing Web, and Bing News API section from page 12.

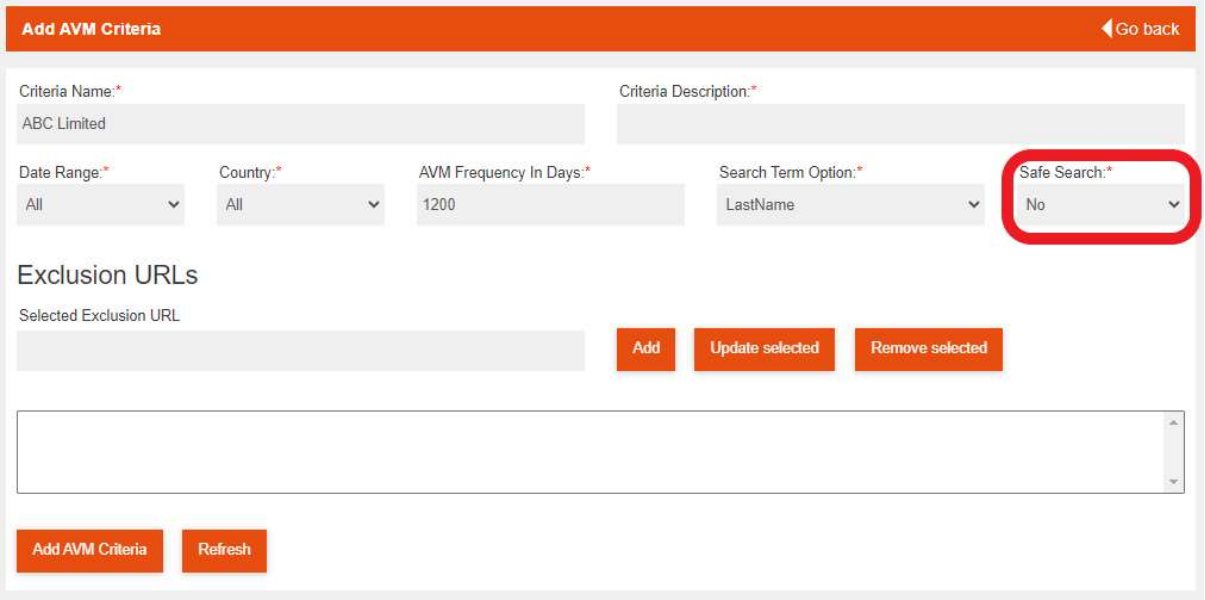
The Frequency in Days allows you to define how many days this Criteria set will run against your entities. For example, if you set it to 5, the client entity records' will be screened for AVM on the next batch run, and after that it will run every 5 days. It is against when the client entity record was last screened, not last time the criteria set ran.



When adding a new AVM Criteria or updating an existing one, the user will be able to increase the 'AVM Frequency in Days'. This can go up to 1200 days.



Safe search has also been included, which will remove explicit and potential offensive content from the search results.



Term sets are a collection of terms used in the search. You can create and use multiple term sets, because there is a limit to the number of terms in each term set (approx. 30 terms). To have more than the 30 limited by a term set, simply create another term set for the additional terms.

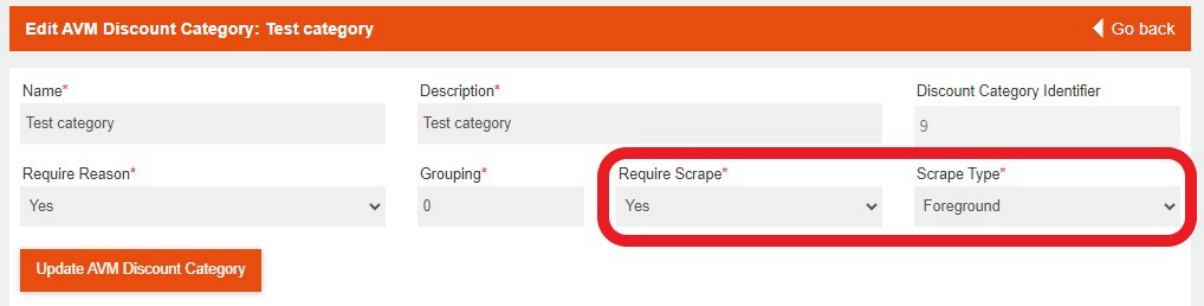
Note: You can use a maximum of 32 in a Term set; And you will need to create a new Term set for additional terms and this will count as a separate search credit with your Google / Bing APIs.

Defaults Screening term set: money laundering, terrorism, tax evasion, illegal, fraud, scandal, crime, criminal, sanctions, laundered, laundering, corrupt, corruption, bribe, bribery, bribed, prosecution, prosecuted, prosecution, sanctioned, OFAC, elected, investigation, investigated, minister, defendant, blacklist, leader, arms, bearer share, drug

Flag Categories

Here you can add, edit, and delete the flag categories which show when flagging matches:

Name	Description	Require Reason	Require Scrape	Edit	Delete
BRIBERY & CORRUPTION	Bribery or corruption risk	Yes	Yes	Edit	Delete
ESG	ESG concerns	Yes	Yes	Edit	Delete
FINANCIAL CRIME	Fincrime hit	Yes	Yes	Edit	Delete
NON-FINANCIAL CRIME	Other Crime	Yes	Yes	Edit	Delete
PEP - DOMESTIC	Domestic PEP	Yes	Yes	Edit	Delete
PEP - FOREIGN	Foreign PEP	Yes	Yes	Edit	Delete



- **Grouping** – Allows you to group the match flag categories (1= Relevant acceptable, 2= Relevant Not acceptable)

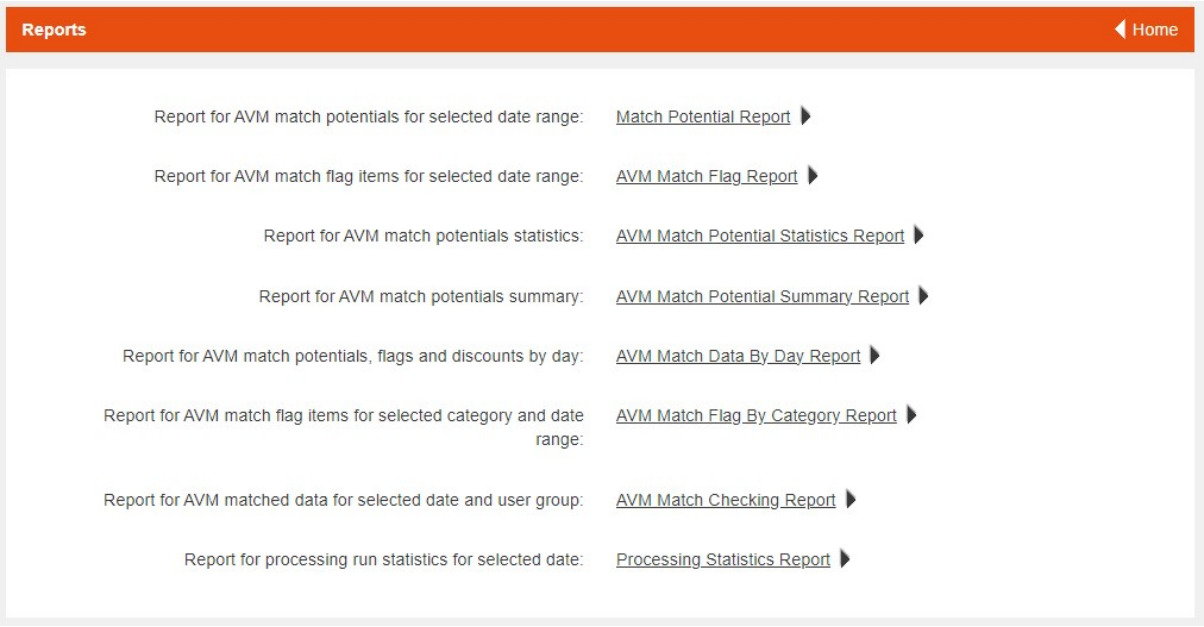
- **Scrape** – If this is set to yes, it will take a PDF copy of the page when using this category.

    - The user can choose whether the pdf report of the match is collected immediately or whether it is created in background.
    - If you require more details within the report, then you will need to choose 'Yes' from the require scrape drop down and then you are able to chose between 'foreground' (scrapes immediately), or 'background' (scrapes in the background).
    - The recommended option is to choose the scrape in background as then this enables the user to continue with their work and the report will be generated on a periodic polling basis.
    - If the background scraping option is chosen whilst the report is generated the link will be disabled.

Discount Categories

In AVM discount categories you can add, edit, and delete the discount categories which show when discounting matches (grouping option is not relevant for discount categories):

AVM Reports

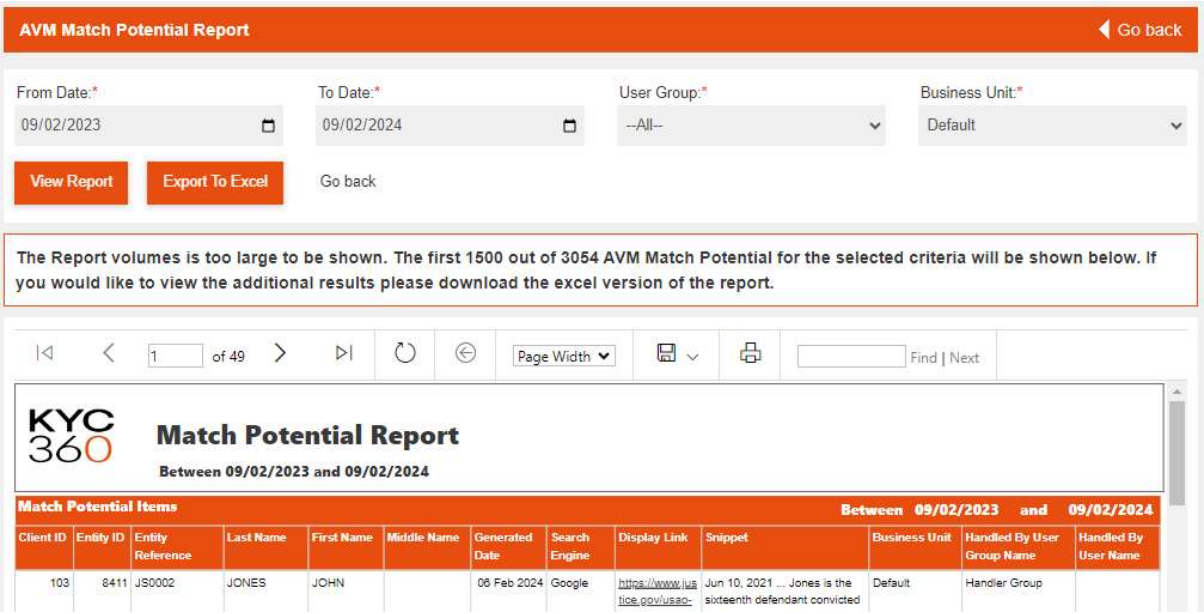


AVM Match Potential Report

The AVM match potentials report shows all the client entities that have match potentials still outstanding with the Adverse Media they have matched against.

