RiskScreen

RiskScreen Core User Manual

Version: 2.8.6

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RiskScreen

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Introduction

RiskScreen is an advanced search tool which enables users to screen potential and existing customers for financial crime, reputational and sanctions risk. Focused searches against RiskScreen's databases of Politically Exposed Persons, Sanctions Lists and Watch Lists deliver optimised results rapidly, easily, and securely. In addition, RiskScreen's proprietary adverse media screening technology enables users to quickly ascertain whether any information which may pose a reputational risk is known concerning their search subject.
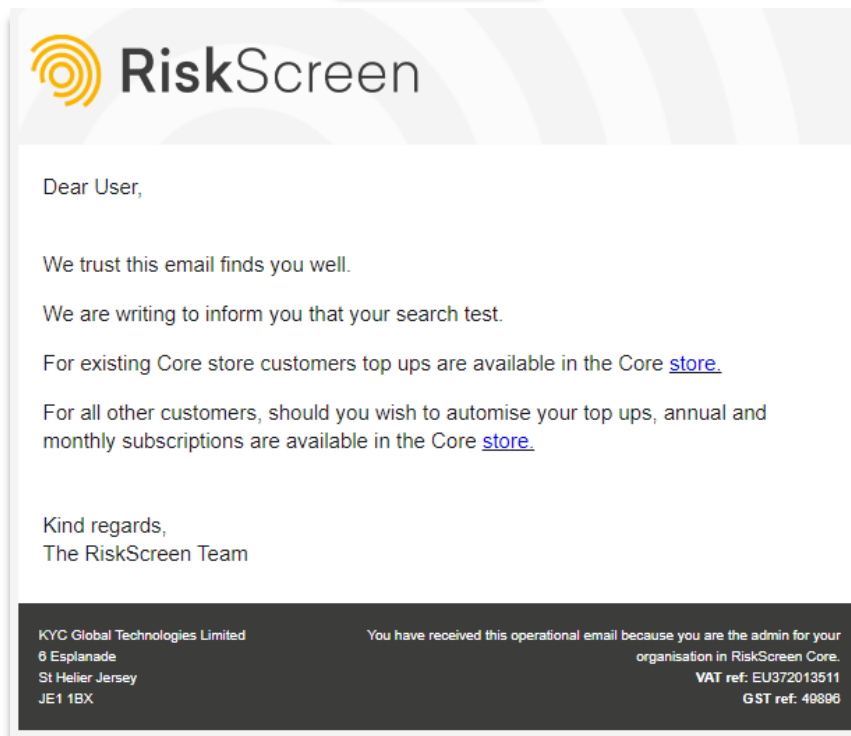
In this guide we will explain how to conduct a search on RiskScreen.

Search Credits

RiskScreen users buy their search credits in bundles. Remaining search credits can be view in 2 places:

- By selecting the 'Your Account' menu option situated in the top toolbar.

- On every page of RiskScreen Core where these will display in green and will change to red once the default 30% threshold has been reached at which time an email notification will be sent to all active Core organisation admin users prompting them to purchase search credits:

Std : 3435 | Pro : 294

RiskScreen

Dear User,

We trust this email finds you well.

We are writing to inform you that your search test.

For existing Core store customers top ups are available in the Core store.

For all other customers, should you wish to automise your top ups, annual and monthly subscriptions are available in the Core store.

Kind regards,
The RiskScreen Team

KYC Global Technologies Limited
6 Esplanade
St Helier Jersey
JE1 1BX

You have received this operational email because you are the admin for your organisation in RiskScreen Core.
VAT ref: EU372013511
GST ref: 49896

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Advanced Token Alerts - Core organisation admin users will also:
- Receive token expiration reminders two weeks in advance.
- Promptly receive notifications of token expirations.
- Be alerted upon token depletion.

How To Search RiskScreen

By default, new RiskScreen Core searches are performed in 'RiskScreen Standard' mode, however you have the option to switch to a 'Pro' version of the search, should you wish to perform enhanced due diligence on your search subject, from an adverse media screening perspective. If you scroll to the bottom of the new search page, a hyperlink informs you of the version you are using and provides the option to switch:
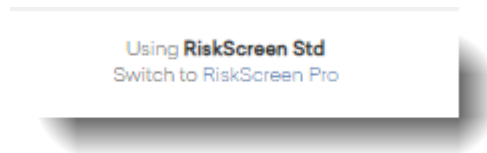
- Both the 'Standard' and 'Pro' versions of the search screen against Sanctions Lists, PEPs, and Watch Lists in the same way.

- The 'Pro' version provides the following additional coverage and features:
  - It allows you to search 'deep web' sources, including *Investigative Dashboard*, *Open Corporates*, *Offshore Leaks,* and *WikiLeaks*
  - It allows you to search for additional groups of adverse media terms, for example, those categorised as *bribery/corruption*, *corporate scandals/governance*, *financial crime*, *legal process*, and *terrorism*
  - It allows you to only include search results starting from a specific date, thus allowing you to control the relevance of results by timeframe
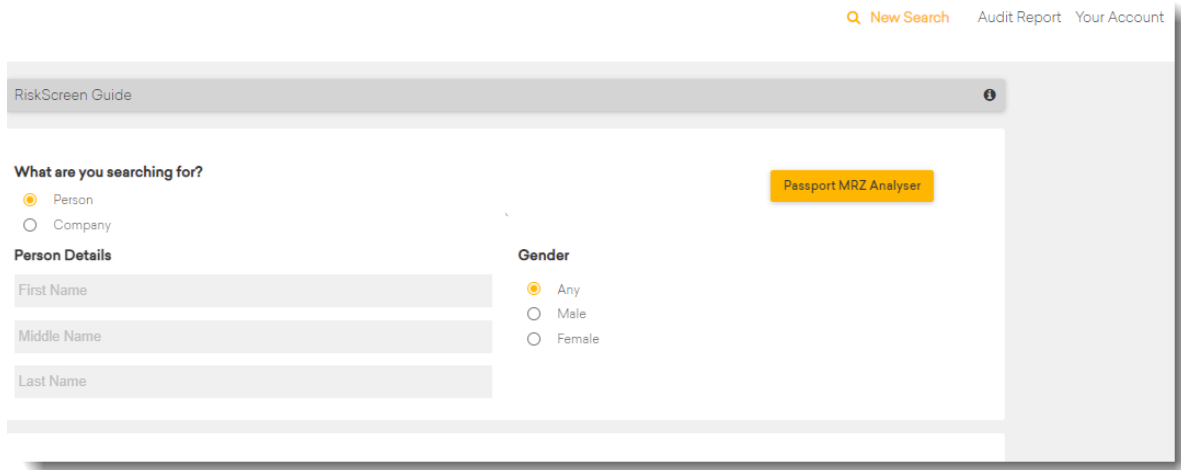
When carrying out a search in RiskScreen you can choose which sources you want to search. In this guide, we will explain how to use all of the sources, but you can choose to search just one source, all of them, or any number in between.

The key steps to conducting a RiskScreen search are:

- Entering your search term
- Selecting your search sources
- Reviewing and categorising the results of your search
- Building a search report which you can email, save or print

We will look at each of these steps in turn below.

Entering your Search Term

On the RiskScreen homepage follow these simple steps:

- Choose whether you are searching for a person or a company, by selecting the appropriate radio button. RiskScreen will offer different data fields depending on your choice. In this example we will search for a person.

Tip – Searches for vessels should be conducted with 'company' selected.

