

Technical White Paper

WorldCompliance[™] Methodology

WorldCompliance Excellence Through Process

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Executive Summary

A Leader to Help You Meet Global Risks

LexisNexis® WorldCompliance™ provides due diligence information to thousands of corporations and governments in more than 100 countries. As the leader in providing due diligence information, WorldCompliance services help you meet your compliance obligations to more than 100 anti-terrorism and money laundering laws.

The WorldCompliance information helps you to rapidly and accurately identify and resolve potential entities that can represent regulatory, reputational, or financial risk to your organization.

World-wide Service and Protection

All LexisNexis researchers undergo extensive certification in due diligence information, practice for several weeks with *known* real-world scenarios, and finally inserted into teams where they seamlessly interact with the entire LexisNexis organization, regardless of location or department.

Comprehensive Procedures and Tools to Help You Manage Risk

LexisNexis WorldCompliance conducts a number of daily operations to ensure that all research information is timely, accurate, and valid.

Manages Accurately All Your Sanctions Information

WorldCompliance deploys a robust, redundant, and multi-layered approach to ensure that our sanctions data meets your expectations for timeliness, accuracy, performance and dependability. This approach recognizes the elevated risk and compliance requirements associated with sanctions data.

Employs Adverse Media and Enforcement Tools

The WorldCompliance Adverse Media and Enforcement categories include profiles for persons who have been arrested, charged, convicted, or sentenced for a relevant criminal offense, or have received disciplinary actions or fines.

Identifies PEPs and State Owned Entities Using Rigerous Standards

Because there is no universally accepted definition for what qualifies as a PEP (politically exposed person), WorldCompliance follows the Financial Action Task Force (FATF) definition. For specific jurisdictions, WorldCompliance takes into consideration country-specific laws that qualify an individual as a PEP, outside of the FATF classifications.

WorldCompliance Service Overview

LexisNexis WorldCompliance provides due diligence information to thousands of corporations and governments like you, in more than 100 countries

WorldCompliance Protection

As the leader in providing due diligence information, WorldCompliance services help meet the compliance obligations to more than 100 anti-terrorism and money laundering laws, which include the following:

- The BSA (Bank Secrecy Act)¹
- The USA PATRIOT Act (Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism Act)²
- The (EU) European Union³ Third Directive
- The FATF (Financial Action Task Force) guidelines

The LexisNexis database of more than 2.5 million detailed profiles includes every country and territory throughout the world. The WorldCompliance database content is updated continuously, that helps you to rapidly detect individuals and companies defined by more than 50 risk classifications. LexisNexis obtains all WorldCompliance data exclusively from open sources of information and provides references to each information source within each record to help you locate the original source of information.

¹ 31 U.S.C. § 5311, et seq.

² Public Law 107-56-Oct. 26, 2001

³ Directive 2005/60/EC of the European Parliament and of the Council of 26 October 2005

The Advantages of WorldCompliance Data

The WorldCompliance information helps you to rapidly and accurately identify and resolve potential entities that can represent regulatory, reputational, or financial risk to your organization. LexisNexis WorldCompliance content uses the following key data elements:

- **PII (personally identifiable information)**—information such as DOB (date of birth), POB (place of birth), photograph, passport IDs, national IDs, other forms of country identification, gender, titles, roles, country affiliations, and addresses.
- **Aliases**—different types that include nick names, common names, weak aliases, strong aliases, and names represented in native script. Weak and strong aliases are specific to sanctioned entities from the Office of Foreign Assets Control (OFAC) list.
- **Open source substantiation**—WorldCompliance data is fully substantiated with multiple source links and references to the source of the information.
- **Relationships**—between organizations, individuals, companies, and vessels are investigated by the LexisNexis research staff. The structure of the entity relationship trees permit LexisNexis to recursively build, examine, and discover second, third, or *any degree* of indirect relationships that may exist.