Parameters:

- From Date
- To Date
- User Group
- Business Unit

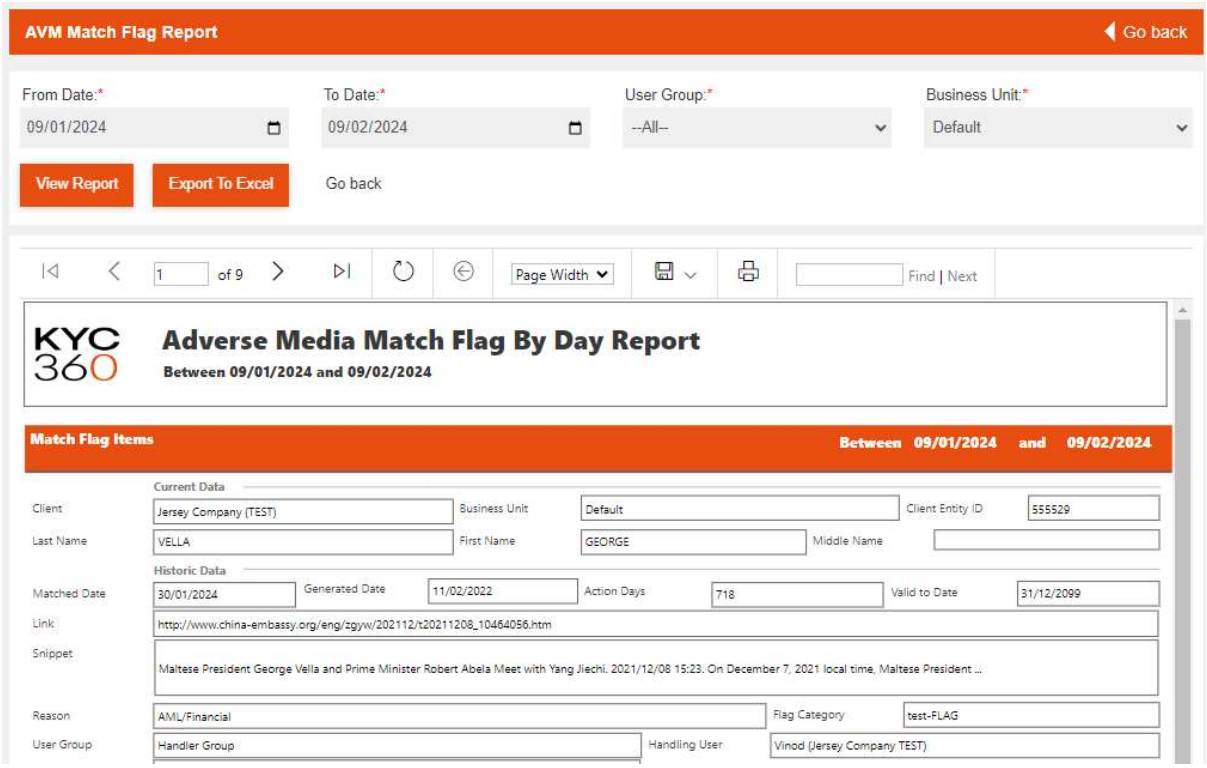


AVM Match Flag Report

The match flag report shows all AVM match potentials that were flagged in the date range selected with some additional information. You also have the option to export this data to excel to create summary metrics.

Parameters:

- From Date
- To Date
- User Group
- Business Unit

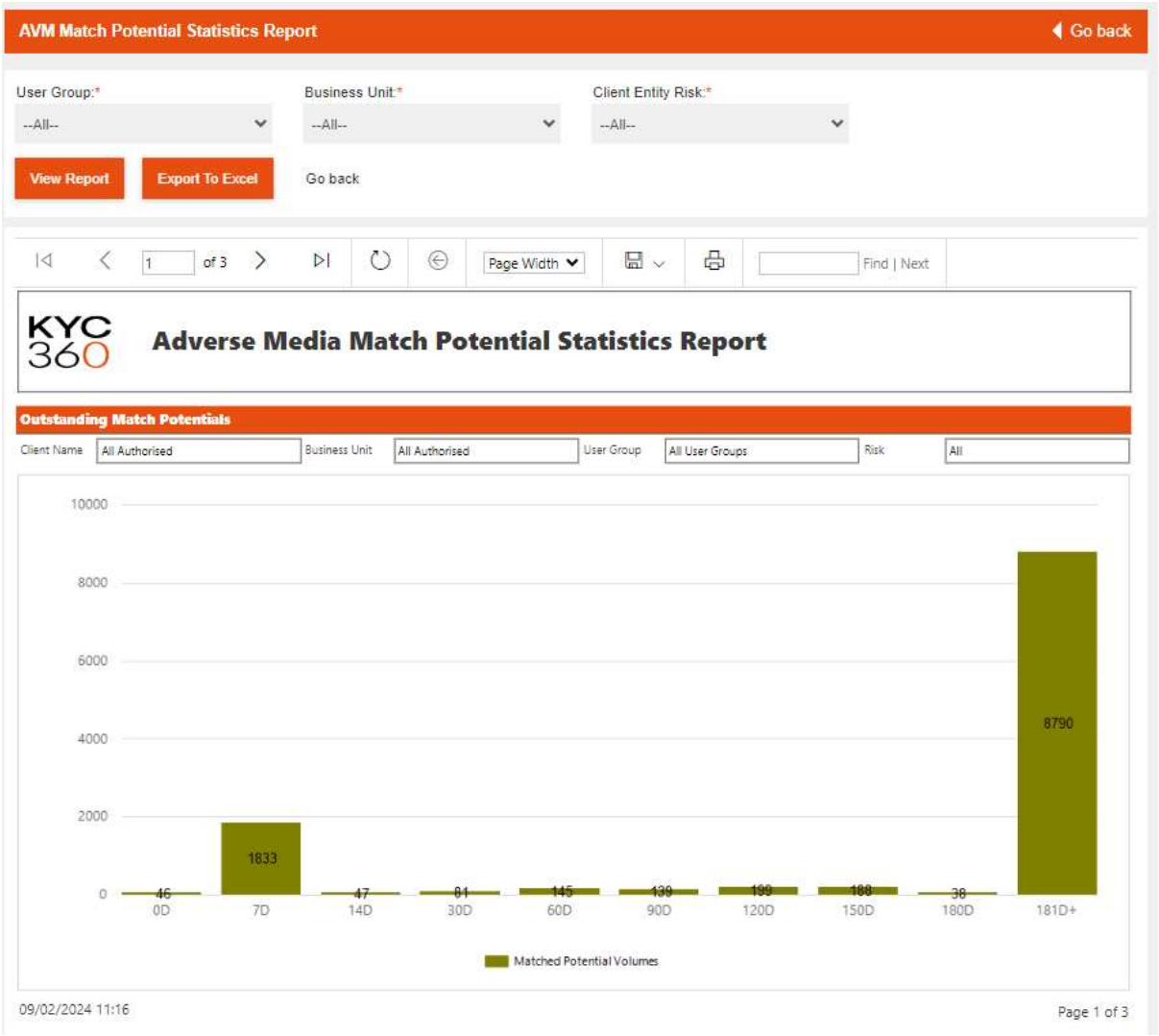


AVM Match Potential Statistics Report

The match potential statistics report shows the outstanding AVM match potentials in a bar chart format. This includes options to export to excel.

Parameters:

- Business Unit
- User Group
- Client Entity Risk

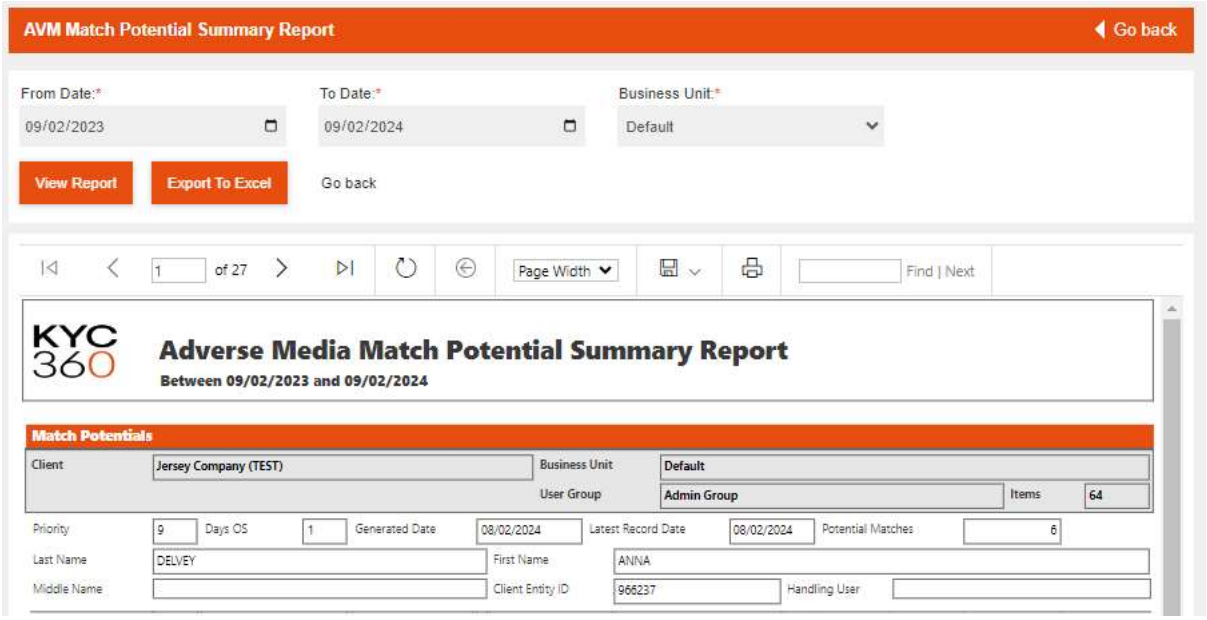

AVM Match Potential Statistics Report
Go back
User Group:*
--All--
Business Unit:*
--All--
Client Entity Risk:*
--All--
View Report
Export To Excel
Go back
1
of 3
Page Width
Find | Next
KYC 360
Adverse Media Match Potential Statistics Report
Outstanding Match Potentials
Client Name
All Authorised
Business Unit
All Authorised
User Group
All User Groups
Risk
All
10000
8000
6000
4000
2000
0
46
1833
47
81
145
139
199
188
38
8790
0D
7D
14D
30D
60D
90D
120D
150D
180D
181D+
Matched Potential Volumes
09/02/2024 11:16
Page 1 of 3

AVM Match Potential Summary Report

The AVM match potential summary report shows summary information for each of the outstanding AVM match potentials based on the user group they are assigned to.