- Enter First Name, Last Name, and Middle Name if desired.
  - o Note that by default RiskScreen searches for adverse media results which feature the whole name entered as a single search term on an exact match basis. It searches for sanctions, PEP and Watch Lists matches on a separate, fuzzy logic basis. So, entering First Name 'Barack', Last Name 'Obama' will cause RiskScreen to search for 'Barack Obama'. It would not find adverse media results for just 'Barack' or just 'Obama'. Similarly, if you were to search for 'Barack Hussein Obama' RiskScreen's adverse media search would by default only return results which contain that exact phrase. Searching for 'Barack Obama' returns approximately 10.7m possible adverse media results, whereas searching for 'Barack Hussein Obama' returns only 232,000 possible adverse media results (don't worry about the size of these numbers: RiskScreen sorts these results to bring just the top ten to you, with the option to load more results if you wish).
- RiskScreen recommends searching using the First Name and Last Name of the search subject only, unless searching for a particular kind of document in which a full name would normally be specified, such as a court record.

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- RiskScreen's Sanctions, PEP and Watch List databases should not usually require a middle name to bring you any results relating to your subject, unless your subject has a quite common surname, and you want to narrow down a wide field of results.

- Select the person's gender if known.

Tip – If the name details are entered incorrectly, this can affect your screening results. Therefore, be sure to check that you have 1) spelled the name of your search subject correctly and 2) populated the components of the subject's name into the correct fields; Last Name should always contain the surname/family name.

Company Searches

When you perform a Company search it includes a search of the Dow Jones 'Adverse Media - Entities (AME)' dataset, which contains adverse media profiles assembled for approximately half a million corporate entities.   This is different to the Dow Jones 'Watchlist' dataset, which contains data for individuals and corporates who are deemed to be 'Special Interest Persons' or 'Special Interest Entities'.

- A toggle is presented to enable you to include or exclude screening of the AME dataset when a broader Sanctions and Watch Lists search is being run, as illustrated:

- This additional toggle will only be displayed if your organisation has 'opted in' to this feature.   Additionally, a default position for the toggle (on or off) can be specified if desired, which will then apply to all your RiskScreen Core users; however, users will be able to override the default setting when they perform a search.

- Please contact support@kyc360.com to opt-in to this feature.

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Using the Passport MRZ Analyser

If your organisation subscribes to the optional Passport MRZ Analyser module, you can add your prospect's passport to the search, to add a level of detail and to enable you to ascertain the genuine nature of your client's application more easily.

- To add a passport to your prospect's search, click on the '**Passport MRZ Analyser**' button, on the new search page; this will display the 'Passport MRZ Calculator' page

- Select the best option for the data you have available, by selecting the relevant radio button

  Tip – Use the 'Passport MRZ Code Generator' option if you have the following information present: Name, Gender, Passport Number, Country Code, Nationality, Date of Birth and Date of Expiry. Alternatively, use the 'Passport MRZ Analyzer' option if you already have your subject's MRZ code.

- If you are using the option to analyse the MRZ code, enter the MRZ code as prompted and click on the Submit button, on the following screen:

- If you are using the option to generate the MRZ code, you will then be able to search by adding the prospect's passport details on the following screen:

Passport MRZ Calculator

- ◉ Passport MRZ Code Generator
- ○ Passport MRZ Analyzer

Person Details

First Name

Middle Name

Last Name

Gender
- ◉ Male
- ○ Female

Passport Number

Passport Number

Personal Identity Number

Identity Number

Type	Country Code	Nationality
P	Please select	Please select

Date of Birth

Year   Month   Day

Date of Expiry

Year   Month   Day

Generate

- Once you have clicked the 'Generate' button, RiskScreen will then search for, identify and verify your prospect's passport MRZ code. Results are then displayed, as illustrated:

MRZ Code Result

| Line one : | P<GBR▮▮▮<<ANDREW<▮▮▮▮▮H<<<<<<<<<<<<<<<<<<< |
| Line two : | ▮▮▮▮▮▮018GBR7206▮▮▮▮▮▮186<<<<<<<<<<<<<<02 |

- From the displayed results, select the validated name details you wish to use within the main search, by clicking on the adjacent checkboxes:

MRZ Code Result

| Line one : | P<GBR▮▮▮▮▮▮▮▮▮▮▮▮TH<<<<<<<<<<<<<<<<<< |
| Line two : | 514▮▮▮▮GBR▮▮▮▮▮▮▮.86<<<<<<<<<<<<<<02 |

Title	Value	Select option to use in Search
Document Code :	P	
Document Type :	PASSPORT	
Issued By Country :	(GBR) United Kingdom of Great Britain and Northern Ireland Citizen	
First Name :	AN▮▮▮▮▮▮▮▮	☐
Last Name :	KI▮	☐
Document Number :	▮▮▮▮▮	
Date Of Birth :	▮▮▮▮▮	☐
Gender :	Male	☐
Nationality :	(GBR) United Kingdom of Great Britain and Northern Ireland Citizen	
Passport Expiry :	▮▮▮▮▮	
Personal Number :		
Check Sum 1 (Document Number) :	Pass	
Check Sum 2 (DOB) :	Pass	
Check Sum 3 (Passport Expiry) :	Pass	
Check Sum 4 (Personal Number) :	Pass	
Final Check :	Pass	

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- You also have the option to mark this as verified, if the MRZ code matches the passport given by your prospect:

Confirmation

Passport details and MRZ Analyser results are matched: ☐

- Finally, click on the 'Proceed to Search' button to transfer the selected name details to the main RiskScreen search screen, where the values will auto-populate the edit fields. Please note that if you select the Date of Birth from the analyser results, this will populate the advanced filtering control option with that value.

Proceed to Search

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Selecting your Search Sources

The next step is to choose your search sources. Once you choose these for the first time, RiskScreen will remember your choices and apply them to your subsequent searches. But you can change the sources you wish to search at any time.

The search sources are displayed on the home page, underneath the fields for entering the details of your search subject, as illustrated:

RiskScreen's Sanctions, PEP and Watch List data is supplied by Dow Jones, while its adverse media coverage is drawn from a wide range of open sources. Let us look at each search source in turn.

Sanctions

Switching sanctions to 'on' will cause RiskScreen to search for your search subject against applicable sanctions lists issued by a large number of international bodies and jurisdictions including:

- The United Nations
- The European Union
- The United States of America
- The United Kingdom

- Canada
- Australia
- Switzerland
- China
- India
- France
- Germany

PEP

RiskScreen maintains a continually updated database of over one million politically exposed persons ('PEPs') covering over 240 jurisdictions, territories, and international organisations. Vital information concerning the coverage of RiskScreen's PEP list is set out in the RiskScreen Terms of Use.

Watch Lists

RiskScreen searches over 170 global watch lists and blacklists including coverage of banned directors, convicted criminals, and 'most wanted list' members. Further information on RiskScreen's Watch Lists is set out in the RiskScreen Terms of Use.

Reverse Search

Subscribers of the RiskScreen Core Enterprise Module will also see a toggle to include a 'Reverse search,' as illustrated below:

Sanctions, PEP, & Watch / Blacklists
Select whether to return entities classified as being sanctioned, a PEP or being present on a watch or black list

Sanctions

PEP

Watch Lists
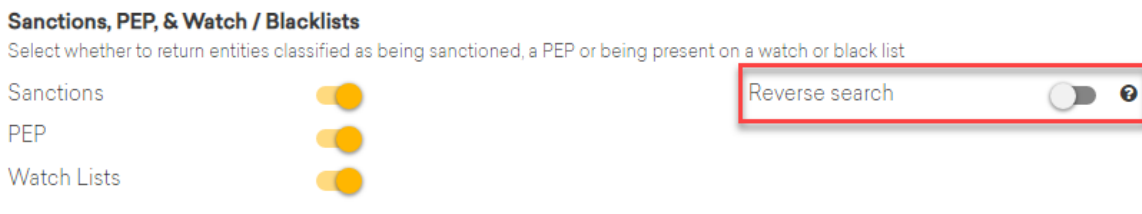
Reverse search

This option enables the reverse searching of a person's first name and last name and should be used when the correct ordering of the name components is unclear. When switched on, this fuzzy matching function transposes the first name and last name and performs a second search; for example, the name of 'Ranjinder Benali' would be transposed and also screened as 'Benali Ranjinder.' In all cases, if the middle name is entered, that search term remains unchanged.