WorldCompliance Family and Other Relationships

The following lists show the familial and non-familial relationship types supported within the LexisNexis WorldCompliance data:

Familial Relationship Types

Aunt	Ex-Husband	Husband	Sister-in-law
Brother	Ex-Wife	Mother	Son
Brother-in-law	Father	Mother-in-law	Son-in-law
Cousin	Father-in-law	Nephew	Spouse
Daughter	Grand-Child	Niece	Uncle
Daughter-in-law	Grandfather	Relative	Wife
Domestic Partner	Grandmother	Sister	

Other Relationship Types

Advisor	Client	Front Company
Affiliated Company	Co-Defendant	Key Member
Affiliated Organization	Director	Legal Council
Affiliated Position	Employee	Nominee
Assistant	Executive	Owner
Associate	Former Director	
Banker	Friend	

Research Operations and Sources

The WorldCompliance research operations group consists of hundreds of individuals, with fluencies in all major languages. The LexisNexis proprietary automated monitoring and detection systems, plus the strategic distribution of our research centers, yield continuous awareness of relevant risk events. The LexisNexis staff are geographically located to understand local markets, languages, and scripts. The blend of LexisNexis proprietary technology and subject matter expertise ensures you that the WorldCompliance data is comprehensive, relevant, and up-to-date.

The LexisNexis Risk Solutions' automated systems monitor more than 32,000 news sources to ensure that you have access to the most accurate and up-to-date information possible. This information includes the following types of sources:

- Television and radio transcripts
- Magazines
- Newspapers
- Relevant websites

LexisNexis also reviews the risk events that our systems detect. Our researchers routinely monitor additional media sources, conduct concept-based monitoring, and perform lateral research that uses tools suitable for the geographies and information domains for which they are responsible. Most importantly, WorldCompliance monitors more than 9,000 government agency websites, enforcement agency websites, and sanctions organization websites for updates to the time-sensitive changes to the risk events.

WorldCompliance Researchers

Certification

The quality of the LexisNexis WorldCompliance research team reflects the effectiveness, quality, and accuracy of the WorldCompliance database. LexisNexis provides training, ongoing development, and a career path to ensure that we retain the most talented expertise in the due diligence information field. When LexisNexis considers research candidates, LexisNexis evaluates the individual for their knowledge about targeted countries and their life experience in those countries. Additionally, LexisNexis assesses the candidate's language proficiency, reading comprehension, plus writing skills for both the target languages and English.

Once selected, the candidate must complete a comprehensive certification process. Additionally, each researcher must pass the certification exam before they move into the next phase of their LexisNexis training.

The LexisNexis certification process includes the following areas of due diligence expertise:

- AML (anti-money laundering)
- Anti-bribery
- KYC (know your customer), when a business verifies the identity of its clients
- FCPA (Foreign Corrupt Practices Act) laws,
- Events and qualification criteria used to include an entity in the WorldCompliance database
- Category and subcategory designations
- Research policies
- WorldCompliance procedures
- Usage of editorial style guides

Simulated Real-world Scenarios Training

Once certified, the candidate demonstrates their competency by working in the LexisNexis isolated training environment for up to 12 weeks. The training environment replicates the content, tools, and experiences of the LexisNexis production environment. The training exercises include research methods, lateral search strategies, source evaluation, document interpretation, and the proper use of our proprietary tools.

Supervised by a research team leader or designated trainer, the candidate conducts research work on known and expected outcomes for existing LexisNexis profiles, creates existing profiles from start-to-finish, and enters new LexisNexis profiles. During this training period, the research candidate demonstrates competency in applied *real-world* scenarios. The designated team lead reviews the researcher's editorial activity and provides daily feedback regarding accuracy, completeness, comprehensiveness, and adherence to decision and editorial standards.

The team lead also assesses the researcher's progress and makes the final recommendation to grant access to the LexisNexis production environment. LexisNexis senior management must approve all new staff that begin to use the LexisNexis production environment.

Researcher Team Organization

LexisNexis organizes its research teams to align LexisNexis' research strategies and the current geopolitical risks.

The researchers are grouped into teams based on the following factors:

- Location
- Regional and country coverage
- Language skills
- Business continuity decisions

The LexisNexis proprietary tools help each researcher to interact with other researchers to resolve cross-jurisdiction questions and inquiries in a coordinated, timely, and accurate fashion. The researchers can resolve these issues regardless of their geographic location or team organization.

Data Quality Management

LexisNexis enhances WorldCompliance data quality using an approach that blends both automated systems (technology) and skilled human oversight for optimal results. LexisNexis' data quality management system evaluates submits records against a number of data quality business rules and flags suspect records for human review. Additionally, the quality assurance teams conduct certification reviews, random audits, and continuously monitor records with the team leads.