Parameters:

- From Date
- To Date
- Business Unit

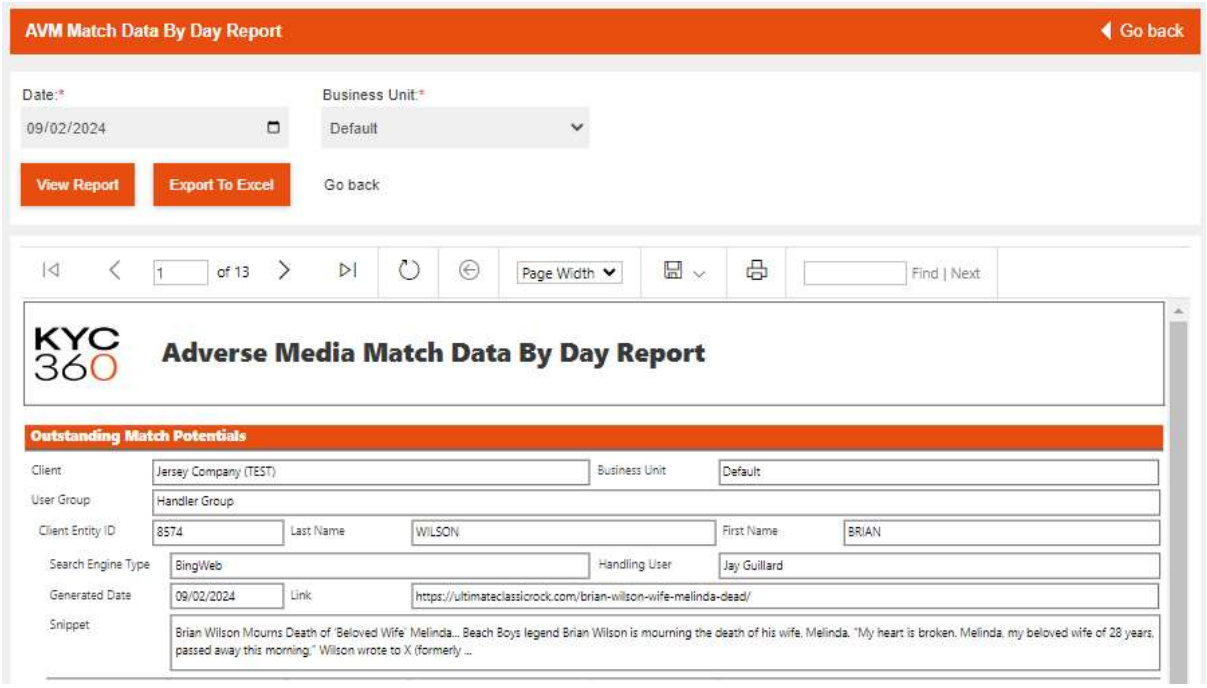


AVM Match Data by Day Report

The AVM match data by day report shows all AVM match potentials generated on a specific day.

Parameters:

- Data
- Business Unit

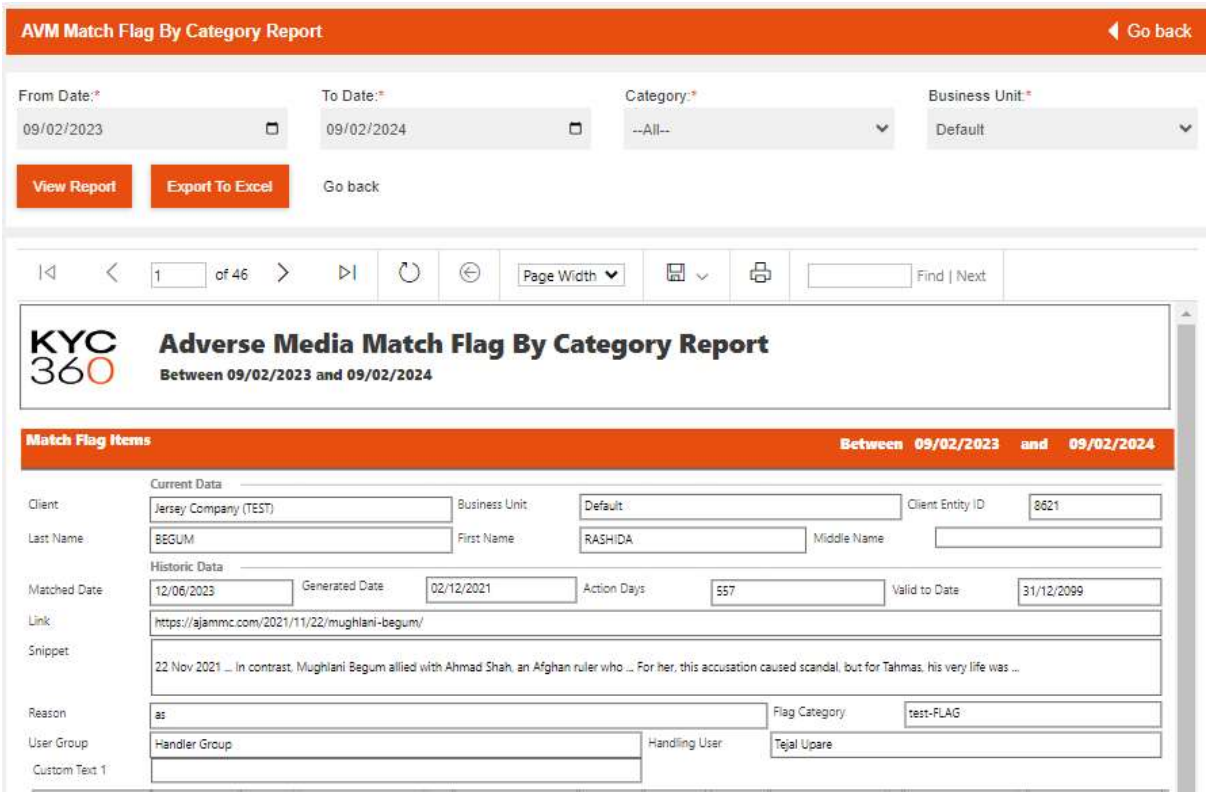


AVM Match Flag by Category Report

The AVM match flag by category report shows information for each flagged AVM match potential for the selected category between the dates supplied.

Parameters:

- From Date
- To Date
- Category
- Business Unit

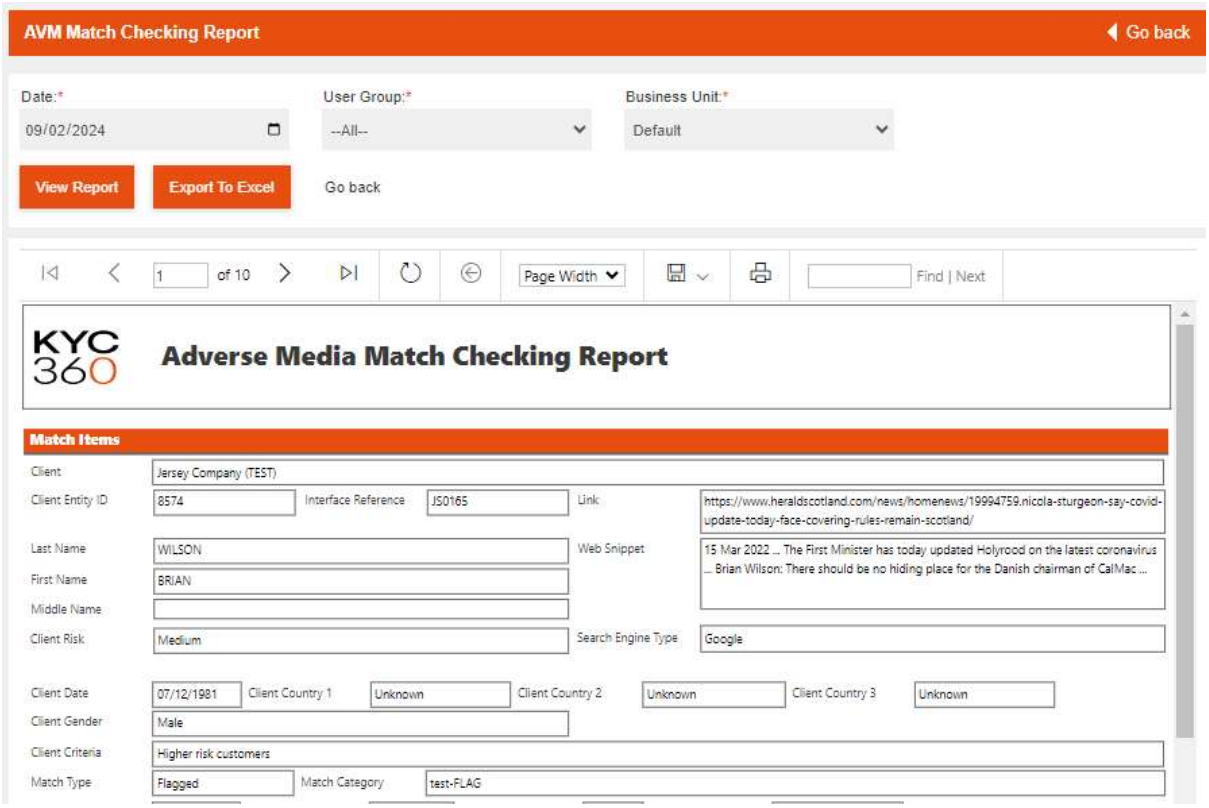


AVM Match Checking Report

The AVM match checking report shows all AVM matches that were made on the date and user group selected with some additional information on each of the matches.

