

# KYC360

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## Adverse Media Screening

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KYC360

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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.



### CUSTOMER DATA

Manage Customers

Upload Customers

Add Customer

Upload Internal Watchlist

Audit History

Export Data

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: [v] Date: dd/mm/yyyy [c] Interface Reference\*  
Country 1: Unknown [v] Status\*: Active [v]  
Country 2: Unknown [v] Risk\*: [v]  
Country 3: Unknown [v] Handled By User Group\*: [v]  
Criteria\*: [v] Handled By User: [v]

Custom Text 1: [ ] Custom Text 2: [ ]

AVM Criteria: [v] AVM Country\*: -Use AVM Criteria- [v] **AVM Date Range\*: Match AVM Frequency [v]**

AVM Additional Terms AND ⓘ  
AVM Additional Terms OR ⓘ  
AVM Exclude Terms ⓘ

**Action\***  
Add [v]  
**Submit**

**Action\* dropdown menu:**  
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:

AVM Potential Matches <span style="float: right;">Home</span>									
Priority Filter:		Group Filter:		User Filter:		Rows Per Page:		Sort by:	
View all		View all		View all		100		Priority	
								Ascending	
Reassign selected potentials			Search			Clear			
Total Records: 378 Page: 1 of 4 << First < Previous Next > Last >> 1 Go to Page									
<input type="checkbox"/>	Priority	Customer Name	No. of Potential Matches	Last Result	Age (days)	Handler Group	Handler User	Business Unit	
<input type="checkbox"/>	0	<a href="#">ALEXANDER PEREZ</a>	14	1	1	Admin Group		Default	
<input type="checkbox"/>	0	<a href="#">BORIS JOHNSON</a>	12	333	333	Handler Group	Gavin Doyle	Default	
<input type="checkbox"/>	0	<a href="#">CENTAUR MINING</a>	12	291	291	Handler Group	Richard Wilson (TEST)	Default	
<input type="checkbox"/>	0	<a href="#">VANTICODE (PTY) LTD</a>	4	291	291	Handler Group	Richard Wilson (TEST)	Default	
<input type="checkbox"/>	0	<a href="#">VEXLOSTAX (PTY) LTD</a>	2	291	291	Handler Group	Richard Wilson (TEST)	Default	
<input type="checkbox"/>	0	<a href="#">ANNA DELVEY</a>	9	289	289	Handler Group	Tom Devlin	Default	
<input type="checkbox"/>	0	<a href="#">KHAN</a>	10	282	282	Handler Group	Tejal Upare	Default	
<input type="checkbox"/>	0	<a href="#">VLADMIR PUTIN</a>	11	282	282	Handler Group	Tejal Upare	Default	
<input type="checkbox"/>	0	<a href="#">CHAMARTIN S.A.</a>	9	274	274	Handler Group	Richard Wilson (TEST)	Default	
<input type="checkbox"/>	0	<a href="#">BALLIE GIFFORD</a>	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.

#### Reassign potential matches

Please select the user to reassign the entities with potential matches to:

▼

Save changes

## 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:

**AVM Potential Matches**
◀ Go back

Name:	BRIAN WILSON	Reference:	JS0165
Gender:	Male		<a href="#">View</a>   <a href="#">Edit</a>   <a href="#">Reports</a>
Date of Birth:	07 Dec 1981	Date Added	07 Oct 2020
Last Screen Date:	06 Feb 2024		
Criteria:	Higher risk customers		
Risk:	Medium		
Status:	Active		
Handler Group:	Handler Group		
Handler User:			

[Flag](#)

[Discount](#)

[Exclude for Client Entity](#)




[Exclude for Criteria](#)

[Exclude URL List](#)

[Customise Criteria](#)

[Assign All To Supervisor](#)

Total Records: 30 Page: 1 of 1 << First < Previous Next > Last >>  [Go to Page](#) ▶

<input type="checkbox"/>	Rank	Display Link	Search Engine	Actions
<input type="checkbox"/>	1	<a href="https://www.heraldsfootland.com/.../20286849_brian-wilson-food-security-issue-needs-modern-di...">https://www.heraldsfootland.com/.../20286849_brian-wilson-food-security-issue-needs-modern-di...</a> 19 Jul 2022 ... Brian Wilson: Why the food security issue needs a modern Dig for Victory ... 'Every second counts': Glasgow nurse sanctioned after cardiac arrest blunder ...	 Google	<input type="checkbox"/> <input type="checkbox"/>
<input type="checkbox"/>	1	<a href="https://www.msn.com/en-gb/news/other/readers-letters-dont-say-sturgeon-cried-crocodile-tears/ar-BB1h...">https://www.msn.com/en-gb/news/other/readers-letters-dont-say-sturgeon-cried-crocodile-tears/ar-BB1h...</a> Readers' Letters: Don't say Sturgeon cried 'crocodile tears'... Nicola Sturgeon has been accused of shedding crocodile tears after breaking down at the UK Covid Inquiry. Crocodile tears are considered to be devoid of emotion, based on the natural behaviour of the reptiles which produce those tears.	 Bing	<input type="checkbox"/> <input type="checkbox"/>
<input type="checkbox"/>	1	<a href="https://www.wsilv.com/.../article_447c271c-90c1-11ee-b143-3313adf409b...">https://www.wsilv.com/.../article_447c271c-90c1-11ee-b143-3313adf409b...</a> Dec 1, 2023 ... Officials monitor situation at Williamson County mine. by Brian Wilson · Brian Wilson · Author email. Dec 1, 2023; Dec 1, 2023; 0 · Facebook · Twitter ...	 Google	<input type="checkbox"/> <input type="checkbox"/>

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.

<input type="checkbox"/>	Rank	Display Link	Search Engine	Actions
<input type="checkbox"/>	10	<a href="https://www.heraldscotland.com/politics/20522386_brian-wilson-petty-dishonesty-now-passes-leadership...">https://www.heraldscotland.com/politics/20522386_brian-wilson-petty-dishonesty-now-passes-leadership...</a> Brian Wilson: The petty dishonesty that now passes for leadership in Scotland... I see Nicola Sturgeon has been branding both contestants for the Tory leadership as "hypocrites". Par for the course, you might say; a	Bing	 
<input type="checkbox"/>	10	<a href="https://www.msn.com/en-us/health/other/is-the-new-covid-variant-jn-1-too-smart-for-home-tests-here-s-...">https://www.msn.com/en-us/health/other/is-the-new-covid-variant-jn-1-too-smart-for-home-tests-here-s-...</a> Is the new COVID variant, JN.1, too smart for home tests? Here's what science has to say... Aneodotal chatter in Fort Worth underscore the premise that the latest COVID-19 variant, JN.1, is too wily for home test kits to detect. However, the science may be a bit more complicated. Reasons why many are having to test multiple times to find out if they have the virus include testing too soon after exposure and the differences in how well the virus can replicate itself in one person compared to another,	Bing	 

[Load More Results ▶](#)

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

<input type="checkbox"/>	53	<a href="https://uk.finance.yahoo.com/.../csac-suspends-bellator-champ-usman-2115...">https://uk.finance.yahoo.com/.../csac-suspends-bellator-champ-usman-2115...</a> Nov 11, 2023 ... The Guardian. Ban won't end knife crime, says founder of Bristol academy whose pupils died ... Brian Wilson 'lost' after wife's death at 77. 5 minutes ago. The ...	Google	 
--------------------------	----	---	--------	---

[No more matches](#)

## 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:

### Exclusion URLs

Selected Exclusion URL

Add
Update selected
Remove selected

Update AVM Criteria
Refresh

## 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.

Flag

Flag Category\*  
test-FLAG

Valid To Date  
31/12/2099

Reason

The reason is required

Save Cancel

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.