With help from the research analyst group, the team leads conduct the following additional analysis:

- Identify enhancement areas
- Ensure planning for upcoming events
- Monitor each country to stay up-to-date with legislative and regulatory changes
- Manage work queues

Systems, Processes, and Tools

LexisNexis WorldCompliance conducts a number of daily operations to ensure that all research information is timely, accurate, and valid.

Batch Review and Enhancement

The LexisNexis proprietary batch technology helps researchers, team leads, research analysts, and automated routines to identify and tag targeted sets of records for specific editorial attention and processing. Once a profile is selected and tagged with the specific editorial request, the research staff displays the profiles using a centralized work queue, organized according to assignment countries. The LexisNexis technology supports an unlimited number of types of proactive requests.

Typical batch items include the following requests:

- Find additional PII discovered after LexisNexis initially researched the profile
- General periodic updates check to confirm active PEP positions and relevance
- Refresh adverse media and enforcement actions

In addition to the editorial activity done for these requests, WorldCompliance records the results of each request for later use in productivity, quality, and overall performance management of the content universe.

Investigations

LexisNexis is committed to providing you the most comprehensive and up-to-date information. You can submit suggestions about individuals or entities that might complement its risk coverage. Additionally, you can request additional research about an existing WorldCompliance profile using the Support link in the WorldCompliance Online Search Tool (OST). With each request, you can optionally remain anonymous or you can receive an update with detailed information about the request results.

By leveraging LexisNexis' expertise, the request feature provides you the flexibility to properly balance the complexity of your sensitive client relationships and the evidence of proper inquiry associated with internal policies and legal requirements.

After you submit your research request, our proprietary systems log the request, organize the information, and assign it to our research teams' areas of responsibility, for immediate research attention. This workflow expedites your request, which help your inquiries to reach our staff in seconds after submission. The research results, any resulting changes to a WorldCompliance profile, and the summary conclusions of every investigation request, go through multiple levels of supervisory review. The response times for investigation requests average less than 24 hours after submission.

Periodic reviews of investigation results help LexisNexis to identify emerging trends, align resources, and manage our research performance.

Research Questions and Submit a New Source

WorldCompliance provides methods for the following additional research questions:

- LexisNexis coverage of a particular source
- Questions relating to our content

For your online requests, the World-M application permits you to submit new sources for LexisNexis to evaluate. For every online request, our research analysts work with the region and country-specific experts located in our research centers to determine the feasibility and fit of the recommended content. Once LexisNexis determines that a recommended source meets our criteria, we initiate coverage immediately.

All other content-related questions can be submitted to our research team using the dedicated Research@Risk.Lexisnexis.Com email address. Your response times vary depending on the depth and scope of the inquiry. Typical response times for research inquiries are less than 48 hours.

Sanctions Data Tools and Processes

WorldCompliance deploys a robust, redundant, and multi-layered approach to ensure that our sanctions data meets your expectations for timeliness, accuracy, performance and dependability. This approach recognizes the elevated risk and compliance requirements associated with sanctions data.

WorldCompliance monitors continuously the agencies that issue sanctions, to detect and process new additions and updates within hours or minutes of the released screening list changes.

WorldCompliance Sanction List Coverage

WorldCompliance monitors continuously more than 125 distinct sanctions lists.

Countries

The current LexisNexis database contains sanctioned profiles that include 180 countries. A list of these countries can be found in article #1012 of the WorldCompliance Customer Support website.

For more information about the list of countries, see the [Country Values for WorldCompliance Search Criteria](#) at the WorldCompliance Customer Support website.

Screening Lists

Additionally, in our back-end systems, LexisNexis maintains cross-references to changes when a new list replaces another sanctions list.

LexisNexis includes lists published by all major sanctioning agencies and includes the following institutions:

- Her Majesty's Treasury
- OFAC
- EU
- UN Consolidated List
- US Department of Treasury

LexisNexis determines the updates to screening lists (watch lists) daily and each month updates its customer support website the dates on which these screening lists were revised.

For more information about the latest date when each screening list was revised, see the [Watchlist Updates — Quarterly Record - Month Year](#) at the WorldCompliance Customer Support website.