Parameters:

- Date
- User Group
- Business Unit

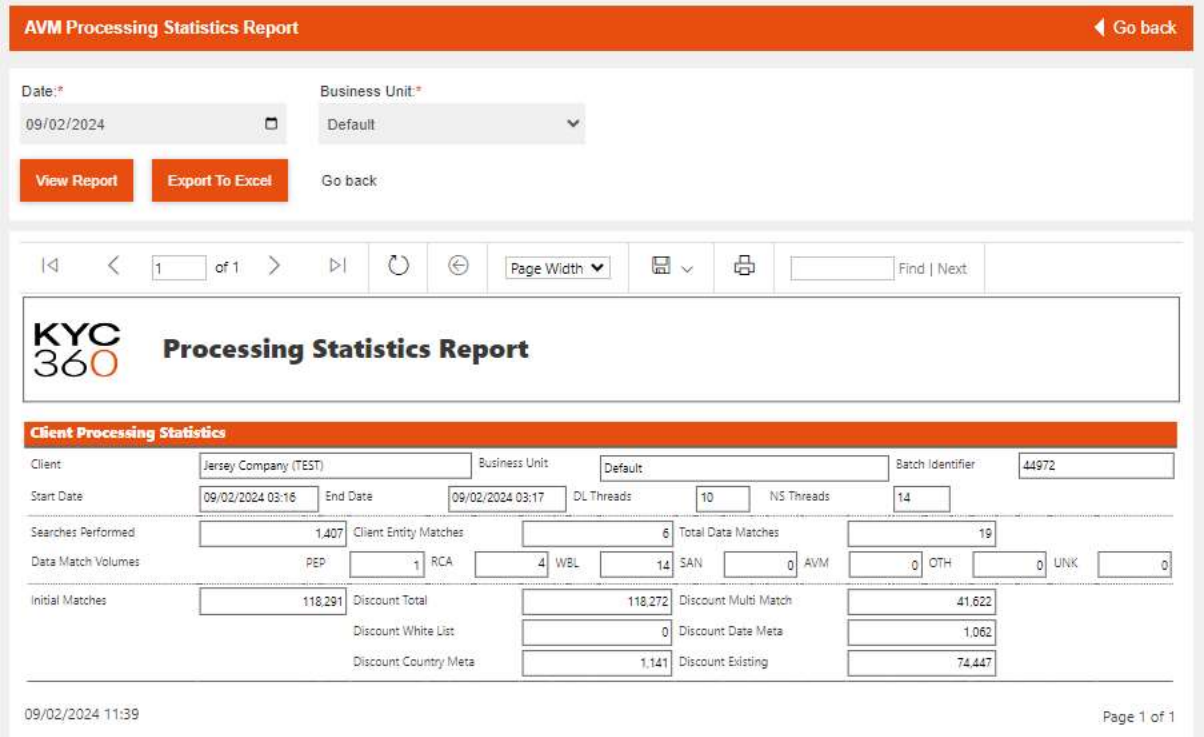


Processing Statistics Report

The processing run statistics report will show summary statistics for any processing runs for a client on the date selected.

Parameters:

- Date
- Business Unit



Google, Bing Web & Bing News API

Before setting up the Live Adverse Media Module in Screening you will need to sign up to one or all the search providers API. API means Application Programming Interface. Screening uses these to perform Live Adverse Media Batch.

Google API Pricing

https://support.google.com/programmable-search/answer/9069107?hl=en

Bing API Pricing

https://www.microsoft.com/en-us/bing/apis/pricing

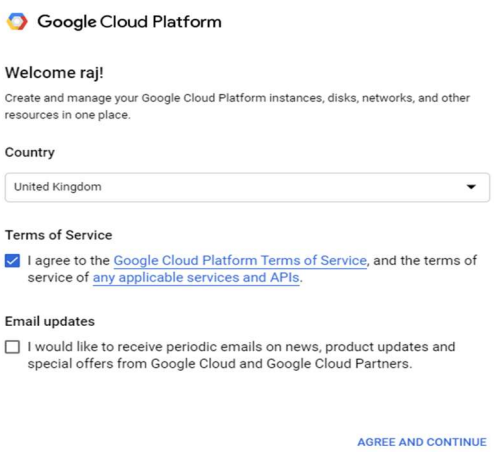
Google API Creation

To create a Google API key, you will need to sign up for a Google Business Account.

Create Google Business Account

If you have one you can skip this step

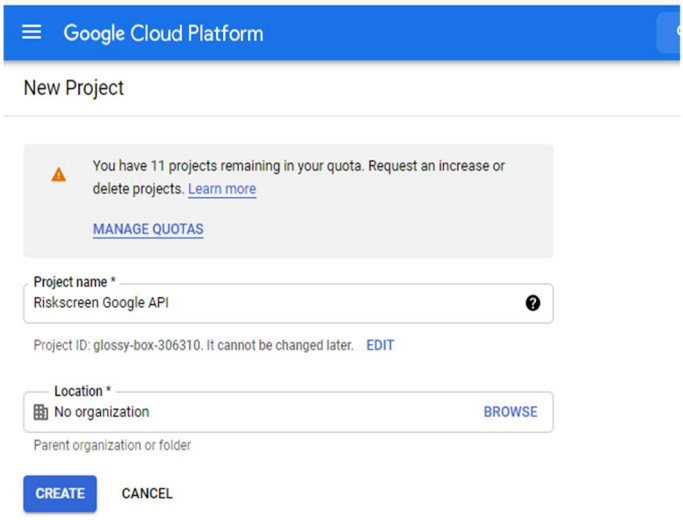
1. Navigate to https://console.cloud.google.com
2. Click Create account
3. Select Create for Business
4. After Successful creation, Verification code will be sent to your registered email.
5. Click this link and re login.
6. After re login, a registered pop-up appears to choose resource place



7. Agree and continue, you will be navigated to landing page. You are now ready to continue onto the next section.

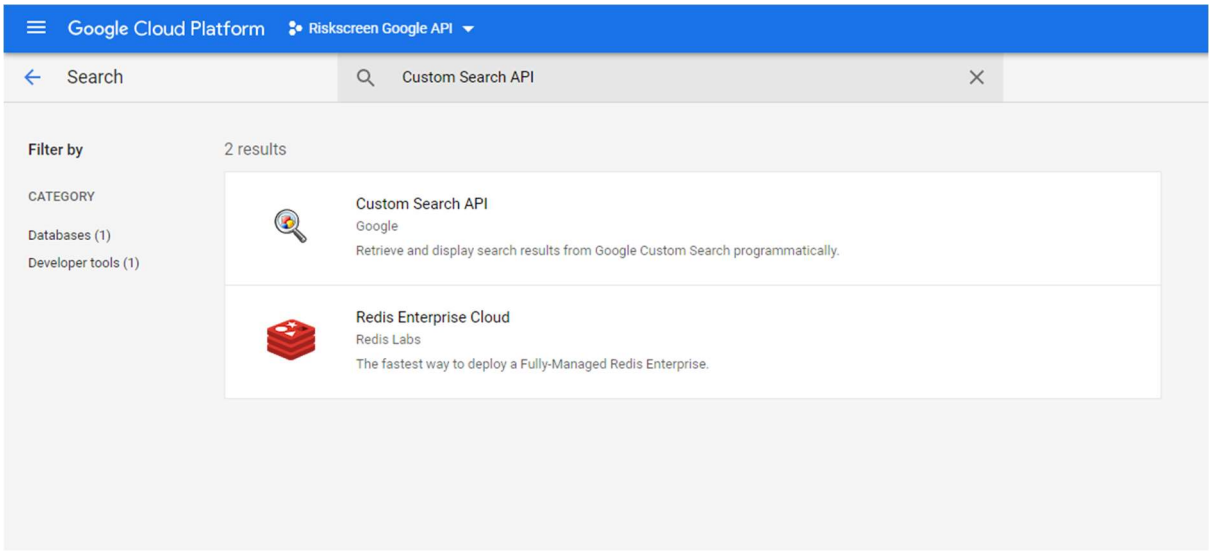
Enabling Google API for your Business Account

1. Log in with your Google Business account at https://console.cloud.google.com
2. From the Dashboard screen. On the left-hand side menu-> Click on APIs & Services
3. Click Create New Project