Discount

Discount Category\*  
Test category

Valid To Date  
31/12/2099

Reason

The reason is required

Save Cancel





## 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:

Total Records: 48
Page: 1 of 1
<< First
< Previous
Next >
Last >>

Go to Page ▶

<input type="checkbox"/>	Rank	Display Link	Search Engine	Actions
<input checked="" type="checkbox"/>	4	<a href="https://ultimateclassicrock.com/brian-wilson-wife-melinda-dead/">https://ultimateclassicrock.com/brian-wilson-wife-melinda-dead/</a> Brian Wilson Mourns Death of 'Beloved Wife' Melinda... Beach Boys legend Brian Wilson is mourning the death of his wife, Melinda. "My heart is broken. Melinda, my beloved wife of 28 years, passed away this morning," Wilson wrote to X (formerly ...	 Bing	<input type="checkbox"/> <input type="checkbox"/>
<input checked="" type="checkbox"/>	4	<a href="https://www.nytimes.com/section/corrections?page=8">https://www.nytimes.com/section/corrections?page=8</a> 7 hours ago ... 5 Takeaways From the Sotheby's Art Fraud Trial. The inner workings of the art ... Melinda Wilson, 77, Who Helped Brian Wilson Through Mental Illness, Dies.	 Google	<input type="checkbox"/> <input type="checkbox"/>

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:

**AVM Potential Matches**
◀ Go back

Name:	ALEXANDER PEREZ	Reference:	V1233
Gender:	Male		<a href="#">View</a>   <a href="#">Edit</a>   <a href="#">Reports</a>
Date of Birth:	-	Date Added	27 Feb 2023
Last Screen Date:	08 Feb 2024		
Criteria:	Medium Risk Customers		
Risk:	Unclassified		
Status:	Active		
Handler Group:	Admin Group		
Handler User:			

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:

- AVM Potential Matches (14)		
Rank	Display Link	Search Engine
1	<a href="https://www.brevardsheriff.com/.../brevards-most-wanted-eric-alexander-pe...">https://www.brevardsheriff.com/.../brevards-most-wanted-eric-alexander-pe...</a> Feb 24, 2020 ... Brevard's Most Wanted – Eric Alexander Perez **Arrested** February 24 ... NR 23-31 Victim identified in death investigation September 21, 2023 ...	Google
2	<a href="https://www.houstonx.gov/police/nr/2012/jan/nr01112012-1.htm">https://www.houstonx.gov/police/nr/2012/jan/nr01112012-1.htm</a> Jan 11, 2012 ... The suspect, Alexander Perez (H/m, DOB: 11-7-93), is charged with ... Further investigation and witness statements identified Perez as the ...	Google

This will delete all outstanding potential AVM matches:

**Delete AVM Match Potentials** Go back

Are you sure you want to delete all outstanding AVM match potentials for the following client entity:

**ALEXANDER PEREZ (V1233)**

[Confirm Deletion](#)

### 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.

**Customer Details: ALEXANDER PEREZ** Go back

Name: ALEXANDER PEREZ	Reference: V1233
Gender: Male	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Reports</a>   <a href="#">AVM Matches</a>
Date: -	Date Added: 27 Feb 2023
Client:	File Criteria: Person
Handler Group: Admin Group	Risk: Unclassified
Handler User:	Status: Active

[View Customer Report](#)
[Download Customer Report](#)

## 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:

AVM Potential Matches		◀ Go back	
Name:	ALEXANDER PEREZ	Reference:	V1233
Gender:	Male		<a href="#">View</a>   <a href="#">Edit</a>   <a href="#">Reports</a>
Date of Birth:	-	Date Added	27 Feb 2023
Last Screen Date:	08 Feb 2024		
Criteria:	Medium Risk Customers		
Risk:	Unclassified		
Status:	Active		
Handler Group:	Admin Group		
Handler User:			

The 8 report options are:

Client Entity Reports: ALEXANDER PEREZ (V1233)		◀ Go back	
Report for client entity combined detail information:	<a href="#">Client Entity Combined Detail Report</a>		▶
Report for client entity detail information:	<a href="#">Client Entity Detail Report</a>		▶
Report including all entries and links per client:	<a href="#">Client Entity AVM Detail Report</a>		▶
Report for client entity match potential items between specified dates:	<a href="#">Client Entity Match Potential Report</a>		▶
Report for client entity match discounted items between specified dates:	<a href="#">Client Entity Match Discounted Report</a>		▶
Report for client entity match flagged items between specified dates:	<a href="#">Client Entity Match Flagged Report</a>		▶
Report for client entity AVM match flagged items between specified dates:	<a href="#">Client Entity AVM Match Flagged Report</a>		▶
Report for client entity audit data and search history data:	<a href="#">Client Entity Search History Report</a>		▶

**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

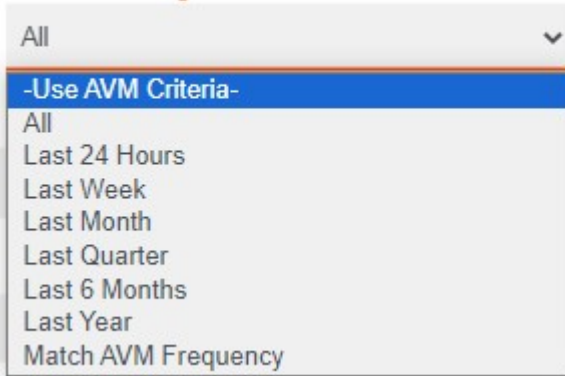
### Customise AVM Criteria

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:

#### Customise Adverse Media Criteria

AVM Criteria*	AVM Country*	AVM Date Range*
None ▼	All ▼	All ▼
AVM Additional Terms AND		
<input type="text"/>		
AVM Additional Terms OR		
<input type="text"/>		
AVM Exclude Terms		
<input type="text"/>		
<input type="button" value="Save"/> <input type="button" value="Save &amp; Execute"/>		<input type="button" value="Cancel"/>

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:

**AVM Date Range\***

## Configuration

### Criteria

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

AVM Criteria <span style="float: right;">← Home</span>			
Name	Description	Edit	Delete
<a href="#">AVM Test Criteria</a>	<a href="#">AVM Test Criteria</a>	<a href="#">Edit</a>	<a href="#">Delete</a>

[Add new AVM 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 URL'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.

**Edit AVM Criteria: AVM Test Criteria**
◀ Go back

<b>Criteria Name:*</b> AVM Test Criteria	<b>Criteria Description:*</b> AVM Test Criteria	<b>Criteria Identifier:</b> 1017
---	--	-------------------------------------

<b>Date Range:*</b> Last 24 Hours	<b>Country:*</b> All	<b>AVM Frequency In Days:*</b> 50	<b>Search Term Option:*</b> LastName	<b>Safe Search:*</b> No
--------------------------------------	-------------------------	--------------------------------------	---	----------------------------

### Search Engine Configurations

<b>Google Web Api Name*</b> <input type="text"/>	<b>Google Web Api Key*</b> <input type="text"/>	<b>Google Web Api Url*</b> https://www.googleapis.com/customsearch/
<b>Bing Web Api Name*</b> <input type="text"/>	<b>Bing Web Api Key*</b> <input type="text"/>	<b>Bing Web Api Url*</b> https://api.bing.microsoft.com/v7.0/
<b>Bing News Api Name*</b> <input type="text"/>	<b>Bing News Api Key*</b> <input type="text"/>	<b>Bing News Api Url*</b> https://api.bing.microsoft.com/v7.0/news/

### Term Sets

<b>Term Set Name*</b> Default Terms [CID: 103]	<b>Terms*</b> outside accounts	<input type="button" value="Remove"/>
---	-----------------------------------	---------------------------------------

### Exclusion URLs

Selected Exclusion URL

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.