WorldCompliance Systems and Tools

Expert researchers and analysts are just one half of the solution needed to provide timely and comprehensive coverage of sanctions data. LexisNexis must also intelligently deploy a variety of critical technologies to monitor screening list sources for changes and updates. To ensure maximum reliability and robustness in updating screening lists, LexisNexis uses dissimilar and independent systems. LexisNexis achieves its truly resilient and layered solution by deploying technologies that use different approaches. The technologies work independently of each another and are located in different research centers around the world.

LexisNexis uses the following WorldCompliance monitoring tools and processes to monitor sanctions data:

Subscribe to Change Notifications

LexisNexis understands that automated notifications are not sufficient as a standalone strategy, however WorldCompliance subscribes to notifications from the list issuers. LexisNexis uses the notifications as a cross-reference against other monitoring results to provide you with an additional layer of assurance.

Monitor the Screening List Publisher's Website

The WorldCompliance automated process continuously captures the home page of the screening list publisher every 30 minutes. Each captured home page is automatically compared with the previously acquired home page snapshot taken 30 minutes earlier. The process automatically detects changes and immediately sends the changes to our research teams for evaluation. This procedure helps LexisNexis to detect change notifications, pre-announcements of additional lists, and other relevant information that may not be included at the URL where the actual screening list is published.

Monitor the Screening List Issuer URL

The WorldCompliance automated process continuously captures every 30 minutes the URL where the screening list is published. Each captured URL is automatically compared with the previously acquired URL snapshot taken 30 minutes earlier. The process automatically detects URL changes and immediately sends the changes to our research teams for analysis.

Monitor Changes in the Screening List Content

Every 10 minutes, LexisNexis accesses a published screening list and the screening list contents are automatically compared against the previously accessed list 10 minutes earlier. This screening list comparison ensures that you receive daily updates. The process automatically detects list content changes and immediately sends the changes to our research teams for evaluation. When LexisNexis detects changes, it communicates them to you, even when the list issuer does not.

Use Multiple Formats and Supplemental List Publications

For a specific group of screening list issuers, LexisNexis obtains and processes multiple formats of the same screening list content, for example, text, XML (extensible markup language), and HTML (hypertext markup language) format. Each format does not include the same data fields. Also, the list

issuer can update different screening list formats with different frequencies. In some situations, LexisNexis discovered different screening list content among the differently-formatted files. When WorldCompliance obtains multiple formats, the different formats help identify and avoid any accidental errors created by the list publisher.

Also some screening list publishers issue supplemental documents that LexisNexis incorporates into our editorial process. We often advise list issuers of discovered errors in a timely manner, but we are required to publish an exact replica of the screening list.

WorldCompliance Resources

LexisNexis has dedicated resources at multiple global sites. These individuals' primary responsibility is to monitor, process, and review our sanctions gathering and editorial processes. All of the outlined methods, both our automated processes and our researchers, trigger actions that evaluate, resolve, and generate corrections.

WorldCompliance New Sanctions Quality Assurance

WorldCompliance uses an elevated level of quality assurance for new additions and changes to sanctions records, beyond the redundancy in notification tools and research teams. WorldCompliance exposes sanctions data to three independent layers of quality review. The *Six Eyes* review process ensures accurate, comprehensive data that meets our strict process and editorial guidelines. This means our sanctions data provides you with the most timely, accurate, and relevant information available.

Consolidated Sanction Profiles

WorldCompliance maintains an original sanction record that is provided by each screening list publisher. However, WorldCompliance takes the added step to establish links throughout its sanctions records when an entity exists on multiple source screening lists.

WorldCompliance uses the following procedure to link sanction records:

- 1 Create a stand-alone Consolidated Sanctions profile, which incorporates the unique data elements such as aliases, name variations, DOBs, POBs, and relationships. The relationships that can exist from the multiple screening list entries for an entity. WorldCompliance adds other information to the Consolidated Sanction profile, generated from research using non-sanctions sources.
- 2 Link each original sanctions record back to the newly created Consolidated Sanctions profile.

WorldCompliance maintains the individual records received from the source screening lists to ensure that your monitoring software performs at maximum potential. WorldCompliance links the Consolidated Sanctions profile to the original published screening list records to provide you insight into shared records for the same entity. This unique feature strongly reduces the number of returned redundant results and increases operational efficiencies.

Adverse Media and Enforcements Tools and Processes

The WorldCompliance Adverse Media and Enforcement categories include profiles for persons who have been arrested, charged, convicted, or sentenced for a relevant criminal offense, or have received disciplinary actions or fines.