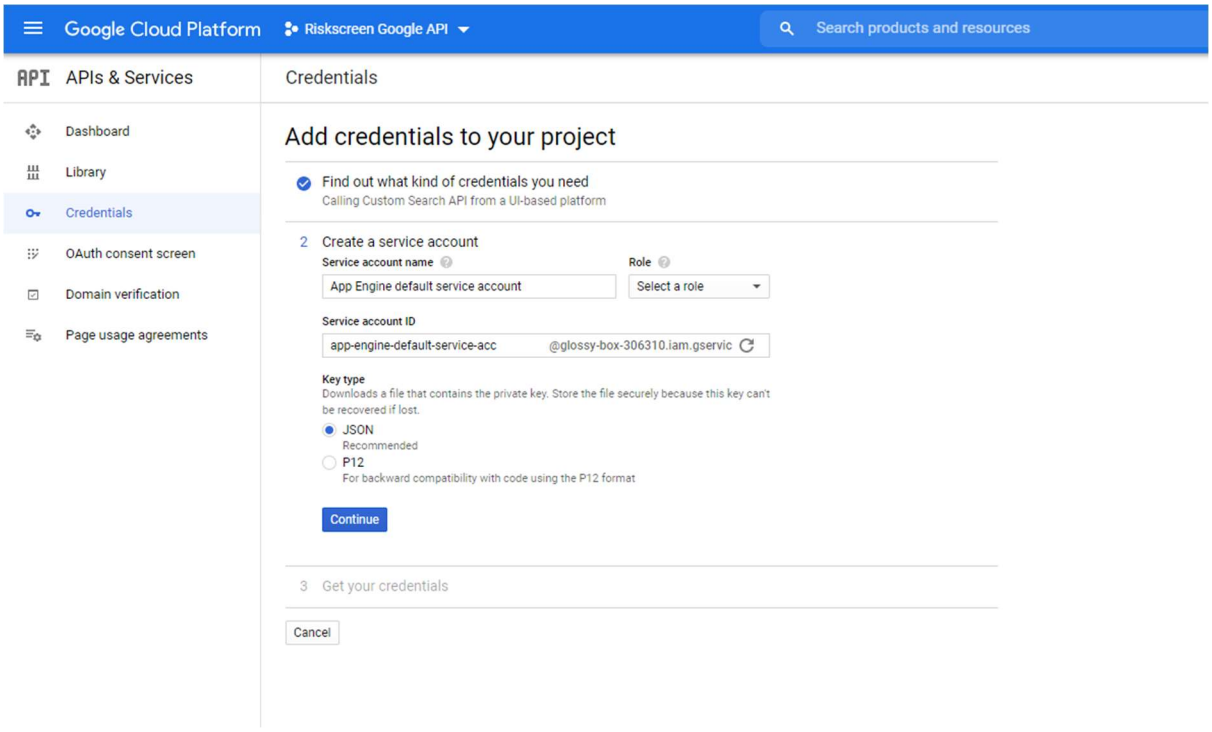


4. Click on “ENABLE APIS AND SERVICES” button on the screen

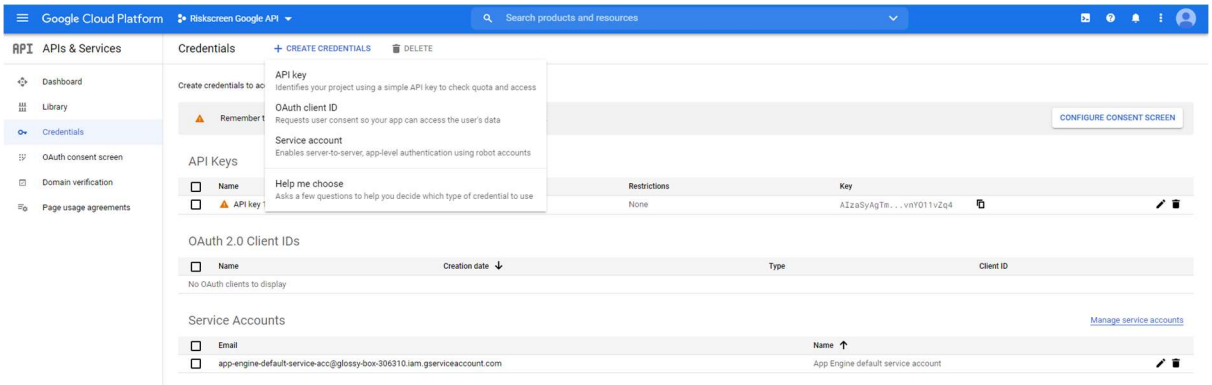
5. Search for “Custom Search API”



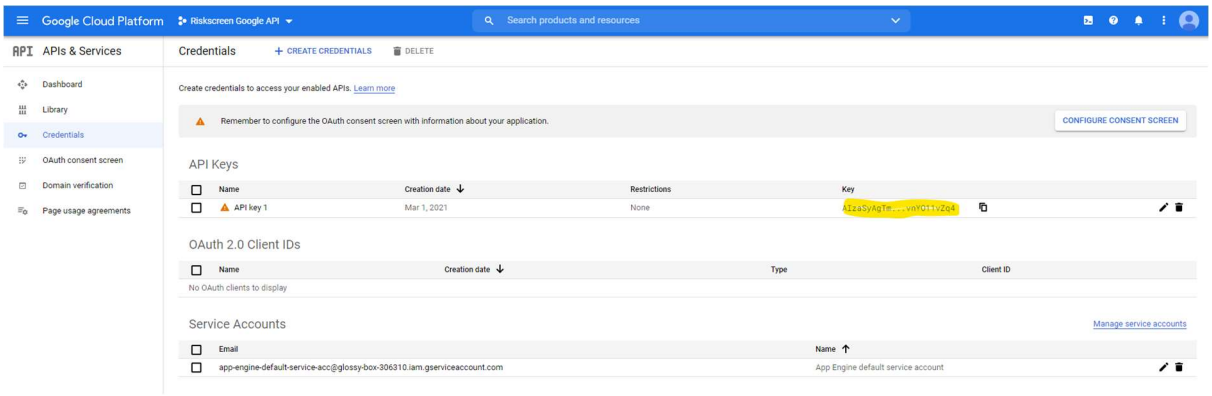
6. Select Custom Search API
7. Click “ENABLE” button
8. Make sure JSON Selected and click on Continue



9. Next, click on Create Credentials -> Select API Key

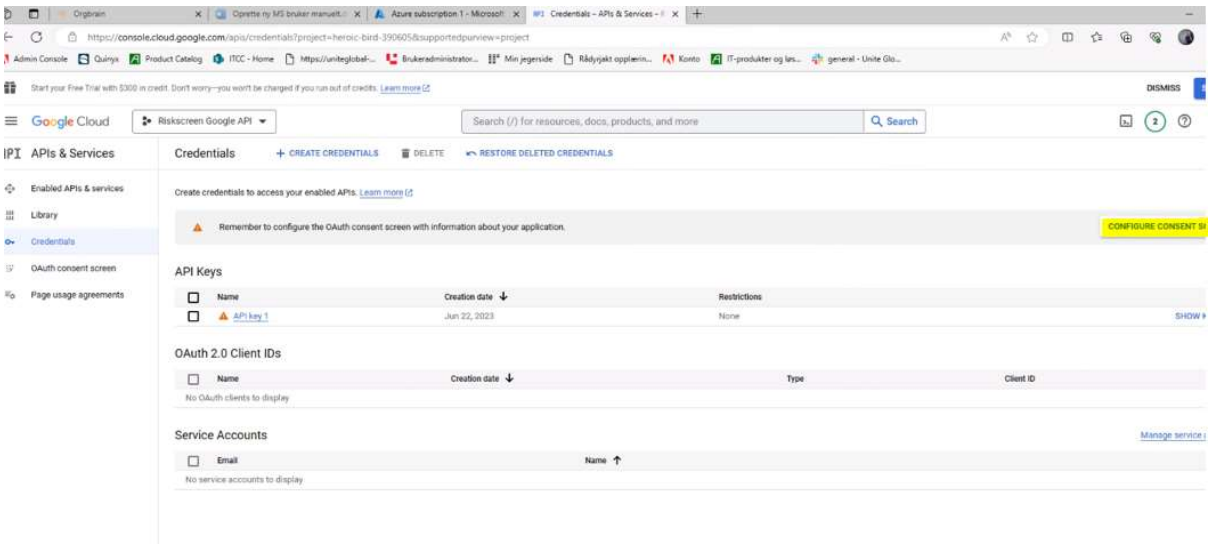


10. The API Key will be generated.

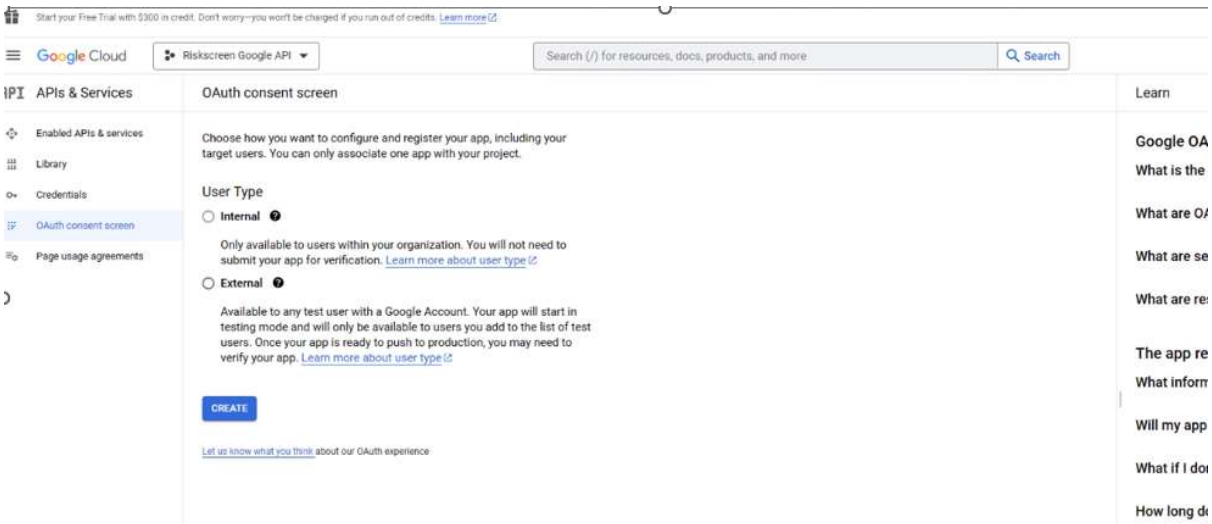


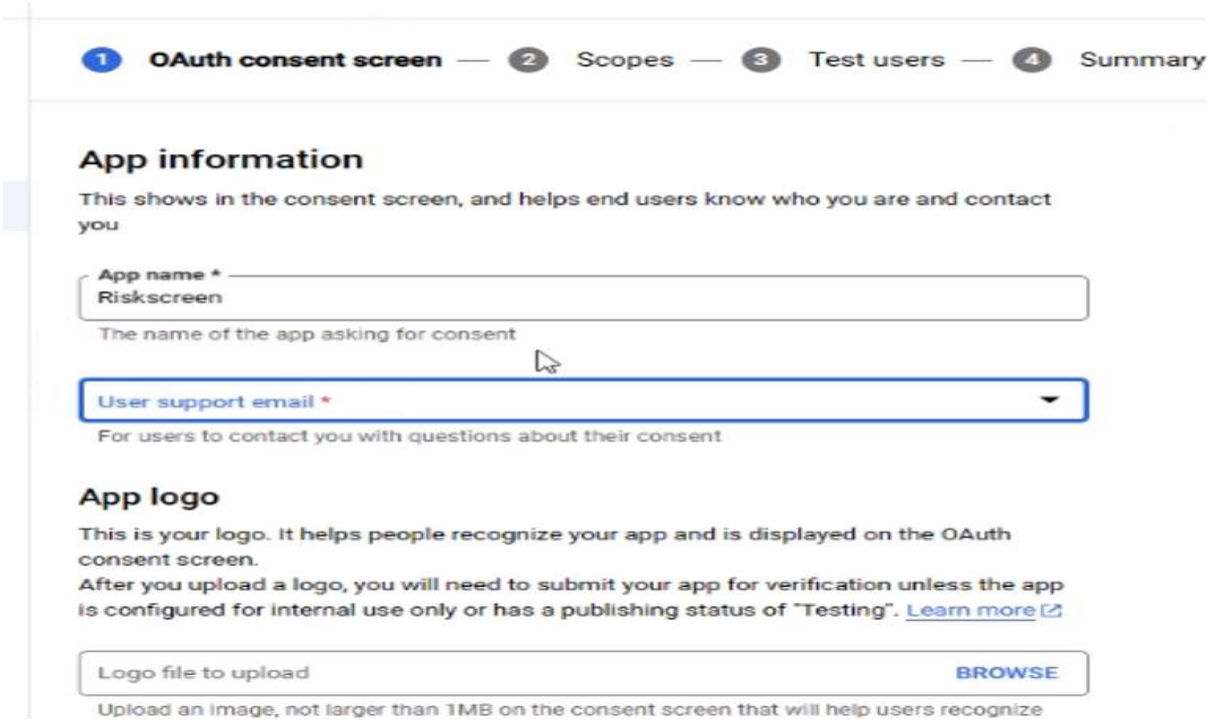
Take a note of this API key. This is your Screening Google API Key.