**Add AVM Criteria**
◀ Go back

<b>Criteria Name:*</b> ABC Limited	<b>Criteria Description:*</b> <input type="text"/>
---------------------------------------	---

<b>Date Range:*</b> All	<b>Country:*</b> All	<b>AVM Frequency In Days:*</b> 1200	<b>Search Term Option:*</b> LastName	<b>Safe Search:*</b> No
----------------------------	-------------------------	--	---	----------------------------

### Exclusion URLs

Selected Exclusion URL

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

**Add AVM Criteria**
◀ Go back

Criteria Name:\*  Criteria Description:\*

Date Range:\*  Country:\*  AVM Frequency In Days:\*  Search Term Option:\*  **Safe Search:\***

**Exclusion URLs**

Selected Exclusion URL

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:

AVM Flag Category						◀ Home
Name	Description	Require Reason	Require Scrape	Edit	Delete	
<a href="#">BRIBERY &amp; CORRUPTION</a>	<a href="#">Bribery or corruption risk</a>	Yes	Yes	<a href="#">Edit</a>	<a href="#">Delete</a>	
<a href="#">ESG</a>	<a href="#">ESG concerns</a>	Yes	Yes	<a href="#">Edit</a>	<a href="#">Delete</a>	
<a href="#">FINANCIAL CRIME</a>	<a href="#">Fincrime hit</a>	Yes	Yes	<a href="#">Edit</a>	<a href="#">Delete</a>	
<a href="#">NON-FINANCIAL CRIME</a>	<a href="#">Other Crime</a>	Yes	Yes	<a href="#">Edit</a>	<a href="#">Delete</a>	
<a href="#">PEP - DOMESTIC</a>	<a href="#">Domestic PEP</a>	Yes	Yes	<a href="#">Edit</a>	<a href="#">Delete</a>	
<a href="#">PEP - FOREIGN</a>	<a href="#">Foreign PEP</a>	Yes	Yes	<a href="#">Edit</a>	<a href="#">Delete</a>	

Edit AVM Discount Category: Test category
◀ Go back

Name*	Description*	Discount Category Identifier
<input type="text" value="Test category"/>	<input type="text" value="Test category"/>	<input type="text" value="9"/>
Require Reason*	Grouping*	Require Scrape*
<input type="text" value="Yes"/>	<input type="text" value="0"/>	<input type="text" value="Yes"/>
		Scrape Type*
		<input type="text" value="Foreground"/>

Update AVM Discount Category

- **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 choose 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 Discount Category
◀ Home

Name	Description	Require Reason	Require Scrape	Edit	Delete
<a href="#">Article not related to the search subject</a>	<a href="#">Article not related to the search subject</a>	Yes	Yes	<a href="#">Edit</a>	<a href="#">Delete</a>
<a href="#">Discount and Scrape</a>	<a href="#">Scrape</a>	Yes	Yes	<a href="#">Edit</a>	<a href="#">Delete</a>
<a href="#">Discount No Scrape</a>	<a href="#">No Scrape</a>	Yes	No	<a href="#">Edit</a>	<a href="#">Delete</a>
<a href="#">False Positive</a>	<a href="#">False Positive</a>	Yes	Yes	<a href="#">Edit</a>	<a href="#">Delete</a>
<a href="#">Rejected after investigation</a>	<a href="#">For results where no risk is established</a>	No	No	<a href="#">Edit</a>	<a href="#">Delete</a>
<a href="#">Test category</a>	<a href="#">Test category</a>	Yes	Yes	<a href="#">Edit</a>	<a href="#">Delete</a>

[Add a new AVM discount category](#) ▶



## AVM Reports

Reports
◀ Home

Report for AVM match potentials for selected date range: [Match Potential Report](#) ▶

Report for AVM match flag items for selected date range: [AVM Match Flag Report](#) ▶

Report for AVM match potentials statistics: [AVM Match Potential Statistics Report](#) ▶

Report for AVM match potentials summary: [AVM Match Potential Summary Report](#) ▶

Report for AVM match potentials, flags and discounts by day: [AVM Match Data By Day Report](#) ▶

Report for AVM match flag items for selected category and date range: [AVM Match Flag By Category Report](#) ▶

Report for AVM matched data for selected date and user group: [AVM Match Checking Report](#) ▶

Report for processing run statistics for selected date: [Processing Statistics Report](#) ▶

### 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 Potential Report
◀ Go back

From Date:\*  To Date:\*  User Group:\*  Business Unit:\*

[View Report](#) [Export To Excel](#) [Go back](#)

The Report volumes is too large to be shown. The first 1500 out of 3054 AVM Match Potential for the selected criteria will be shown below. If you would like to view the additional results please download the excel version of the report.

Navigation: 1 of 49 | Page Width | Find | Next

**KYC 360 Match Potential Report**  
Between 09/02/2023 and 09/02/2024

Match Potential Items												
Client ID	Entity ID	Entity Reference	Last Name	First Name	Middle Name	Generated Date	Search Engine	Display Link	Snippet	Business Unit	Handled By User Group Name	Handled By User Name
103	8411	JS0002	JONES	JOHN		06 Feb 2024	Google	<a href="https://www.justice.gov/usao-">https://www.justice.gov/usao-</a>	Jun 10, 2021 ... Jones is the sixteenth defendant convicted	Default	Handler Group	

## 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 Flag Report**
Go back

From Date:*	To Date:*	User Group:*	Business Unit:*
09/01/2024	09/02/2024	--All--	Default

View Report
Export To Excel
Go back

1 of 9
Page Width
Find | Next

### Adverse Media Match Flag By Day Report

Between 09/01/2024 and 09/02/2024

Match Flag Items
Between 09/01/2024 and 09/02/2024

Current Data			
Client	Jersey Company (TEST)	Business Unit	Default
		Client Entity ID	555529
Last Name	VELLA	First Name	GEORGE
		Middle Name	
Historic Data			
Matched Date	30/01/2024	Generated Date	11/02/2022
		Action Days	718
		Valid to Date	31/12/2099
Link	http://www.china-embassy.org/eng/zgyw/202112/t20211208_10464056.htm		
Snippet	Maltese President George Vella and Prime Minister Robert Abela Meet with Yang Jiechi. 2021/12/08 15:23. On December 7, 2021 local time, Maltese President ...		
Reason	AML/Financial	Flag Category	test-FLAG
User Group	Handler Group	Handling User	Vinod (Jersey Company TEST)

## 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:\*  Business Unit:\*  Client Entity Risk:\*

[View Report](#) [Export To Excel](#) [Go back](#)

---

Navigation: 1 of 3 | Page Width | Find | Next

---

**KYC 360 Adverse Media Match Potential Statistics Report**

**Outstanding Match Potentials**

Client Name:  Business Unit:  User Group:  Risk:

Duration	Matched Potential Volumes
0D	46
7D	1833
14D	47
30D	81
60D	145
90D	199
120D	199
150D	188
180D	38
181D+	8790

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 Potential Summary Report** Go back

From Date:\* 09/02/2023 To Date:\* 09/02/2024 Business Unit:\* Default

[View Report](#) [Export To Excel](#) [Go back](#)

1 of 27 Page Width Find | Next

**KYC360 Adverse Media Match Potential Summary Report**  
Between 09/02/2023 and 09/02/2024

**Match Potentials**

Client	Jersey Company (TEST)	Business Unit	Default
User Group	Admin Group	Items	64
Priority	9	Days OS	1
Generated Date	08/02/2024	Latest Record Date	08/02/2024
Potential Matches	6		
Last Name	DELVEY	First Name	ANNA
Middle Name		Client Entity ID	966237
		Handling User	

## 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 Data By Day Report** ◀ Go back

Date:*	Business Unit:*		
<input type="text" value="09/02/2024"/>	<input type="text" value="Default"/>		
<input type="button" value="View Report"/>	<input type="button" value="Export To Excel"/>	<input type="button" value="Go back"/>	