Please note that running a reverse search alongside a normal search uses **two credits** in total – one for the normal search and one for the reverse search.

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Search Accuracy

Choose the accuracy of your Sanctions, PEP and Watch Lists search stage using the dropdown menu under 'Search Accuracy.'

- We recommend that you use 'Standard' accuracy for most searches.
- If your subject has a quite common name, and you are confident you have spelt it correctly, you may wish to use 'Exact' to reduce the number of potential matches – but note you can also do this by applying filters to your results set.
- For names where you are unsure of precise spelling, or if you are unsure which part of the name is the surname and which part the middle or first name, a 'Loose' search is recommended.

Search Accuracy
Specify the level of match required to include results

Standard - requires a near match across all names (recommended)

Exact - requires a perfect match across all names
Standard - requires a near match across all names (recommended)
Loose - requires a less strict match across all names

RiskScreen uses a custom fuzzy matching algorithm to search our Sanctions, PEP & Watch / Black list databases. The degree of fuzziness applied can be controlled here.

The default level of accuracy is normally sufficient and should only be reduced if you lack confidence in the spelling of your subject's name.

View advanced filtering controls

Applying Filters

Dow Jones Filters

You can click on the 'View advanced filtering controls' option to limit your Sanctions, PEP and Watch Lists result set if you wish. These controls enable you to filter any results retrieved by country, gender, and date of birth.

The filter controls enable you to choose to be shown only results that match one or more criteria which you specify. If you choose to filter by a particular attribute, you will be shown only results which match that attribute, or results which do not have any data on that attribute.

For example, if you filtered by records relating to people born in 1984, you would be shown records which matched that characteristic, and any which had no date of birth information held against them.

Tip – You can filter by Decade of Birth or by Date of Birth. You will not be able to use both filters at the same time.

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Tip – You can also filter your results once your search has been carried out, as illustrated below. To save time, unless you know that a name is quite common, and therefore likely to produce a large number of Sanctions, PEP, and Watch List results, we recommend waiting until the results phase of your search before applying filters.

Should matches be hidden due to filters applied, the filters will display expanded by default providing the user with the ability to adjust the filters, so the matches are displayed.

*In the example below, amending the country to 'Russia' would display the 3 hidden matches:*

Adverse Media Open Source

RiskScreen's adverse media search function will bring you open-source results which match your search subject with one or more of a bank of adverse terms which are proprietary to RiskScreen. These open-source results will be those most relevant to financial crime, bribery, reputational and sanctions risk. Searching using RiskScreen's adverse media function enables you to go beyond checking whether your subject is sanctioned, a PEP or on a watch list, and to see if any other reputational risks may arise.

Tip — In many jurisdictions, whilst it is required to establish if one's customer is subject to sanctions or is a PEP, it is not a legal requirement to conduct adverse media monitoring for every customer. Check the requirements in your jurisdiction before deciding whether to carry out adverse media monitoring for every customer, or whether to reserve it for higher risk customers

Note that, whilst RiskScreen's adverse media search facility is exceptionally powerful, it will not retrieve results held behind a paywall on third party sites.
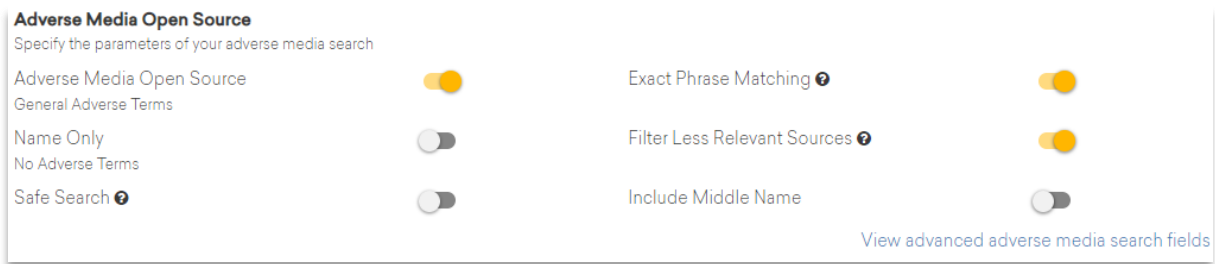
If you wish to add an adverse media check to your search, select '**Adverse Media Open Source –
General Adverse Terms**' in the Adverse Media control panel. Alternatively. if you wish to run a
Google/Bing search for the name of your search subject, but with no adverse terms added to that
name, select '**Name Only – No Adverse Terms**.'

- Choose whether to switch off '**Exact Phrase Matching**;' by default, this is switched on. For
  adverse media open-source results, switching off Exact Phrase Matching will change
  RiskScreen's adverse media phase to a partial match system. For example, searching for
  'Stephen Platt' would return no adverse media results with Exact Phrase Matching switched
  on. With Exact Phrase Matching switched off, it will return results for 'Stephen Platt', 'Steve
  Platt', 'Platt, Stephen' and other similar phrases.
- You can choose not to be shown adverse media results from common social networks,
  including Facebook and LinkedIn, by setting the '**Filter Less Relevant Sources**' option to on.
- If you switch the '**Include Middle Name**' option on, this means that you will only see adverse
  media results which include the full name (first, middle, last) rather than just the first and
  last name, in conjunction with the adverse terms.
- Enabling the **'Safe Search'** toggle can effectively screen out potentially offensive content
  from the Adverse Media results, which is initially set to 'off' as a precautionary measure. We
  suggest keeping this setting as it is unless it is necessary to turn it on.

Notice – If 'Safe Search' filters are switched on, there is still a chance of coming across inappropriate
content from Google and Bing Adverse Media results. The filters are not fool proof, and websites can
find ways to evade them. In addition, technical problems or human error can cause the filters to
malfunction. Thus, it is crucial to remain vigilant and take additional measures to safeguard yourself,
even when Safe Search filters are switched on.

Tip – *If 'Exact Phrase Matching' is switched off you will probably get a much broader range of
adverse media search results – but they are less likely to refer to the precise subject of your search*

You are now ready to start your search – you can do this by pressing the 'Enter' key or clicking on the
'Search' button at the bottom of the page.

Tip – *If you need to create an enhanced due diligence report you can use RiskScreen Pro's specialised
EDD tools by clicking on 'Switch to Pro Edition' at the bottom of the page. RiskScreen Pro searches are
charged at a rate of 10 RiskScreen search tokens per search. RiskScreen Pro is explored later, within
this guide.*

Adverse Media Filters

By clicking on '**view advanced adverse media search fields**' you can enter additional or exclusion terms if desired.

These filters can be a great way of refining adverse media searches for subjects with common names. For example, if your search subject works for a particular company, you could add the name of the company as an additional term to make the search more specific; note that this is an 'and' function not an 'or' function. Equally, if your subject has the same name as a famous individual, you could enter references to that individual as exclusion terms. For example, if your search subject were called 'David Beckham' you could enter the exclusion terms 'football' 'Man United' 'Victoria Beckham' etc to reduce the number of potential false positive results.

Tip – Additional Terms and Exclusion Terms only affect the adverse media stage of your search and will reflect on the first page of the Search Report.

Additionally, you can also select from **Google**, or **Bing**, or use both search partners; subscribers to the RiskScreen Core Enterprise Module can also select a third search partner, **Bing News**, as illustrated below:

The Bing News content set is more heavily weighted towards 'news' type results, as opposed to the general web page results which can feature in Google and Bing web searches.

By default, Bing and Google are switched on, and Bing News is switched off. However, if all three search engines are switched on, this uses an **additional search credit**.