11. Click on Configure Consent screen



12. In OAuth consent screen, select external and click on create.

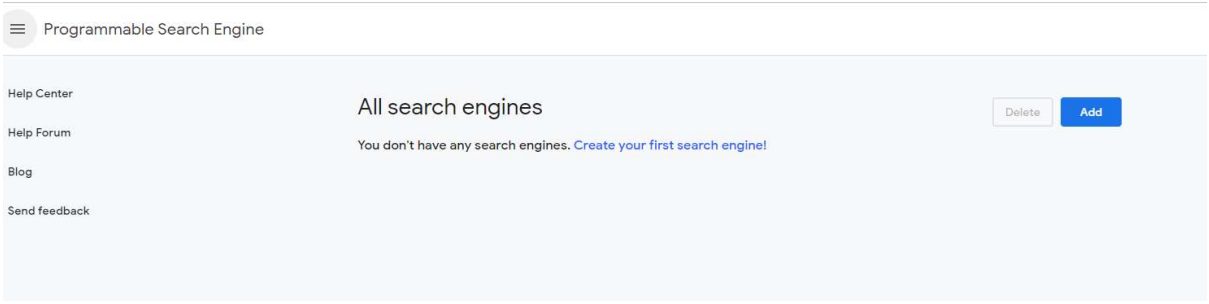




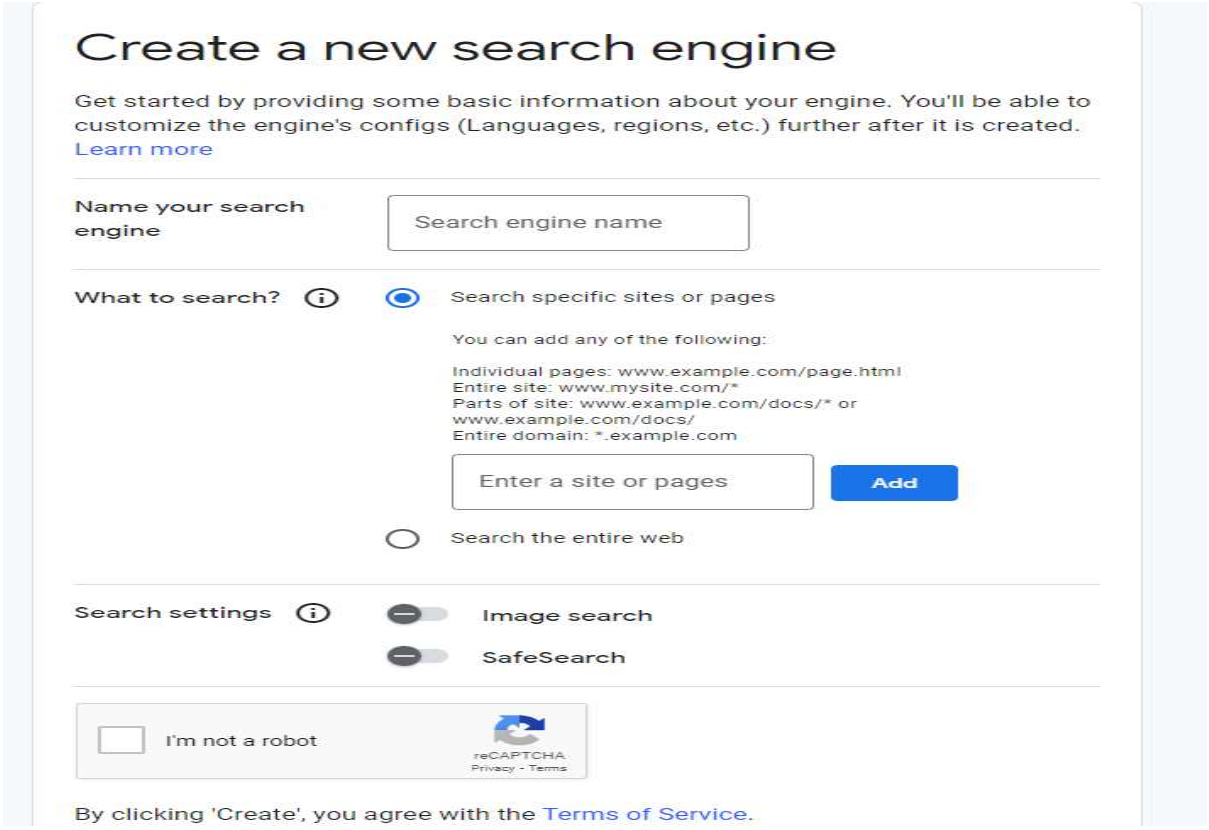
Creating Google API Key Name

1. Navigate to https://cse.google.com/all
   Make sure you are logged in with your Google business account created in the above steps.

2. Click "Add"

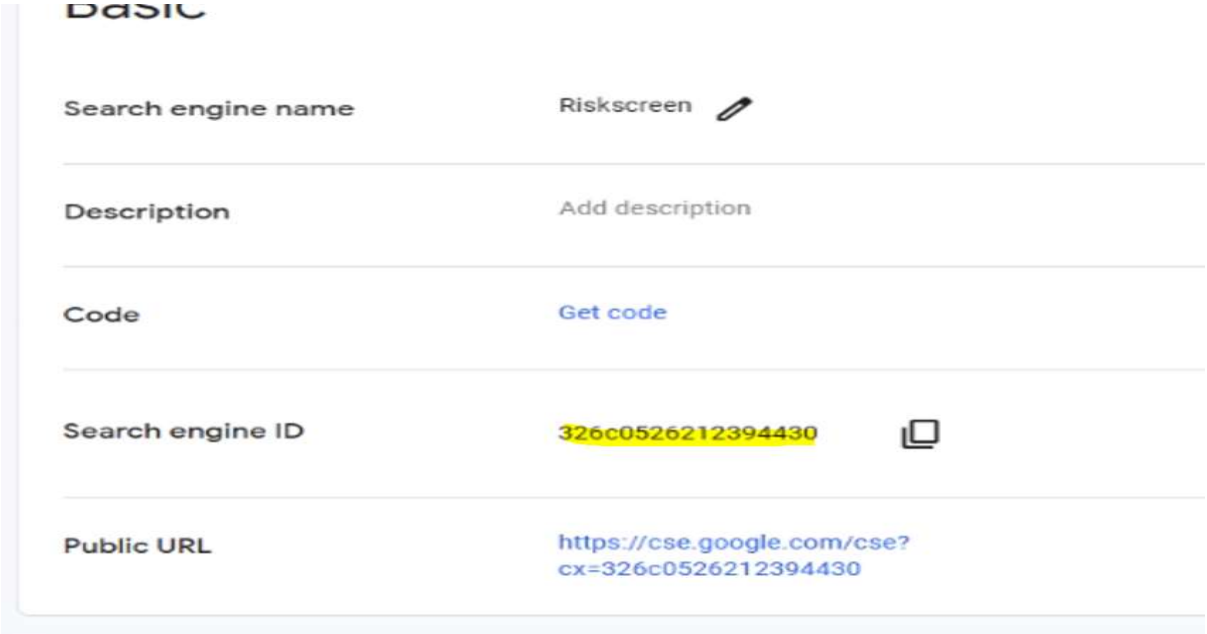


3. Give any name in the Sites to Search and click on Add. For Example, we have given kyc360.com. This information isn't used but is needed for this step.

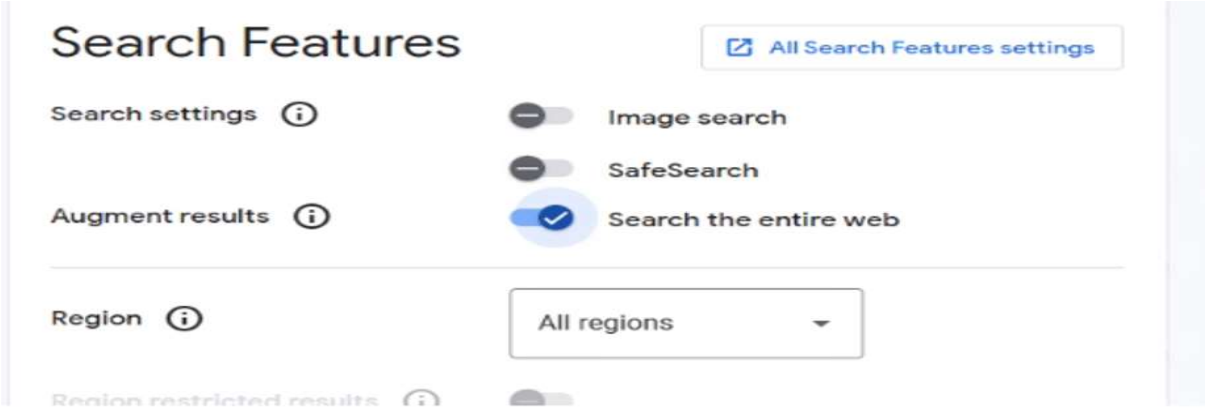


4. Click on Create.

5. Take a note of this as you will require it for Screening. <u>This is your Screening Google API Name (Search Engine ID)</u>



6. Keep scrolling down, and you will see a **"Search the entire web" change this from OFF to ON**



7. Next steps is to link your API key's with your billing account.

Note:

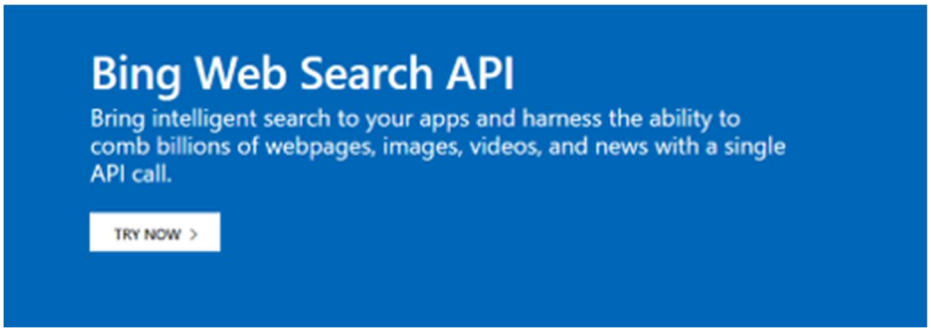
1. ***If you require more than 10,000 google searches a day you will need to create Multiple Google API Keys. Follow the above steps and create a different project name and make note of each API key given.***
2. ***Please Link each Project with the billing account to have enough Quota for AVM screening (i.e., 10000)***
3. ***If you have more than one Google API key, AVM criteria has to be included with all keys, this can be done by raising a request to KYC360 to enable this option.***

Bing API Creation

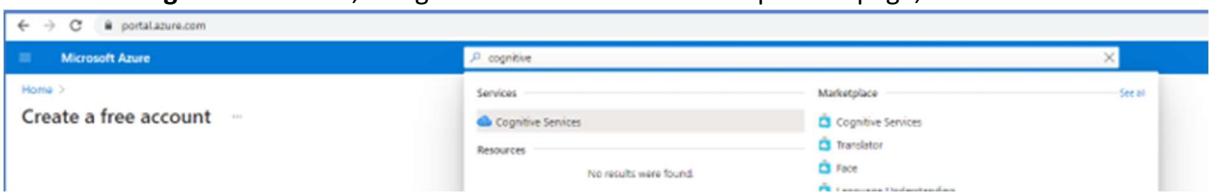
If your organisation doesn't have a Microsoft Azure account, you will need to create one with your company email address.