◀	<	1 of 13	>	▶	↺	↻	Page Width	⏴	⏵	Find   Next
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## Adverse Media Match Data By Day Report

**Outstanding Match Potentials**

Client:	<input type="text" value="Jersey Company (TEST)"/>	Business Unit:	<input type="text" value="Default"/>
User Group:	<input type="text" value="Handler Group"/>		
Client Entity ID:	<input type="text" value="8574"/>	Last Name:	<input type="text" value="WILSON"/>
		First Name:	<input type="text" value="BRIAN"/>
Search Engine Type:	<input type="text" value="BingWeb"/>	Handling User:	<input type="text" value="Jay Guillard"/>
Generated Date:	<input type="text" value="09/02/2024"/>	Link:	<input type="text" value="https://ultimateclassicrock.com/brian-wilson-wife-melinda-dead/"/>
Snippet:	<input type="text" value="Brian Wilson Mourns Death of 'Beloved Wife' Melinda... Beach Boys legend Brian Wilson is mourning the death of his wife, Melinda. 'My heart is broken. Melinda, my beloved wife of 28 years, passed away this morning.' Wilson wrote to X (formerly ..."/>		

### 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 Flag By Category Report** ◀ Go back

From Date: 09/02/2023 To Date: 09/02/2024 Category: --All-- Business Unit: Default

**View Report** **Export To Excel** Go back

1 of 46 Page Width Find | Next

---

**KYC 360 Adverse Media Match Flag By Category Report**  
Between 09/02/2023 and 09/02/2024

---

**Match Flag Items** Between 09/02/2023 and 09/02/2024

Current Data	
Client: Jersey Company (TEST)	Business Unit: Default
Last Name: BEGUM	Client Entity ID: 8621
First Name: RASHIDA	Middle Name:
Historic Data	
Matched Date: 12/06/2023	Generated Date: 02/12/2021
Action Days: 557	Valid to Date: 31/12/2099
Link: <a href="https://ajammc.com/2021/11/22/mughlani-begum/">https://ajammc.com/2021/11/22/mughlani-begum/</a>	
Snippet: 22 Nov 2021 ... In contrast, Mughlani Begum allied with Ahmad Shah, an Afghan ruler who ... For her, this accusation caused scandal, but for Tahmas, his very life was ...	
Reason: as	Flag Category: test-FLAG
User Group: Handler Group	Handling User: Tejal Upare
Custom Text 1:	

**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

AVM Match Checking Report
◀ Go back

Date:\* 
User Group:\* 
Business Unit:\*

View Report
Export To Excel
Go back

1 of 10
Page Width
Find | Next

## Adverse Media Match Checking Report

**Match Items**

Client	Jersey Company (TEST)		
Client Entity ID	<input type="text" value="8574"/>	Interface Reference	<input type="text" value="J50165"/>
		Link	<input type="text" value="https://www.heraldsotland.com/news/homenews/19994759.nicola-sturgeon-say-covid-update-today-face-covering-rules-remain-scotland/"/>
Last Name	<input type="text" value="WILSON"/>	Web Snippet	<input type="text" value="15 Mar 2022 ... The First Minister has today updated Holyrood on the latest coronavirus ... Brian Wilson: There should be no hiding place for the Danish chairman of CalMac ..."/>
First Name	<input type="text" value="BRIAN"/>		
Middle Name	<input type="text"/>		
Client Risk	<input type="text" value="Medium"/>	Search Engine Type	<input type="text" value="Google"/>
Client Date	<input type="text" value="07/12/1981"/>	Client Country 1	<input type="text" value="Unknown"/>
		Client Country 2	<input type="text" value="Unknown"/>
		Client Country 3	<input type="text" value="Unknown"/>
Client Gender	<input type="text" value="Male"/>		
Client Criteria	<input type="text" value="Higher risk customers"/>		
Match Type	<input type="text" value="Flagged"/>	Match Category	<input type="text" value="test-FLAG"/>

### 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

**AVM Processing Statistics Report**
◀ Go back

Date:  Business Unit:

View Report Export To Excel Go back

1 of 1 Page Width Find | Next

## Processing Statistics Report

**Client Processing Statistics**

Client	<input type="text" value="Jersey Company (TEST)"/>	Business Unit	<input type="text" value="Default"/>	Batch Identifier	<input type="text" value="44972"/>
Start Date	<input type="text" value="09/02/2024 03:16"/>	End Date	<input type="text" value="09/02/2024 03:17"/>	DL Threads	<input type="text" value="10"/>
		NS Threads	<input type="text" value="14"/>		
Searches Performed	<input type="text" value="1,407"/>	Client Entry Matches	<input type="text" value="6"/>	Total Data Matches	<input type="text" value="19"/>
Data Match Volumes	PEP <input type="text" value="1"/>	RCA <input type="text" value="4"/>	WBL <input type="text" value="14"/>	SAN <input type="text" value="0"/>	AVM <input type="text" value="0"/>
		OTH <input type="text" value="0"/>	UNK <input type="text" value="0"/>		
Initial Matches	<input type="text" value="118,291"/>	Discount Total	<input type="text" value="118,272"/>	Discount Multi Match	<input type="text" value="41,622"/>
		Discount White List	<input type="text" value="0"/>	Discount Date Meta	<input type="text" value="1,062"/>
		Discount Country Meta	<input type="text" value="1,141"/>	Discount Existing	<input type="text" value="74,447"/>

09/02/2024 11:39 Page 1 of 1

## 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



 Google Cloud Platform

**Welcome raj!**  
Create and manage your Google Cloud Platform instances, disks, networks, and other resources in one place.

**Country**  
United Kingdom

**Terms of Service**  
 I agree to the [Google Cloud Platform Terms of Service](#), and the terms of service of [any applicable services and APIs](#).

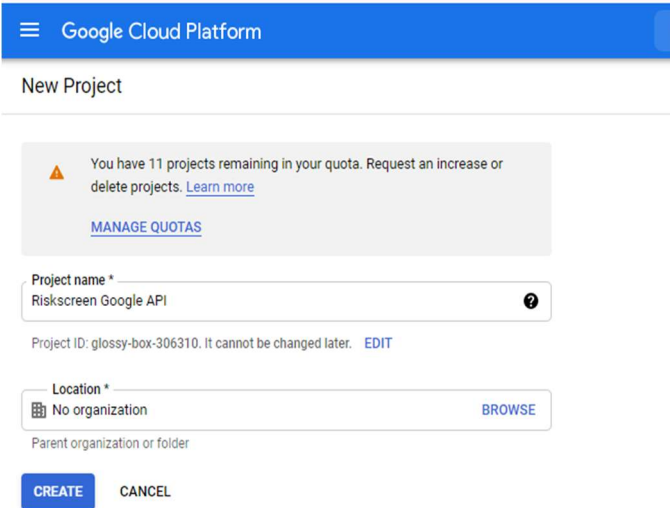
**Email updates**  
 I would like to receive periodic emails on news, product updates and special offers from Google Cloud and Google Cloud Partners.