You also have the option to include additional terms *after* performing the Dow Jones search which may be useful if there are terms of note appearing within the Dow Jones potential matches. On the results page, you will see a drop-down called **Adverse Media Term Filter**, illustrated below. When clicking into this you can access the terms entered on the first page and/or add and amend as required, prior to searching.
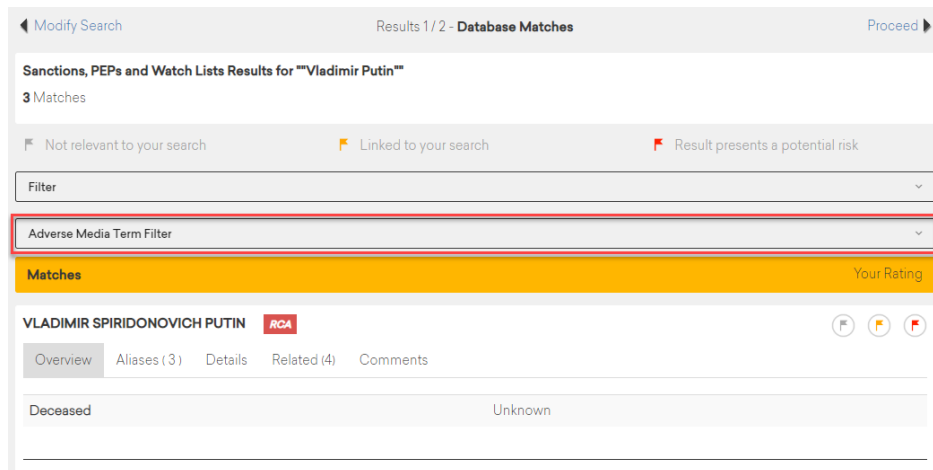
Reviewing and categorising the results of your search

After you click 'Search' you will be shown the results of your search. There is a separate page for Sanctions, PEP and Watch List results, Adverse Media results, and Deep Web results; we will work through them in order. If you have decided not to search against a particular source, then the relevant results will not appear in the course of your RiskScreen Pro search.

Sanctions, PEP and Watch List Results

The first results page is the '**Sanctions, PEPs and Watch List Results**' page. If any results have been returned, you will be shown a summary of each result. Each result is shown in summary form with an indication beside the name found of whether the result is for a party which is a PEP, Sanctions, or Watch Listed.
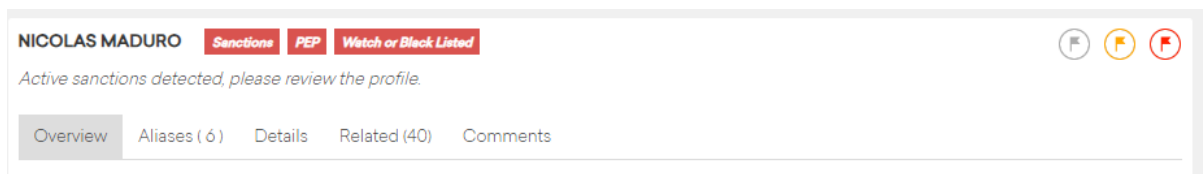
The overview for each result shows the name found, and information on their role, address, and date of birth if available.

You can use the tabs above each result to view the details held for it, name alias data and information concerning relevant related parties. You can use the comments tab to add your own comments to each result if you wish.

Tip – Check the 'Search Terms' entry in the summary at the top of the page to confirm that you typed your search term correctly.

For Sanction Records only there is a further distinction which we show as per below.

1. For Active Sanction results you will see Sanctions highlighted in red and the wording 'Active sanctions detected, please review the profile' underneath

NICOLAS MADURO `Sanctions` `PEP` `Watch or Black Listed`

Active sanctions detected, please review the profile.

Overview   Aliases (6)   Details   Related (40)   Comments

2. For Inactive Sanction results you will see Sanctions highlighted in orange and the wording 'No active sanctions detected, please review the profile'.
   If sanction records exist but have all expired then an orange box is displayed along with the new context message.

VIMPELCOM-INFORMATION TECHNOLOGY `Sanctions`

No active sanctions detected, please review the profile.

3. For no Sanction results for the primary record returned but a potential Sanctions record for a related match Sanctions will be highlighted in yellow and the wording 'No sanctions measures detected for this entity, please review the profile for evidence of sanctions control and ownership'

EVGENIY MIKHAYLOVICH PUTIN `Sanctions` `RCA Inactive`

No sanctions measures detected for this entity, please review the profile for evidence of sanctions control and ownership.

Once you have reviewed the detail of a Sanctions, PEP and Watch List result, you can tag it using the flag icons at the top right-hand side of the result summary. Instructions on how to use the flags are set out at the top of the page. Flagging a result will include it in the report generated at the end of your search.

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There are three flag options available for tagging sanctions, PEP, and watch list results:

- 'Grey Flag' – 'Discount' – use if the result does not refer to the subject of your search
- 'Yellow Flag' – use if the result does not refer to your search subject, but does refer to a person or entity who may be linked to your search subject
- 'Red Flag' – use if the result does refer to the subject of your search and presents a potential risk

Tip – You do not need to flag all Adverse Media results, but RiskScreen recommends that you flag all Sanctions, PEP and Watch List results with one of the three options so that you can demonstrate that they were duly investigated at the time of your search. If you receive a large number of results, consider refining your search by filtering within results.

Active & Inactive PEPs, RCA's, Watchlisted and Sanctioned Individuals and Entities

PEPs & RCAs

For all inactive PEPs you will be able to see their status on the profile under *PEP Status*:

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BORIS JOHNSON PEP Watch or Black Listed

Overview | Aliases (7) | Details | Related (36) | Comments

See Previous Roles	Members of the National Legislature	
Member, House of Commons	Members of the National Legislature	07 May 2015 - 12 Jun 2023

Type:	Person	Match:	100%

Citizenship:	United Kingdom	Date of Birth:	19 Jun 1964
Jurisdiction:	United Kingdom	PEP Status:	Inactive (12 Jun 2023)
Resident of:	United Kingdom	Gender:	Male

For all RCAs connected to an inactive PEP you will be able to see the date the PEP became inactive under *RCA/PEP Status*:

IVANA MARIE TRUMP RCA

Overview | Aliases (3) | Details | Related (4) | Comments

Deceased	Unknown

Type:	Person	Match:	97%

Citizenship:	United States	Date of Birth:	20 Feb 1949
Jurisdiction:	United States	Deceased Date:	14 Jul 2022
Resident of:	United States	RCA/PEP Status:	Inactive (20 Jan 2021)
		Gender:	Female

Sanction & Watchlists

For all individuals/entities who were previously sanctioned or watch/black listed you will be able to see the date the list became inactive for the individual/entity:

ABC Adverse Media

Overview | Aliases (5) | Details | Related (0) | Comments

Type:	Entity	Match:	100%

Country of Registration:		Cessation Date:	13 Mar 2015
		Date of Registration:	25 Mar 2006
		Watchlist Status:	Inactive

Once you have reviewed the 'Sanctions, PEPs, and Watch Lists' results, click on the 'Proceed' link to view any adverse media open-source results.

Adverse Media Results

Once you have completed your initial database screening and flagged a Dow Jones potential match, you may be presented with a list of aliases from the flagged records, as well as a new search box,

illustrated below. Here you can select (or input) the name that you wish to use for the adverse media search. Where subjects have multiple aliases, you have more flexibility over the name you want to use at the point of adverse media searching. Additionally, optional inclusion of the subject's middle name can help deliver a tightly focused media search and on occasion deliver more accurate results.