Microsoft Azure Account profile setup

1. Navigate to https://www.microsoft.com/en-us/bing/apis/bing-web-search-api
2. Click on the "TRY NOW" button



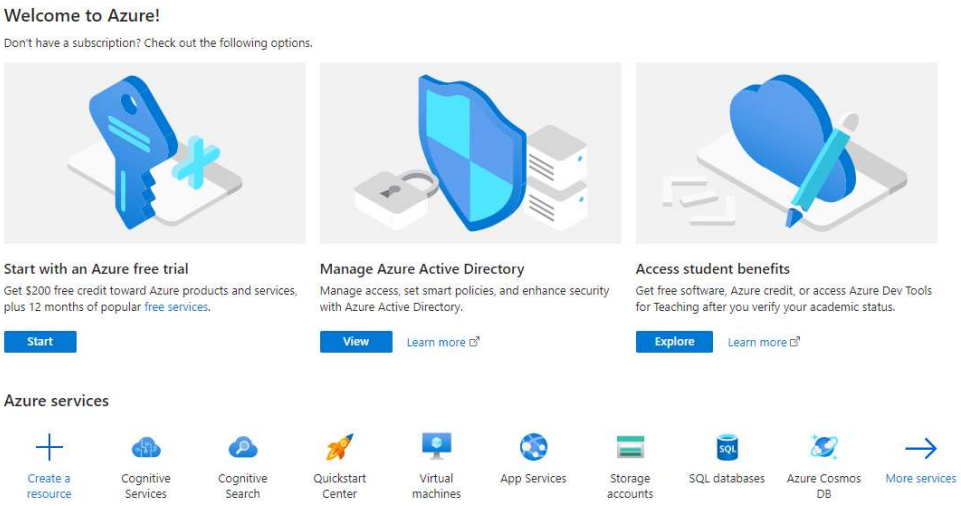
3. Create new account if required or login with your Microsoft Azure account.
4. You will be navigated to https://portal.azure.com/
5. Search for **Cognitive Services**, using the search button at the top of the page, and click on it.

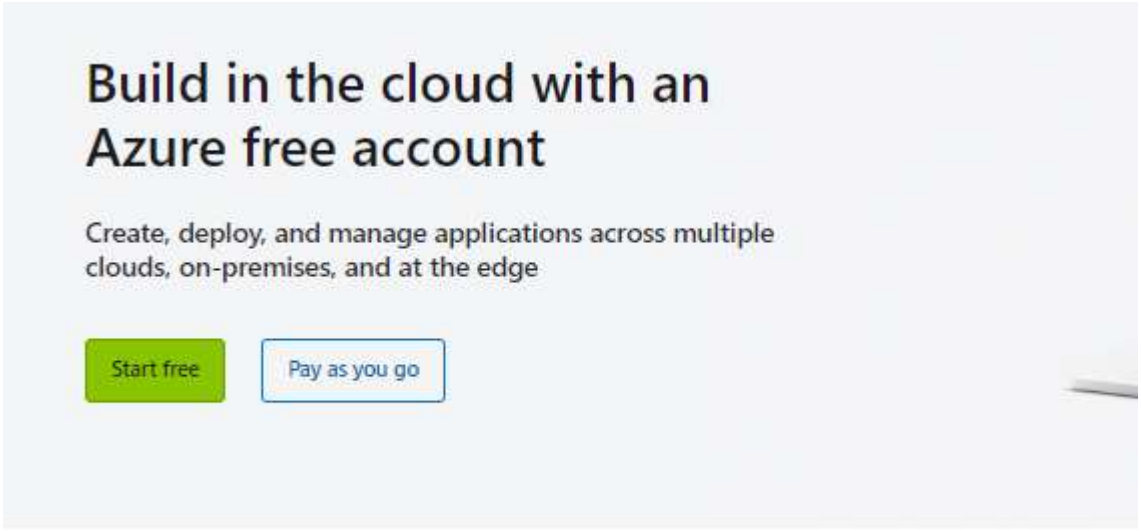


6. In the Cognitive Services page, click on the Start button under "Start with an Azure free trial"
7. You will be directed to the Azure Signup page where you will need to update/complete your profile and payment information.

Enabling Bing API

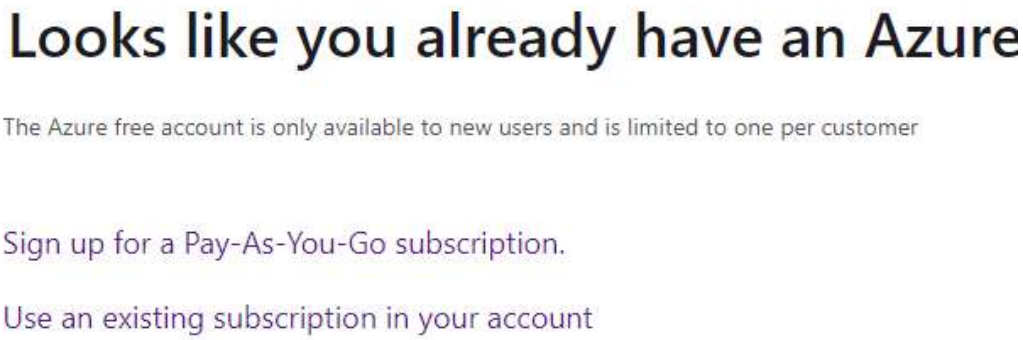
1. Navigated to Home - Microsoft Azure
2. Click on Start



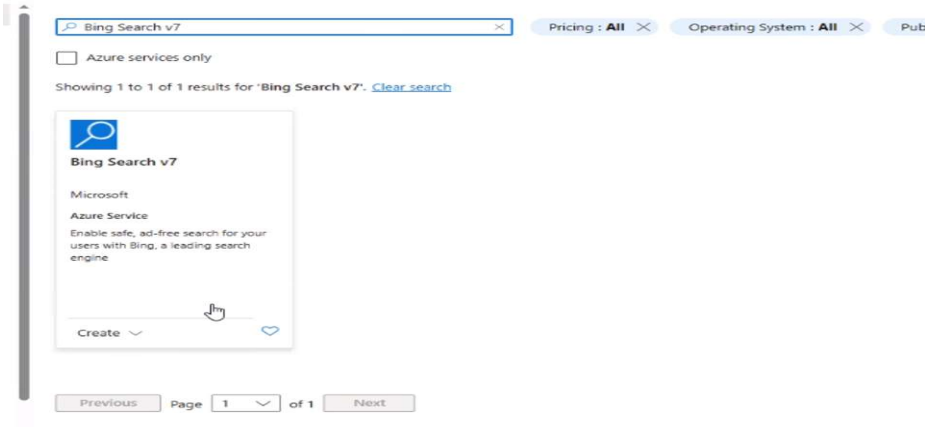


3. You will be navigated to [Azure - Sign up]

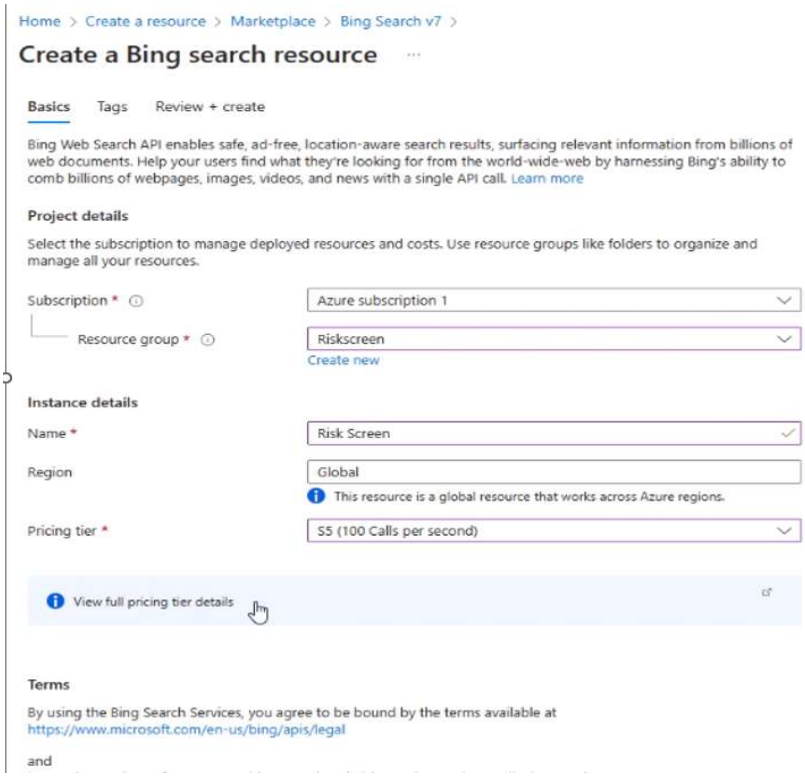
4. Select the preferred option.