[AGREE AND CONTINUE](#)

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



Google Cloud Platform

New Project

You have 11 projects remaining in your quota. Request an increase or delete projects. [Learn more](#)

[MANAGE QUOTAS](#)

Project name \*  
Riskscreen Google API

Project ID: glossy-box-306310. It cannot be changed later. [EDIT](#)

Location \*  
No organization [BROWSE](#)

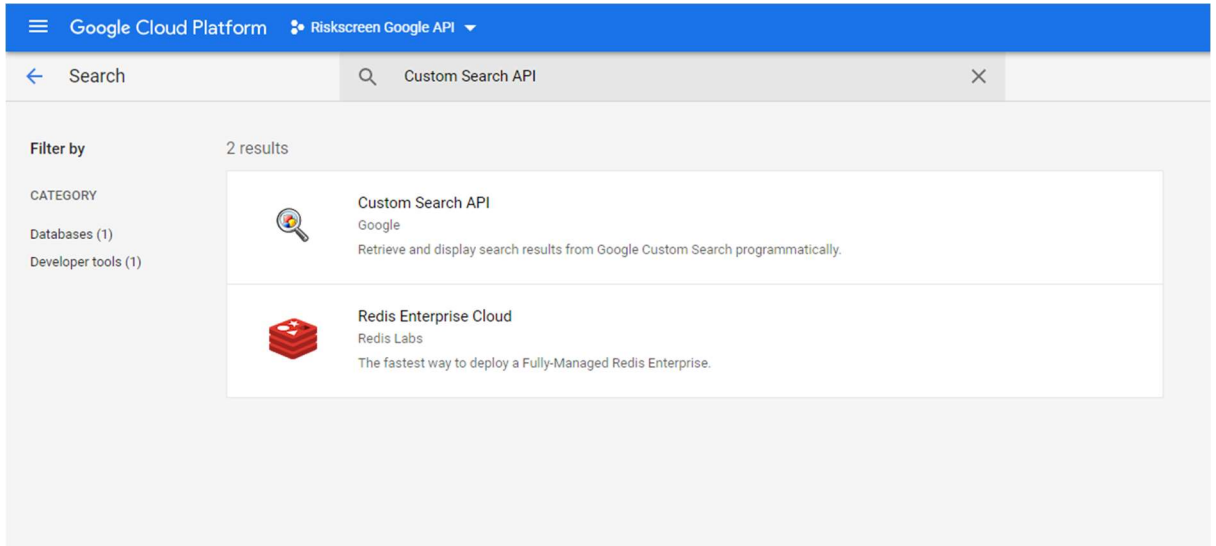
Parent organization or folder

[CREATE](#) [CANCEL](#)

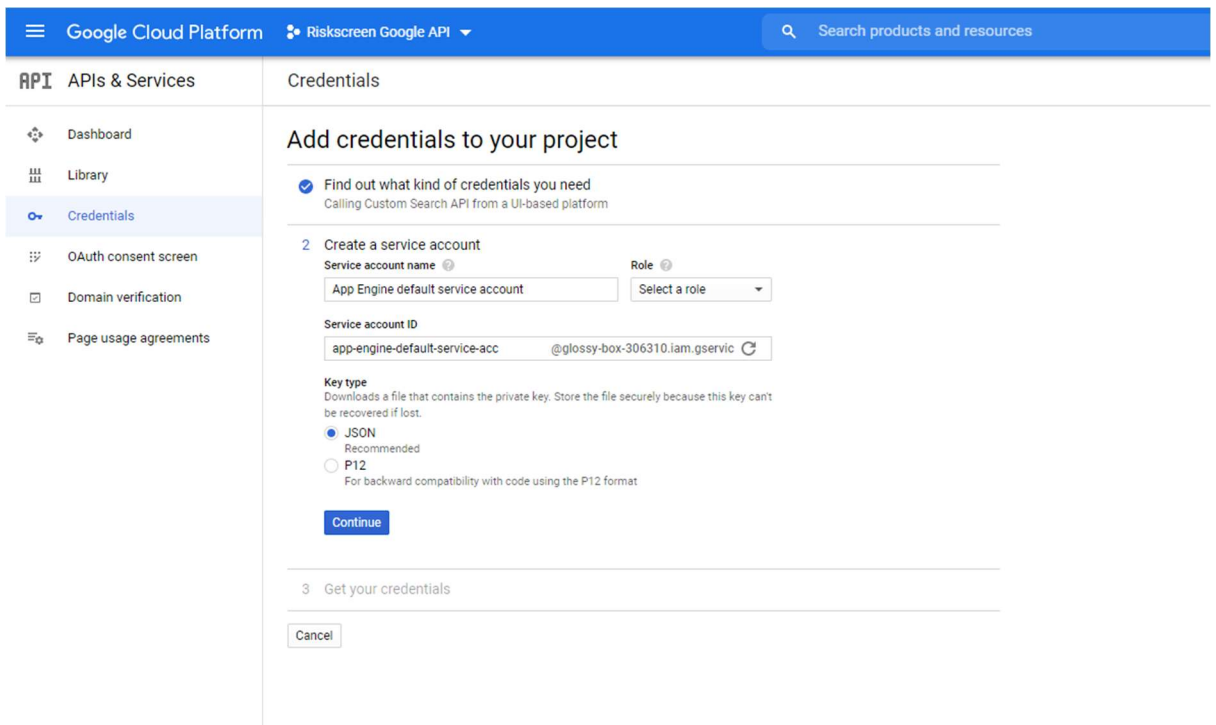
4. Click on “ENABLE APIS AND SERVICES” button on the screen

APIs & Services [+ ENABLE APIS AND SERVICES](#)

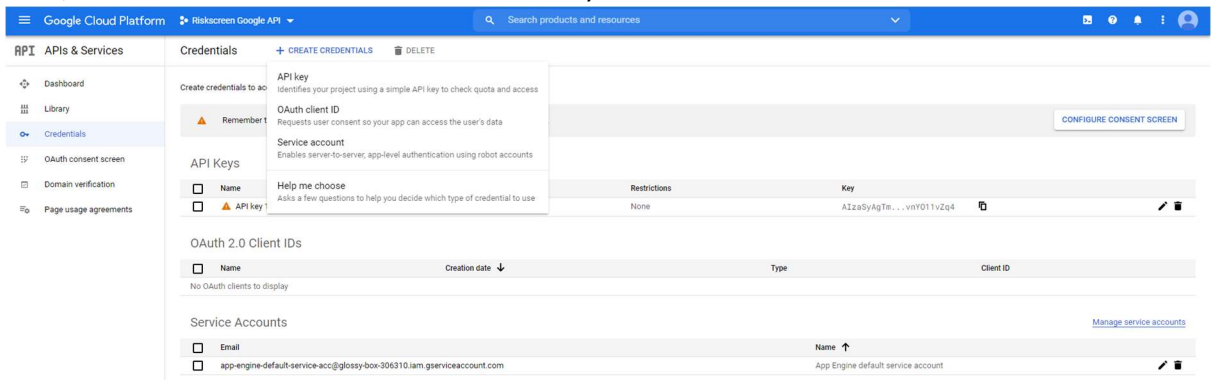
5. Search for “Custom Search API”



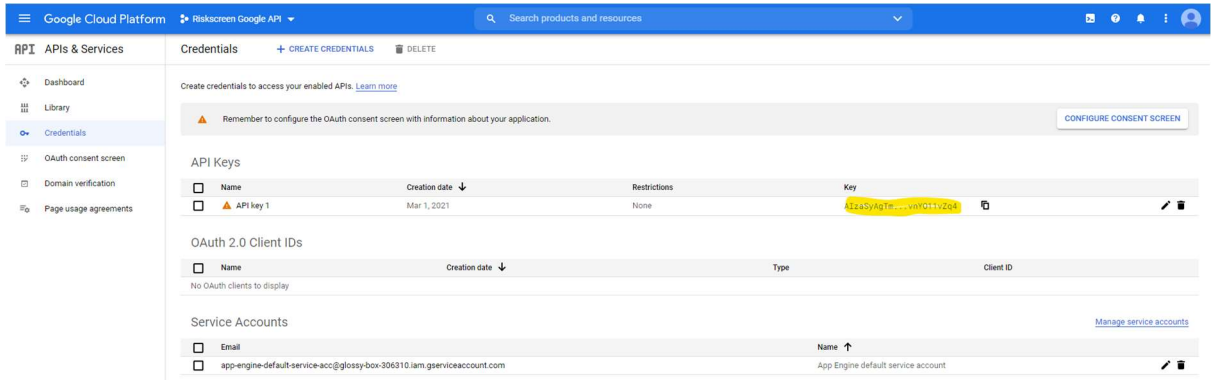
6. Select Custom Search API
7. Click “ENABLE” button
8. Make sure JSON Selected and click on Continue