Original Search Terms		
VLADIMIR PUTIN		click to select
Flagged Record Suggestions		
ВЛАДИМИР ВЛАДИМИРОВИЧ ПУТИН		click to select
ВЛАДИМИР ПУТИН		click to select
ВОЛОДИМИР ВОЛОДИМИРОВИЧ ПУТІН		click to select
ПУТІН		click to select
ПУТИН		click to select
ウラジーミル・プーチン		click to select
VLADIMIR PUTIN		click to select
VLADIMIR VLADIMIROVICH POUTINE	include middle name ☑	click to select
VLADIMIR VLADIMIROVICH PUTIN	include middle name ☑	
VLADIMIR VLADIMIROVITJ PUTIN		click to select
VOLODYMYR VOLODYMYROVYCH PUTIN		click to select
ВЛАДИМИР ПУТИН		click to select
ВЛАДИМИР ВЛАДИМИРОВИЧ ПУТИН		click to select
ВОЛОДИМИР ВОЛОДИМИРОВИЧ ПУТІН		click to select
New Adverse Media Search Term		
VLADIMIR	VLADIMIROVICH	PUTIN

Update Adverse Media Search

Subscribers to the RiskScreen Core Enterprise Module also have the opportunity to specify an additional name for the adverse media search, as indicated below:

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New Adverse Media Search Term

Vladimir	Middle Name	Putin
First Name	Middle Name	Last Name

This option is useful where the Dow Jones part of the search identifies potential aliases, as it provides the opportunity to include one of those aliases in the adverse media search, alongside the original search terms.

If the second set of name fields are populated, this essentially means that two adverse media searches are performed, and this will be indicated on the results screen as follows:

Adverse Media Results for VLADIMIR VLADIMIROVICH PUTIN   VLADIMIR VLADIMIROVICH POUTINE

Retrieved the first **18** results out of **463,000,013,520,000** possible matches, targeting **2** search definition using **2** search engines.

The results were reduced to **18** after deduplication.

Displaying **17** results after filtering less relevant sources ❷

Next you will be taken to the Adverse Media Results page. At the top of the page, are details about your search showing the search term and other relevant details, including total search results, as illustrated below:

◀ Back   Results 2 / 2 - **Adverse Media**   Proceed to Report ▶

Adverse Media Results for: **VLADIMIR PUTIN**

Retrieved the first **11** results out of **58,300,000** possible matches, targeting **1** search definition using **2** search engines.

The results were reduced to **10** after deduplication.

Displaying **10** results after filtering less relevant sources ❷

Adverse Media Flagging Guide   ❸

| ⚑ Not relevant to your search | | ⚑ The result is relevant; and of no concern | | ⚑ Result presents a potential but known risk, no escalation required | | ⚑ Result presents a potential risk | |

Matches   Your Rating

UK Government sanctions Vladimir Putin and Sergey Lavrov - GOV.UK   G ➕ Ⓕ Ⓕ Ⓕ Ⓕ

Risk of: **PEP, SANCTIONS**

Overview   Comments

25 Feb 2022 ... President **Vladimir Putin** and Foreign **Minister** Sergey Lavrov assets frozen in latest wave of UK's punishing **sanctions** regime - both blocked from ...
www.gov.uk

Vladimir Putin - Wikipedia   Ⓑ ➕ Ⓕ Ⓕ Ⓕ Ⓕ

Risk of: **PEP**

Overview   Comments

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A section on the page provides instructions on how to flag adverse media results. Flagging a result will include it in the report generated at the end of your search. There are four flag options available for tagging adverse media search results:

- 'Grey Flag' – 'Discount' – use if the result does not refer to the subject of your search
- 'Green Flag' – use if the result does refer to your search subject, but is not of any concern
- 'Yellow Flag' – use if the result represents a potential but known risk, where no escalation is required
- 'Red Flag' – use if the result does refer to the subject of your search and represents a potential risk

Next to each flag colour there is also a toggle, which, when switched on will allow results flagged in this manner (in the example above only yellow or red) to have the content shown in the final report when the 'show flagged web page content' option is turned on in the reporting screen. Showing the flagged web page content will increase the size of your report and so this filter allows you to only include screenshots of the more pertinent results to avoid too much irrelevant information being included.

Tip – *The number of possible matches shows the total number of results retrieved by searching against your search term AND RiskScreen's proprietary bank of adverse terms. You could review all the results if you wanted to – but RiskScreen brings them to you in order of relevance, allowing you to determine how many results to review in order to build up a clear picture of customer risk.*

Under each summary result there is a short extract of text. This will often show the name of your subject highlighted and may also highlight the RiskScreen term(s) which have caused the result to be returned.

Under each adverse media result click on the web address (URL) to be taken to the underlying webpage for the search result.

Tip – *Above each summary result, RiskScreen provides an indication of the risk which the result may relate to. RiskScreen uses advanced content matching to produce this information, but you should still read the summary result to see if you agree.*

You can flag each adverse media result using the coloured flags at the top right-hand side of the result, but you do not have to flag every result if you do not want to/if your company policy states that you only have to look at a certain number of results for each search.

You can also use the 'Comments' tab on each adverse media result to explain the flagging decision you have taken if you wish.
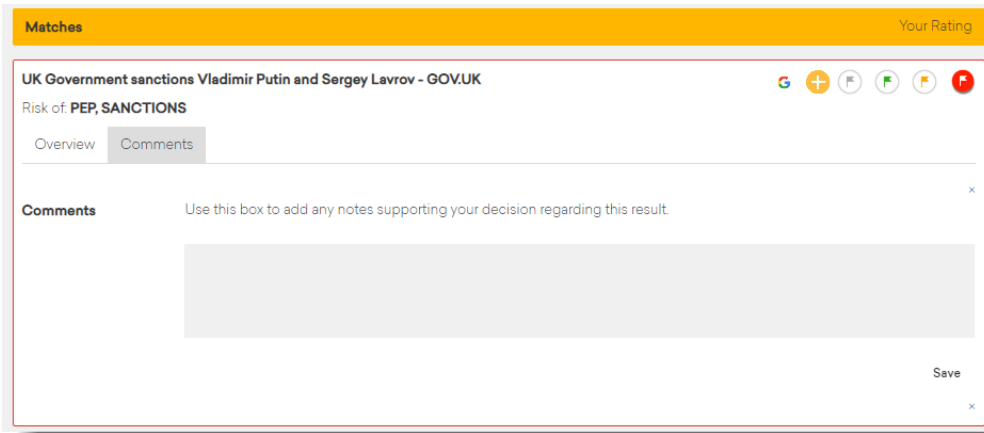
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By default, RiskScreen displays ten adverse media search results. The results are ranked in order of relevance so that, even if millions of results have been retrieved, the most relevant to customer risk are displayed to you first. The order of results is dictated by the search partner's algorithm rather than the Riskscreen system itself.
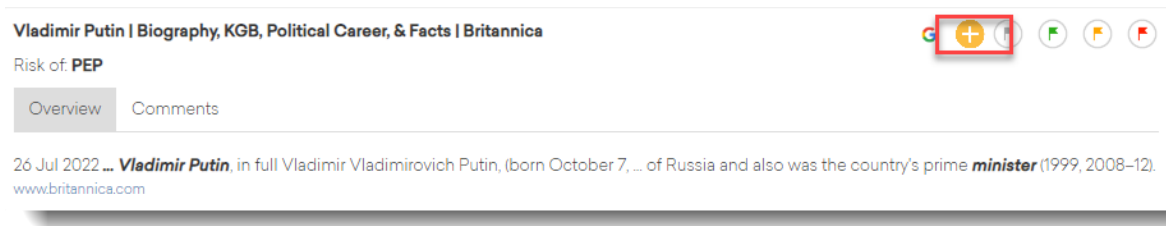
If after reviewing the first ten results you wish to view more, click on the '**Load More Results**' button at the bottom of the results list. This will load a further ten results at the bottom of the original results list. You can repeat the process until you feel that you have viewed sufficient results to be informed about the risk profile of your search subject.

When you have finished reviewing Adverse Media search results, click on the yellow '**Report: View in Full**' button to move on to the final stage of the RiskScreen search process.