WorldCompliance creates the following profiles and records:

- Adverse Media profiles that originate from monitoring publically available media sources for events that meet the qualifying standards and definitions. The Adverse Media category indicates that a published news source described a crime that was committed.
- Enforcement records that originate from monitoring material published by official government agencies, industry regulators, and disciplinary boards for events that meet the qualifying standards and definitions. The Enforcement category indicates that a crime was committed and an official government agency has prosecuted or taken legal action against this entity.

WorldCompliance Classification Standards

LexisNexis uses the WorldCompliance Standard Values Reference document to define the qualifying standards and definitions for news and enforcement information that is included in the WorldCompliance Adverse Media and Enforcement areas.

The qualifying criteria and topical coverage outlined in the WorldCompliance Standard Values Reference address both direct and indirect activities that contribute to a heightened risk for abuse of financial related products and services. For example, direct adverse topics include money laundering, corruption, tax evasion, extortion, fraud, and bribery. A sampling of indirect offenses includes murder, drug trafficking, theft, and Weapons related events. In the case of predicate offenses, WorldCompliance researchers are trained to evaluate the specific circumstances of the criminal event to determine the likelihood that it might be associated with an elevated risk to our financial industry customers.

For more information about the standards used in Adverse Media and Enforcements categories, see the [WorldCompliance Standard Values Reference Document](#) at the WorldCompliance Customer Support website.

Adverse Media and Enforcements Coverage

WorldCompliance monitors more than one thousand enforcement sources that cover 140 countries and territories. LexisNexis uses our proprietary internal application, WorldCompliance Alerter, to monitor more than 90 percent of the enforcement sources to identify and obtain new content. Less than several minutes after discovering new content, WorldCompliance Alerter delivers the relevant information for evaluation.

WorldCompliance monitors over 32,000 news sources in 55 languages by using both proprietary technology and expert researchers. The WorldCompliance Alerter technology monitors thousands of news sources, evaluating hundreds of thousands of news articles each month. Our research staff also uses localized search engines to watch for concepts and media monitoring tools (tuned to the specific region and country) to show content that needs review. For Adverse Media profiles, social media monitoring takes place to assist in identifying entities, but is not used to define a profile. Additional research is completed to substantiate the information currently found.

WorldCompliance identifies new enforcement sources using the following methods:

- Daily monitoring of news within each specific country
- Team lead research and notification
- Lateral research discoveries
- Investigations started by client requests

When WorldCompliance identifies an entity as qualifying for inclusion using the Adverse Media or Enforcement category, LexisNexis performs additional research that uses Internet websites to obtain additional verification sources. The research further can identify any relevant associations or additional entity information.

Using our current Enforcement and Adverse Media sources, WorldCompliance systems process hundreds of thousands of items each month, that result in more than 30,000 highlighted items. WorldCompliance Alerter sends the identified items to our research teams for detailed evaluation.

Adverse Media and Enforcements Resources

LexisNexis trains WorldCompliance researchers to evaluate newsworthy events for relevance and adherence to our classification standards. This training promotes the development of a relevant and taxonomised data set. By matching resources with language skills and a regional understanding of local nuances, LexisNexis ensures an accurate understanding of the news events, taking into account all social, contextual, semantic understanding, and considerations.

When WorldCompliance resources qualify an entity and the associated risk event for inclusion, our researchers use lateral search methodologies that employ open source tools to document PII and additional details.

Adverse Media and Enforcements Systems and Tools

WorldCompliance proprietary algorithms can identify relevant news based on thousands of keywords and phrases associated with selected conceptual topics. WorldCompliance provides keywords for 27 languages, using a combination of both Latin characters and native script translations. The keywords include the conceptual equivalents that are adjusted to the specific languages and regions. Our proprietary systems continuously scan for additional content and deliver discovered, relevant articles for researcher evaluation within minutes.

PEPs and State Owned Entities - Enterprise Tools and Processes

Because there is no universally accepted definition for what qualifies as a PEP, WorldCompliance follows the Financial Action Task Force (FATF) definition. For specific jurisdictions, WorldCompliance takes into consideration country-specific laws that qualify an individual as a PEP, outside of the FATF classifications.

Per FATF recommendations, the WorldCompliance PEP list includes profiles of individuals entrusted with a prominent government function, their family members, and close associates.