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

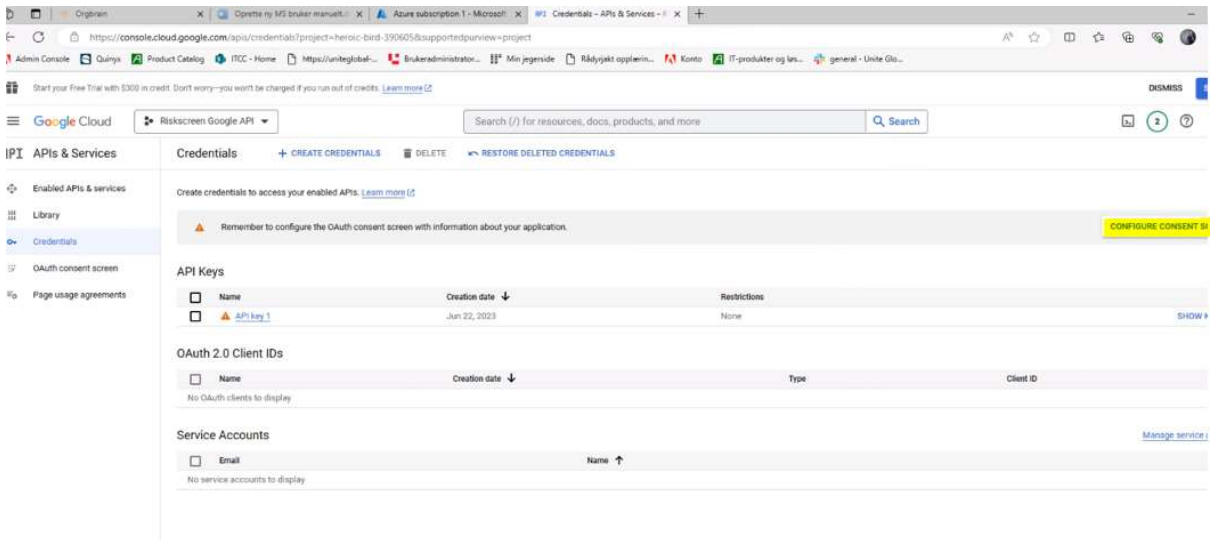


10. The API Key will be generated.

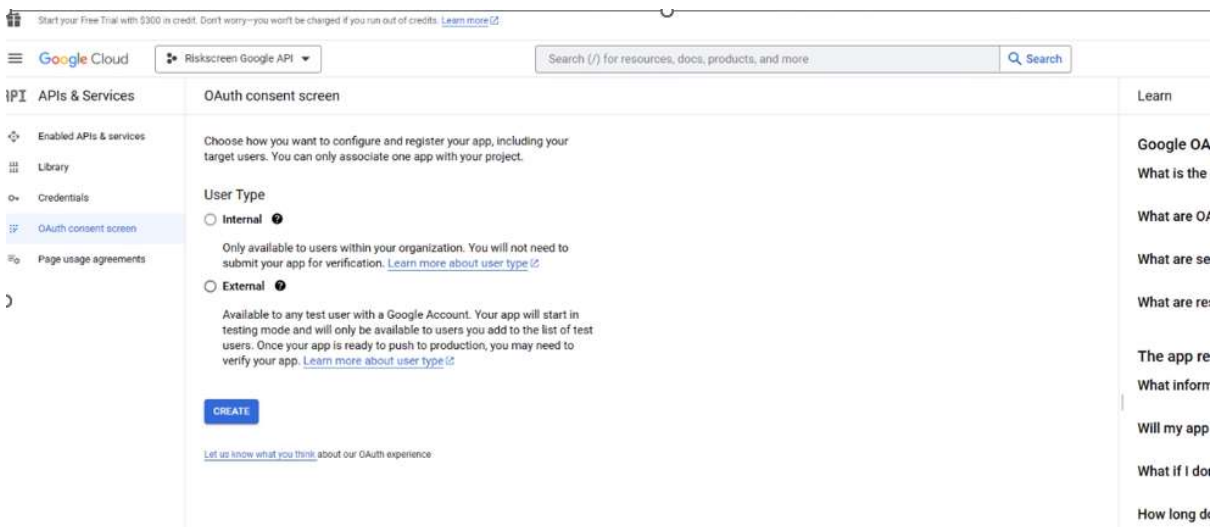


Take a note of this API key. This is your Screening Google API Key.

11. Click on Configure Consent screen



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



1 OAuth consent screen — 2 Scopes — 3 Test users — 4 Summary

### App information

This shows in the consent screen, and helps end users know who you are and contact you

**App name \***  
Riskscreen  
The name of the app asking for consent

**User support email \***  
For users to contact you with questions about their consent

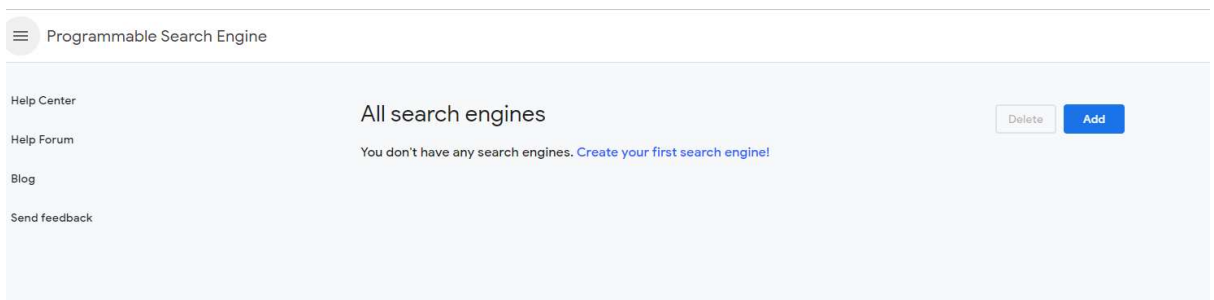
### App logo

This is your logo. It helps people recognize your app and is displayed on the OAuth consent screen.  
After you upload a logo, you will need to submit your app for verification unless the app is configured for internal use only or has a publishing status of "Testing". [Learn more](#)

Logo file to upload BROWSE  
Upload an image, not larger than 1MB on the consent screen that will help users recognize

### 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.

## Create a new search engine

Get started by providing some basic information about your engine. You'll be able to customize the engine's configs (Languages, regions, etc.) further after it is created. [Learn more](#)

Name your search engine

What to search? ⓘ

Search specific sites or pages

You can add any of the following:

Individual pages: `www.example.com/page.html`  
 Entire site: `www.mysite.com/*`  
 Parts of site: `www.example.com/docs/*` or  
`www.example.com/docs/`  
 Entire domain: `*.example.com`



Search the entire web

Search settings ⓘ

Image search

SafeSearch

I'm not a robot



By clicking 'Create', you agree with the [Terms of Service](#).

4. Click on Create.


I'm not a robot



By clicking 'Create', you agree with the [Terms of Service](#).