Excluding URLs from Adverse Media search results

The URL exclusion functionality allows you to nominate any URLs which you have deemed irrelevant to your results. Nominating a URL will add it to a list for review by your internal RiskScreen Core administrator(s). If they approve the nominated URL, this will then be removed from appearing in future adverse media search results.

To nominate a URL for exclusion, you must click the 'yellow plus sign' that will appear with the results, after you have initiated a normal search, as illustrated below:

Vladimir Putin | Biography, KGB, Political Career, & Facts | Britannica

Risk of: **PEP**

Overview   Comments

26 Jul 2022 ... **Vladimir Putin**, in full Vladimir Vladimirovich Putin, (born October 7, ... of Russia and also was the country's prime **minister** (1999, 2008–12).
www.britannica.com

By clicking this button, you will then be offered the option to add the URL to the queue:

Request URL Exclusion

×

A request to exclude future results from this URL will be submitted to your RiskScreen Core Admin users for approval

www.britannica.com

Comments

Close   Save

By saving from here, the admin users from your organisation will receive a notification email, and the URL will be added to the queue for approval. An example notification email that is sent to the administrator is shown below:

Hello Admin
    Tom Devlin user submitted Exclusion Url for approval.

Submitted Exclusion Url : www.mofo.com

Goto Manage Users -> Exclusion Url to approve this request.

Thanks
The RiskScreen team

If the admin user approves this URL from the queue, this URL will be excluded from all results in the future.

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Approving URL Exclusions

For admin users to then check the queue of nominated exclusion URLs they must select the 'Your Account' menu option then, click the '**Manage URL Exclusion**' button that appears, where they will be taken to the exclusion queue.
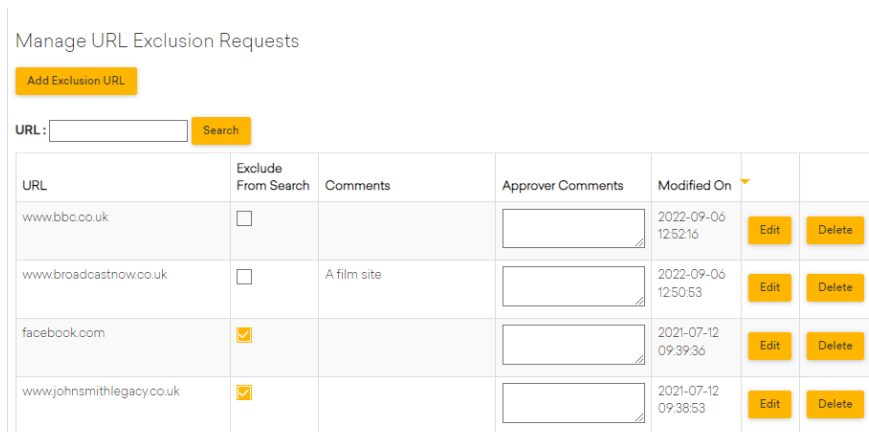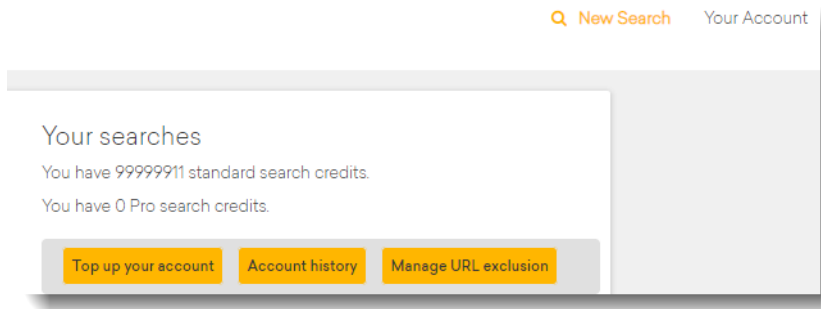
From here, there are several values/options:

- **URL**: This is the specific URL that is/will be excluded
- **Exclude From Search**: If this option is checked, it means that the URL is currently being excluded from searches
- **Comments**: These are the comments from users when they raised the exclusion request
- **Approver Comments**: These are comments from an Administrator, when they reviewed the exclusion request, and are an essential part of the audit process
- **Modified On**: This is an audit trail of the date/time of the last change to the exclusion record
- The **Edit** button allows you to amend the actual URL, and the **Delete** button removes the URL exclusion request entirely

RiskScreen

Building a Search Report

After you click 'Proceed to Report' you will be taken to the RiskScreen Report page, where you can select from several options; these options determine which information is included within your report.

Personalise your Report

Configure Your Report

Show summary	⬤
Show results (flagged only)	⬤
Show results (all)	○
Include filtered results	○
Show detail for flagged results	⬤
Show flagged web page content	○
Show sources searched	⬤
Include profile images in report	○
Include Factiva article in report (flagged only)	⬤

Email Recipient

jenniferommer@riskscreen.com

Attribution

Prepared by:

jenniferommer@riskscreen.com

Prepared for:

Leave this field blank to exclude from the final report.

Add Comments

Use this box to record any observations regarding the search

Client Evaluated Rating

Categorise your report according to the risk level presented by your findings

Current rating:

None selected

As you switch the following options on/off, changes are reflected in the report view at the bottom of the page.

- *Show summary*: This section provides details of the search terms used plus summary information pertaining to the number of Sanctions/PEP/Watch & Blacklist, and Adverse Media results (including metrics on how many of those results were flagged/discounted).
- *Show results (flagged only)*: This option includes a section of the report which provides listings of the results that you have flagged or discounted**.** However, any results you did not flag or discount, are not included.
- *Show results (all):* As an alternative to the Show results (flagged only) option, this option includes a section of the report which provides listings of all results, irrespective of whether you have flagged/discounted them or not.
- *Include filtered results:* This option includes details of any filtered results, to illustrate all potential matches**,** prior to any filtering. Relevant only if the 'Show results (all)' option is selected.
- *Show detail for flagged results*: This option records the full details of any Dow Jones records, including all the details displayed on screen for any flagged potential matches.

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- *Show flagged web page content:* This option allows you to keep a permanent record of the full web pages for any adverse media results you flagged and is useful should the underlying URL for a page no longer exist and you need to demonstrate the information you had to hand when risk-rating your customer. Note: The full web pages are not displayed in the report viewer but are presented on the final report you download/email or print.
- *Show sources searched:* This option includes a section of the report which provides a list of all the data sources searched in your screening.
- *Include profile images in report:* This option allows you to not include profile images in the report and is useful if there are a large number of old images associated with the Dow Jones profile, causing the report to take longer to generate or not to generate at all.
- *Include Factiva article in report (flagged only):* This option provides the user with an option to include Factiva articles of (yellow/red) flagged results to the Core Report.
  IMPORTANT: Factiva is now paid for service so if you haven't enabled this from July 2024 you will see that the links are greyed out. To find out more information about this contact accountmanagement@kyc360.com

You can enter notes about your search, select a risk rating, and personalise the email recipient of your report in the text boxes towards the top of the screen.

For audit purposes, a footer is displayed on every page of all reports produced by RiskScreen Core, which shows the search terms used and the username (email address) of the person who prepared the report.

Once you have configured the report to your satisfaction, you can download a PDF copy of your search report by clicking the 'Download your report' button. Alternatively, please print a copy of the report by clicking the 'Print your report' button or email it by inputting the email address in 'Email Recipient' and then clicking the 'Email your report' button:
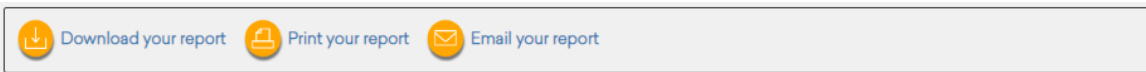
Tip – *The configuration of your downloaded, printed, or emailed report will match the options you have selected on the RiskScreen Report page – so if you have chosen to show only flagged results on the page, only flagged results will be included in the report.*

When you are ready to start a new search, click 'New Search' at the top right-hand side of the page.