A PEP is further defined as any person who is, or has been, entrusted with a prominent function by an international organization. This includes members of senior management or individuals who have been entrusted with equivalent functions, such as directors, deputy directors, and members of the board.

PEPs also include foreign or domestic heads of state or of government, senior politicians, senior government, judicial or military officials, senior executives of state owned corporations, and important political party officials.

How is a PEP Defined?

An individual PEP can be formally defined using one or more of the following criteria:

- A current or former senior government official in the executive, legislative, administrative, military, or judicial branch. The individual can be elected or appointed.
- A diplomat.
- A senior official of a major political party.
- A senior executive of a government-owned commercial enterprise—a corporation, business, or other entity formed by or for the benefit of any such individual.
- Anyone related to a PEP either directly (common ancestor) or through marriage or similar (civil) forms of partnership such as spouse. The relations include parents, siblings, children, grandchildren, and spouse's parents, grandparents, plus aunts and uncles.
- A close associate of a PEP, such as a person who is widely and publicly known to maintain a close personal relationship with the PEP. Often, one who can conduct substantial domestic and international financial transactions on behalf of the PEP.

The WorldCompliance PEP category also considers Government Owned Corporations (GOCs), Government Linked Corporations (GLCs), and influential people as part of this category because of the following circumstances:

- The Financial Action Task Force (FATF) definition declares that senior management of State Owned Enterprises (GOCs and GLCs) are considered PEPs.
- An influential person is considered to be an important publicly-known figure and of interest to your business risk model.

WorldCompliance Regional Levels Assigned to PEPs

WorldCompliance research teams designate PEP profiles based on the following regional different levels:

International

International-level PEPs represent nations and their citizens and manage relations with other countries such as embassy officials. Additionally, some United Nations (UN) organizations, the International Monetary Fund (IMF), and the World Bank are included at the International level.

National

National-level PEPs represent and perform duties directed to the citizens of a nation state. National-level PEPs include heads of state, government officials, cabinet ministers, judges, and military leaders.

State

State-level PEPs represent and perform duties directed to a community or geographical area equivalent to a state in the US. Some countries use different terms to define this organizational level. State-level PEPs include governors, legislators, law enforcement, and judges.

Local

Local-level PEPs represent and perform duties directed to the citizens of a community. Local-level PEPs include mayors of large cities, and more often, those affected by national PEP laws, as defined in Latin American countries.

For more information about regional levels assigned to PEPs, see the [Regional Level Values for WorldCompliance Search Criteria](#) at the WorldCompliance Customer Support website.

PEPs Coverage

The WorldCompliance database consists of more than 1.4 million PEPs living in more than 251 countries and territories—more numerous than any other consolidated source in the world.

PEP Resources

Our research teams maintain deep insight into the government and political structures, AML laws, election cycles, and specific PEP considerations for their areas of responsibility. Our site locations and language capacities help cross-team coordination and resource pooling to handle major election events. Our research analyst and researcher team leads routinely conduct analysis to ensure comprehensive and timely coverage.

Once WorldCompliance determines that an individual meets the qualifying criteria for a PEP, lateral research is performed on the Internet to discover and capture additional identifying information. Lateral research also searches for known family members and close associates who might indirectly qualify for the PEP classification, as well as any adverse media that might exist about the entity.

PEP Systems and Tools

WorldCompliance uses a combination of proprietary technology and expert researchers to monitor thousands of government websites and news sources to stay current with the changing political conditions. The LexisNexis proprietary Alerter application is used to monitor thousands of websites.

When office holders change, the information is automatically detected and immediately sent to our research teams for evaluation. When available, WorldCompliance uses hundreds of proactive notifications from government agencies regarding appointments, resignations, and promotions.

About LexisNexis Risk Solutions

LexisNexis (<http://www.lexisnexis.com/risk>) is a leader in providing essential information that helps customers across all industries and government assess, predict and manage risk. Combining cutting-edge technology, unique data and advanced scoring analytics, we provide products and services that address evolving client needs in the risk sector while upholding the highest standards of security and privacy. LexisNexis Risk Solutions is part of RELX Group plc, a world-leading provider of information solutions for professional customer across industries.

Our financial services solutions assist organizations with preventing financial crime, achieving regulatory compliance, mitigating business risk, improving operational efficiencies and enhancing profitability.