5. Take a note of this as you will require it for Screening. [This is your Screening Google API Name \(Search Engine ID\)](#)

**BASIC**

Search engine name Riskscreen 


---

Description Add description

---

Code [Get code](#)

---

Search engine ID **326c0526212394430** 

---

Public URL <https://cse.google.com/cse?cx=326c0526212394430>

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

**Search Features** [All Search Features settings](#)

Search settings ⓘ  Image search

Augment results ⓘ  SafeSearch

Search the entire web

---

Region ⓘ

Region restricted results ⓘ

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

**Note:**

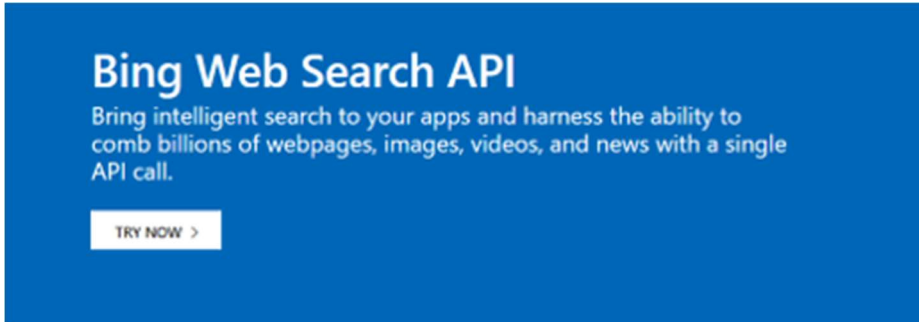
1. ***If you require more than 10,000 google searches a day you will need to create Multiple Google API Keys. Follow the above steps and create a different project name and make note of each API key given.***
2. ***Please Link each Project with the billing account to have enough Quota for AVM screening (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

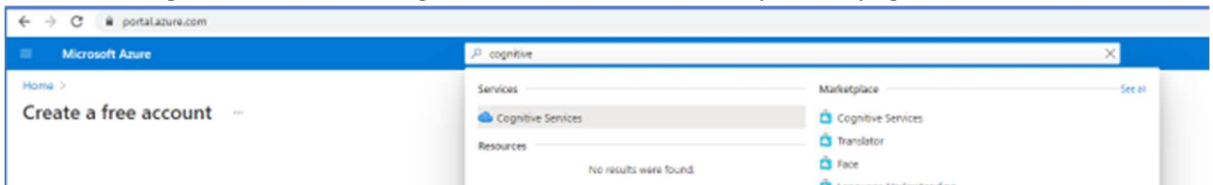
If your organisation doesn't have a Microsoft Azure account, you will need to create one with your company email address.

### 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

#### Welcome to Azure!

Don't have a subscription? Check out the following options.



##### Start with an Azure free trial

Get \$200 free credit toward Azure products and services, plus 12 months of popular free services.

[Start](#)



##### Manage Azure Active Directory

Manage access, set smart policies, and enhance security with Azure Active Directory.

[View](#)

[Learn more](#)



##### Access student benefits

Get free software, Azure credit, or access Azure Dev Tools for Teaching after you verify your academic status.

[Explore](#)

[Learn more](#)

#### Azure services



[Create a resource](#)



[Cognitive Services](#)



[Cognitive Search](#)



[Quickstart Center](#)



[Virtual machines](#)



[App Services](#)



[Storage accounts](#)



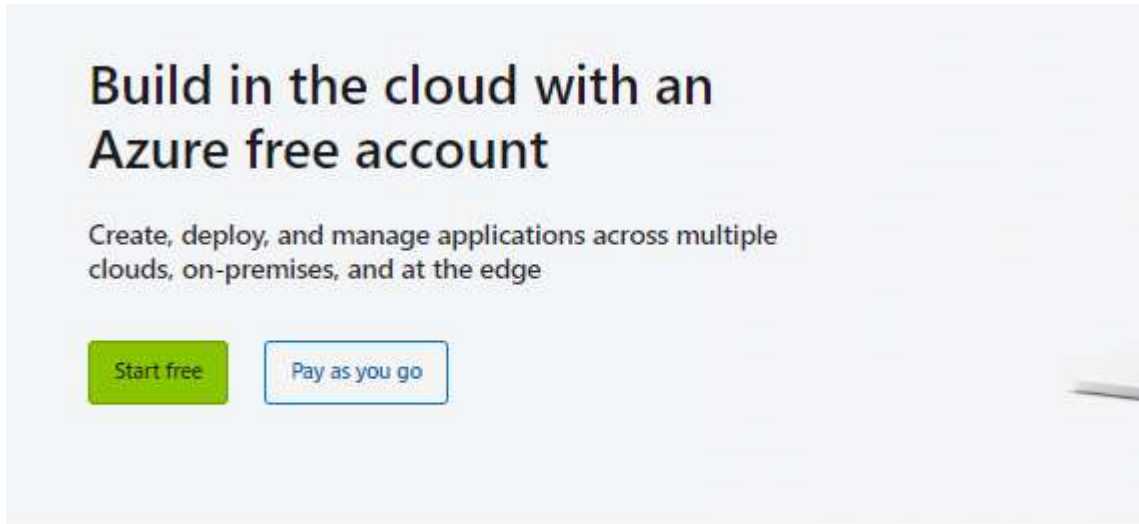
[SQL databases](#)



[Azure Cosmos DB](#)



[More services](#)



3. You will be navigated to [Azure - Sign up](#)
4. Select the preferred option.

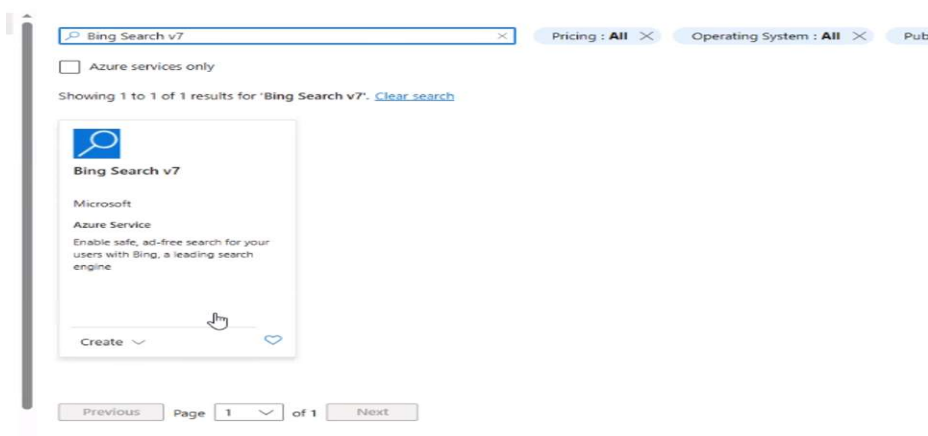
## Looks like you already have an Azure

The Azure free account is only available to new users and is limited to one per customer

[Sign up for a Pay-As-You-Go subscription.](#)

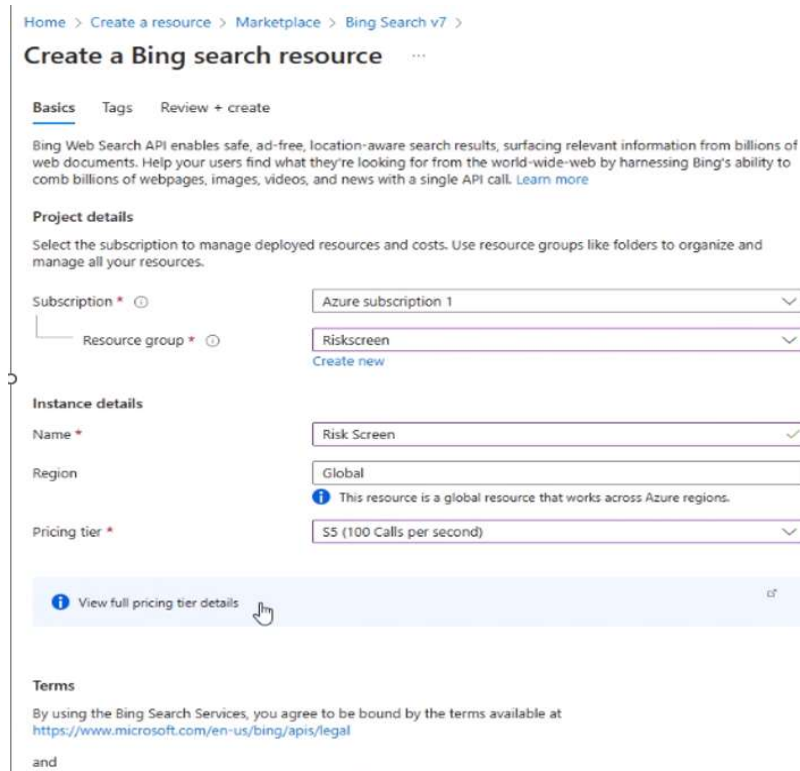
[Use an existing subscription in your account](#)