Using RiskScreen Pro for Enhanced Due Diligence

RiskScreen Pro enables users to build comprehensive EDD reports by conducting targeted adverse media and deep web searching, in addition to screening against PEPs, Sanctions Lists and Watch Lists. Switch to a Pro version of the search by clicking on the '**Switch to RiskScreen Pro**' link at the bottom of the page.

Tip – RiskScreen Pro searches are charged at a rate of 10 RiskScreen search tokens per search.

RiskScreen Pro users buy their searches in bundles. You can see how many searches you have remaining at any time by selecting the 'Your Account' menu option.

The initial part of the search on RiskScreen Pro is the same as that in the standard search, where you enter your search term and select Sanctions, PEP and Watch List sources. The key difference comes within the adverse media portion of the search function where you have the ability to focus on results only from a specific date, choose specific additional adverse terms and are also able to search deep web sources such as Wikileaks and Open Corporates.

Date Range

RiskScreen Pro's date selector allows you only include search results starting from a specific date, thus allowing you to control the relevance of results by timeframe. Enter a date in the field, as illustrated below:

Adverse Media Open Source
Specify the parameters of your adverse media search

Adverse Media Open Source General Adverse Terms	Exact Phrase Matching ❷
Name Only No Adverse Terms	Filter Less Relevant Sources ❷
	Include Middle Name

Adverse Media / Additional Terms Date Filter ❷
Search from date   dd/mm/yyyy

View advanced adverse media search fields

RiskScreen

Adverse Media Additional Term Groups

RiskScreen Pro's Additional Term Groups enable you to add particular areas of focus to your adverse media search stage and you might want to use them if you already have a specific concern about your search subject. For example, if you have become aware of corruption allegations made in relation to them, and would like to know more, select the 'Bribery & Corruption' and 'Facilitation Payments' additional term groups. The 'PEP (Prominent Corrupt)' Additional Term Group seeks linkages between your search subject and a list of PEPs convicted or accused of particularly large-scale corruption.

All Adverse Media Additional Term Groups are switched off by default. Switch a group on by clicking on its selector button, as illustrated below:
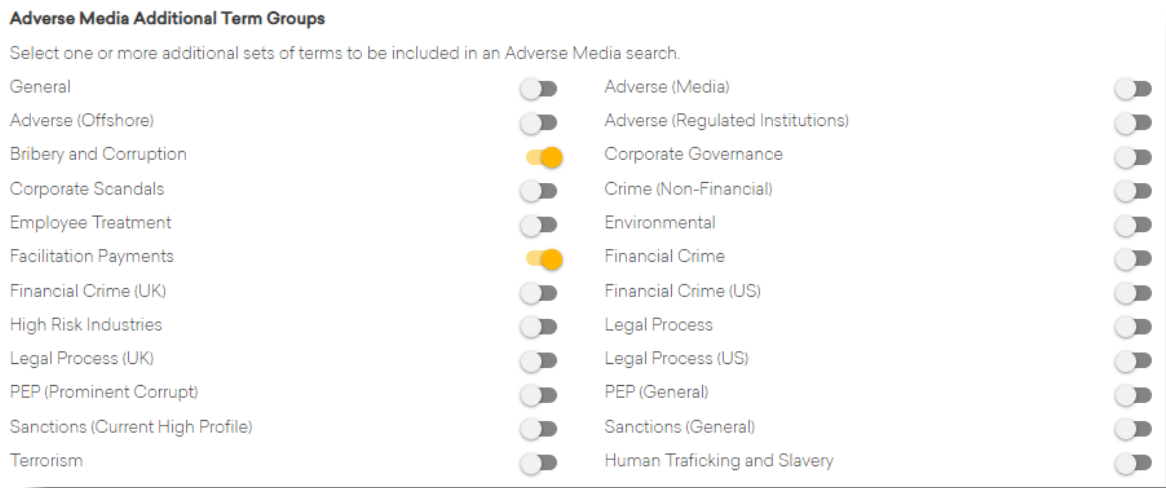
Tip - *While you can switch on all adverse media additional term groups if you wish, that may produce a very large set of results. To garner general information concerning your search subject it is better to run a general adverse media search or select relevant groups to your area of concern.*

Viewing Adverse Media Additional Term Group results

By default, RiskScreen Pro displays ten adverse media search results for each additional term group specified. The results are ranked in order of relevance so that, even if millions of results have been retrieved, the most relevant to customer risk are displayed to you first.

Tip - *The number of possible matches shows the total number of results retrieved by searching against your search term AND RiskScreen's proprietary bank of adverse terms. RiskScreen Pro will load ten results for each additional term group specified, but you could review all the results if you wanted to.*

If after reviewing the first ten results you wish to view more, click on the 'Load More Results' button at the bottom of the results list. This will load a further ten results at the bottom of the original results list. You can repeat the process until you feel that you have viewed sufficient results to be informed about the risk profile of your search subject.

Additionally, you can filter the displayed results to show just those results from specific selected adverse media additional term groups, as illustrated below:

When you have finished reviewing and actioning Adverse Media search results, click on the yellow 'Deep Web View Results' button (or 'Proceed to Deep Web' link) to view your deep web search results, or, if you did not specify Deep Web sources, move on to the report generation stage.

RiskScreen

Deep Web Sources

Deep web sources are external databases which cannot be searched by an ordinary search engine. RiskScreen Pro has constructed proprietary interfaces with a number of deep web sources, enabling you to search them at the same time as carrying out your general adverse media search, and avoiding the need to enter your search terms twice.

Switch a source on by clicking on its selector button, as illustrated below:
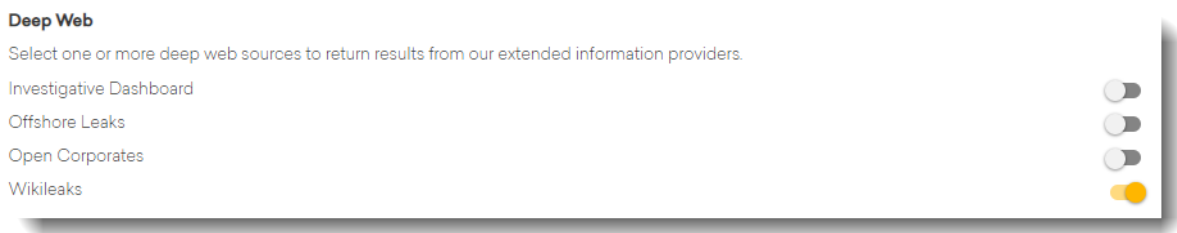
Note:
A 'Currently unavailable' indicator will reflect to indicate (in the rare event) if an external web source is unavailable:
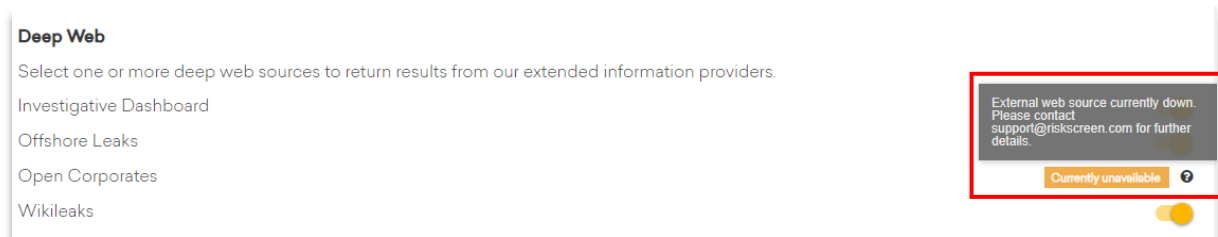
Viewing Deep Web results

For each result displayed, the Deep Web source is clearly indicated, and the URL clearly relates to that source. The Deep Web results page functions in the same way as the Adverse Media results page, where you can view and action (flag) the results.