5. Once you are on the screen, search for Bing Search v7



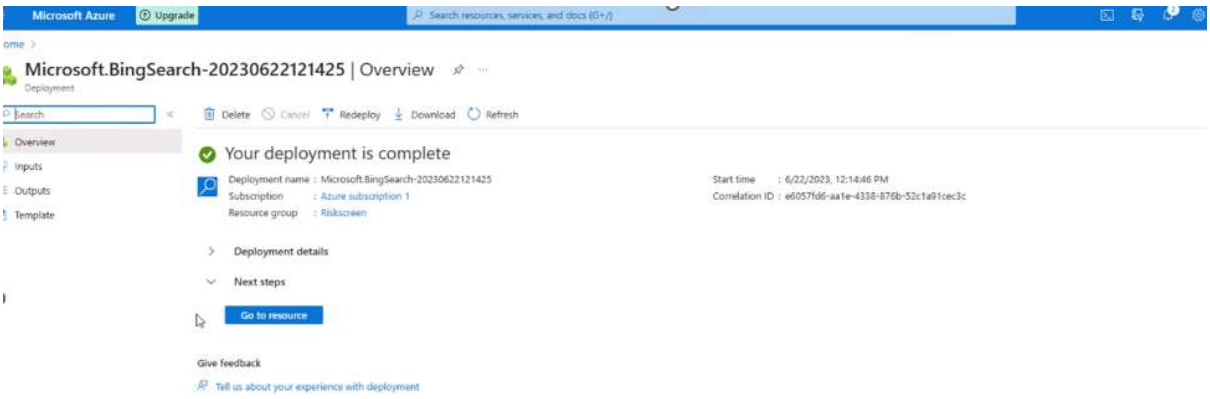
6. Populate the Name for this API, Subscription type and select Pricing Tier S5



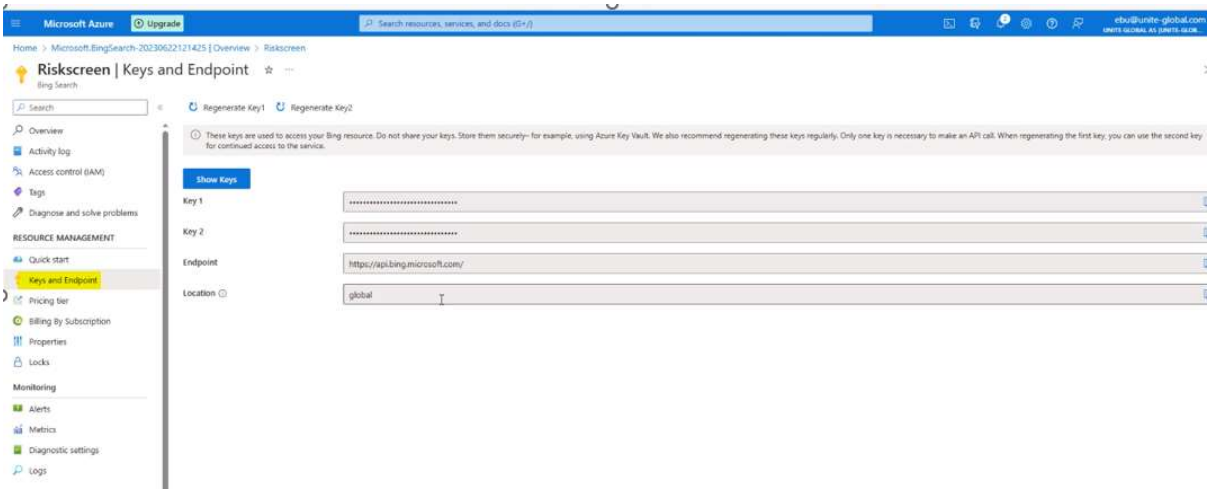
Screening requires the following tier

S5	100 TPS	Bing Web Search Bing News Search	$18 per 1,000 transactions
		Optional Bing Statistics Add-in	$10 per 1,000 transactions

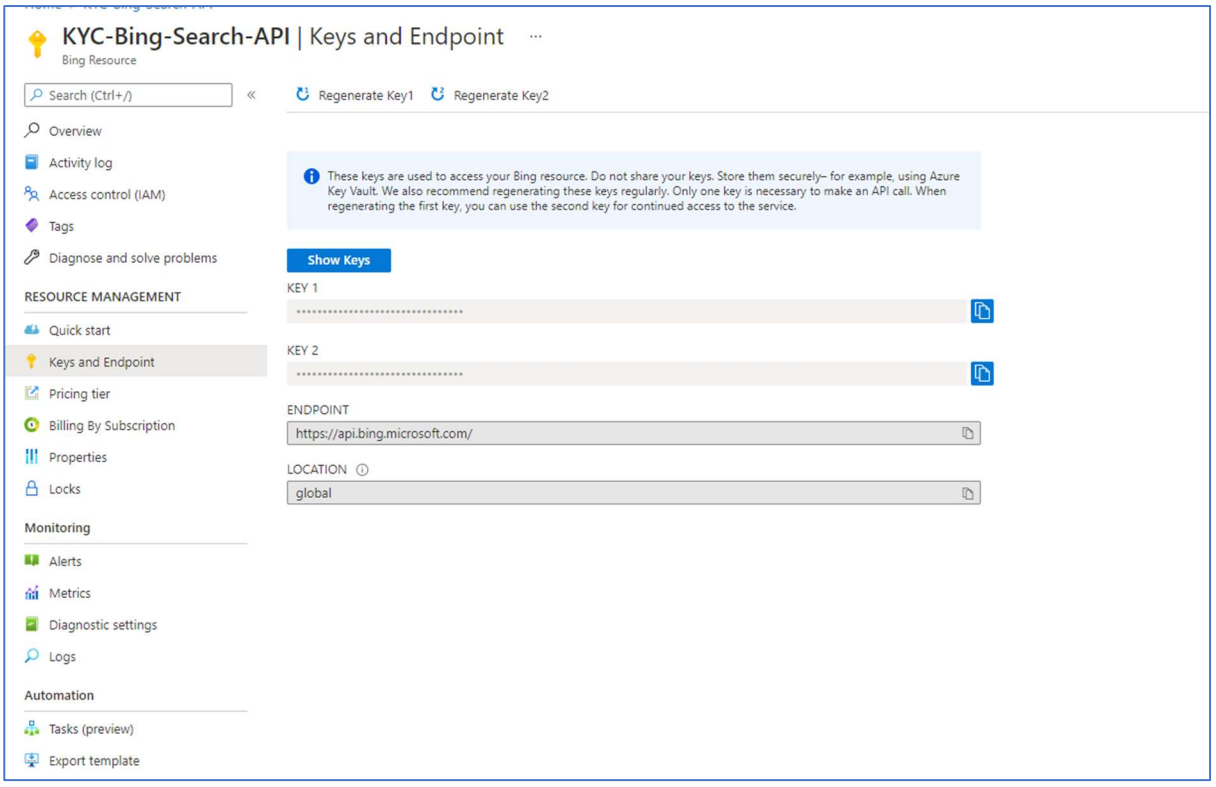
7. Once Subscription is complete, you will see a message as' deployment completed', click on Go to resource.



8. In the page that loads, find and click on “Keys and Endpoint”



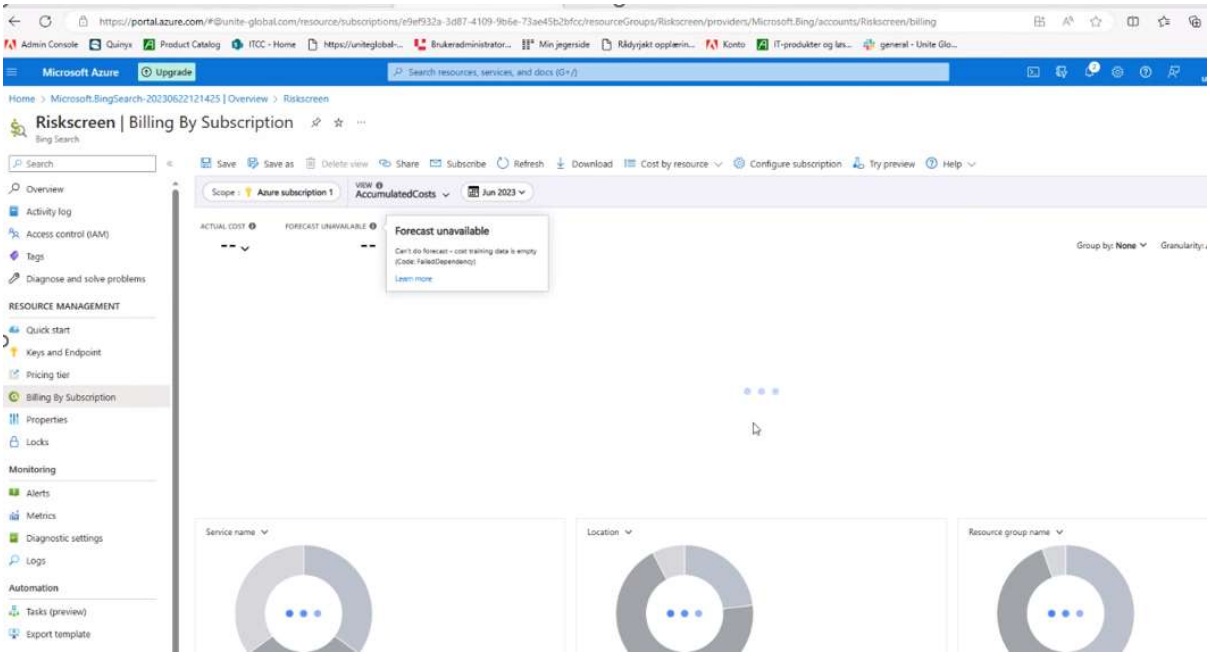
9. Your API Keys will now show on screen.



Take a note of API key 1. This is your Screening Bing Web API Key.

Take a note of API key 2. This is your Screening Bing News API Key.

10. Next step is to ensure your billing account is update to date.


Microsoft Azure
Upgrade
Riskscreen | Billing By Subscription
Bing Search
Overview
Activity log
Access control (IAM)
Tags
Diagnose and solve problems
RESOURCE MANAGEMENT
Quick start
Keys and Endpoint
Pricing tier
Billing By Subscription
Properties
Locks
Monitoring
Alerts
Metrics
Diagnostic settings
Logs
Automation
Tasks (preview)
Export template
Save
Save as
Share
Subscribe
Refresh
Download
Cost by resource
Configure subscription
Try preview
Help
Azure subscription 1
AccumulatedCosts
Jun 2023
Forecast unavailable
Group by: None
Service name
Location
Resource group name