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





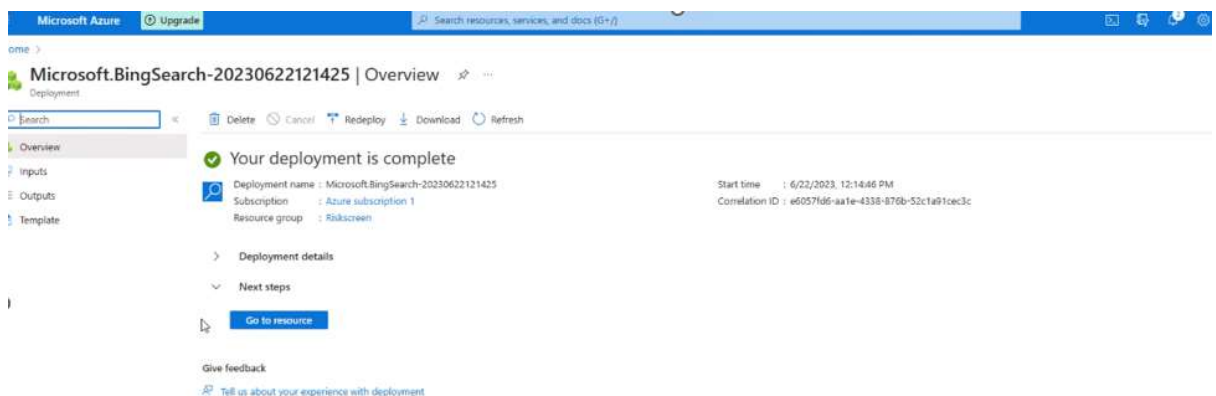
6. Populate the Name for this API, Subscription type and select Pricing Tier S5



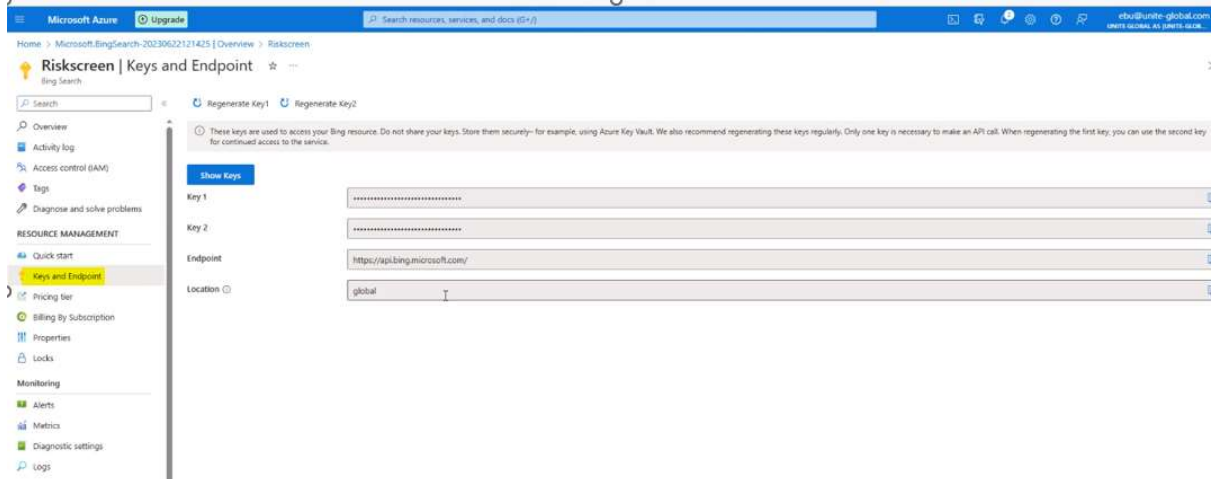
Screening requires the following tier

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

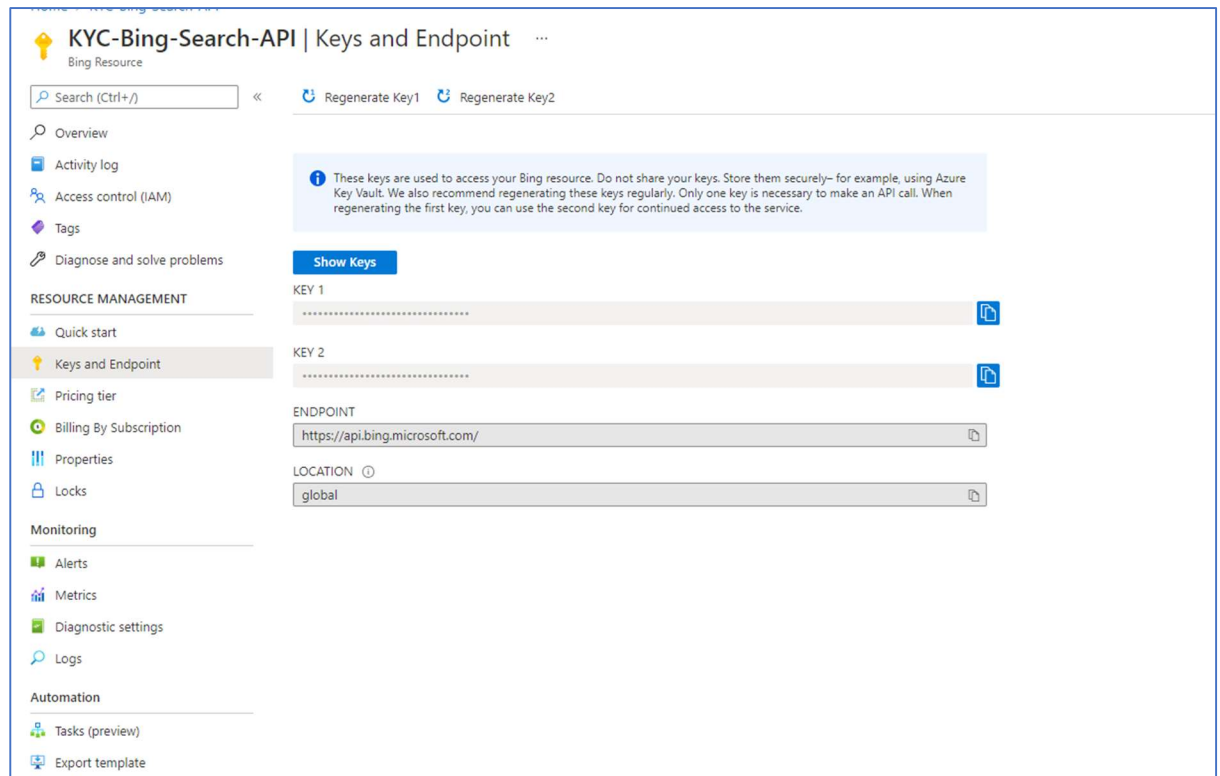
7. Once Subscription is complete, you will see a message as ' deployment completed', click on Go to resource.



## 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.