Auditing your searches

Subscribers to the RiskScreen Core Enterprise Module are able to access an interactive dashboard, via the 'Audit Report' menu option, where 'administrator' level users can review throughput and validate screening operations.

The first step is to select a reporting period, via the 'Filter' at the top of the page, where the option to hide users with no searches is also available. Click in the date range field to key the dates in manually, select them from the calendar widget, or select one of the pre-defined date periods (for example, 'Last 30 days'); remember to click on the 'Update' button to apply the changes.


Search statistics

The first two graphs displayed on screen indicate the number of person and company searches performed over the selected data range, split by Core ('Standard' searches) and Pro, allowing you to understand the volume of searches over time. Hover over a datapoint for a search count for that day, for example:
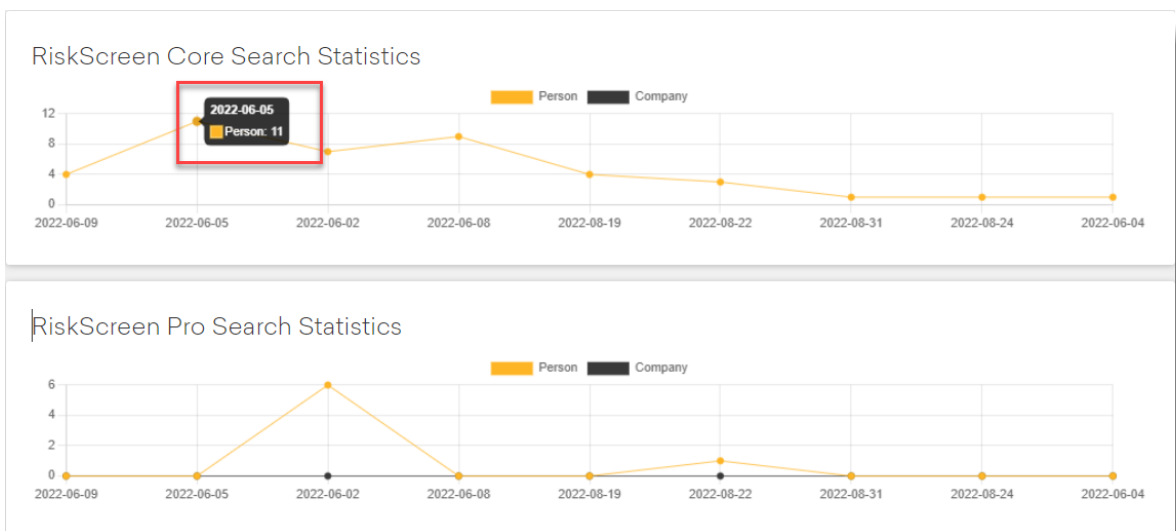
Search counts

The next two sections (one each for Core ('Standard') and Pro searches) indicate the volume of searches performed by each user, during the specified period, displayed in both graphical and tabular format; hover over a user's 'bar' on the graph to see count information, for example:

RiskScreen Core Search Count
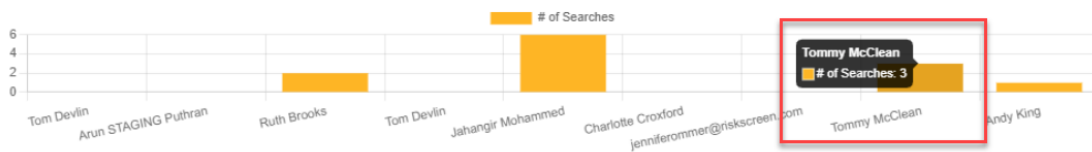
User	# of Person search	# of Company search	# of Searches
Tom Devlin	0	0	0
Arun STAGING Puthran	0	0	0
Ruth Brooks	2	0	2
Tom Devlin	0	0	0
Jahangir Mohammed	5	1	6
Charlotte Croxford	0	0	0
jenniferommer@riskscreen.com	0	0	0
Tommy McClean	3	0	3
Andy King	1	0	1

Auditing searches and outcomes

The final table presented on the dashboard details each individual search performed during the specified period, and lists the following information: the date/time of the search, the search subject, the user who performed the search, the target of the search ('person' or 'company'), the type of search ('standard' or 'pro'), the search accuracy ('standard', 'loose' or 'exact'), the number of Dow Jones potential matches, the number of live (unstructured) open-source web results, and the number of deep web search results (Pro search only). For example:

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Search stats

Subject of Search	Time	Searched By			Target	Type	Accuracy	
Subject of Search	01/07/2022 - 06/09/2022	All Users Selected			All	All	All	Filter

	Time ⌄	Subject of Search	Searched By	Target	Type	Accuracy	DOW	WEB	DEEP
☐	05/09/22 16:53	boris johnson	Jahangir Mohammed	PERSON	STANDARD	STANDARD	11 ⓘ	10 ⓘ	0
☐	05/09/22 16:45	boris johnson	Jahangir Mohammed	PERSON	STANDARD	STANDARD	11 ⓘ	0	0
☐	05/09/22 16:34	boris johnson	Jahangir Mohammed	PERSON	STANDARD	STANDARD	11 ⓘ	10 ⓘ	0
☐	05/09/22 14:45	Vladimir Vladimirovich Putin	Jahangir Mohammed	PERSON	STANDARD	STANDARD	3 ⓘ	10 ⓘ	0
☐	05/09/22 14:42	boris johnson	Jahangir Mohammed	PERSON	STANDARD	STANDARD	11 ⓘ	11 ⓘ	0
☐	31/08/22 14:54	Vladimir Vladimirovich Putin	Andy King	PERSON	STANDARD	STANDARD	12 ⓘ	33 ⓘ	0
☐	24/08/22 19:20	VLADIMIR putin	Jahangir Mohammed	PERSON	STANDARD	STANDARD	12 ⓘ	30 ⓘ	0
☐	24/08/22 15:08	google	Jahangir Mohammed	COMPANY	STANDARD	STANDARD	12 ⓘ	0	0
☐	22/08/22 13:36	boris johnson	Jahangir Mohammed	PERSON	STANDARD	STANDARD	11 ⓘ	14 ⓘ	0
☐	22/08/22 12:00	boris johnson	Jahangir Mohammed	PERSON	PRO	STANDARD	11 ⓘ	38 ⓘ	0
☐	22/08/22 11:52	boris johnson	Jahangir Mohammed	PERSON	STANDARD	STANDARD	11 ⓘ	9 ⓘ	0
☐	22/08/22 11:40	boris johnson	Jahangir Mohammed	PERSON	STANDARD	STANDARD	11 ⓘ	12 ⓘ	0
☐	19/08/22 12:35	boris johnson	Jahangir Mohammed	PERSON	STANDARD	STANDARD	11 ⓘ	5 ⓘ	0
☐	19/08/22 10:40	Cristiano Ronaldo	Tommy McClean	PERSON	STANDARD	STANDARD	3 ⓘ	5 ⓘ	0
☐	19/08/22 10:04	Putin Vladimir	Tommy McClean	PERSON	STANDARD	STANDARD	3 ⓘ	5 ⓘ	0

Load More - Showing 15 of 16   Download

Filters are available at the top of the screen, to enable you to refine the information you wish to display, as illustrated. If you make changes to this section, click on the 'Filter' button to apply them:

Subject of Search	Time	Searched By			Target	Type	Accuracy	
Subject of Search	22/09/2022 - 22/12/2022	All Users Selected			All	All	All	Filter

Within the 'DOW,' 'WEB' and 'DEEP' columns, click on the information icon to see additional details, such as the number of unworked, flagged, and discounted potential matches for that search.

Click the 'Download' button if you wish to export the search statistics to a spreadsheet. By default, all records will be exported, not just those displayed on the current page; you do not need to use the 'select all' toggle switch in the column header for this. Should you only require specific rows to be downloaded however, select them using the adjacent checkbox.

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