

We are now Refinitiv, formerly the Financial and Risk business of Thomson Reuters. We've set a bold course for the future – both ours and yours – and are introducing our new brand to the world.

As our brand migration will be gradual, you will see traces of our past through documentation, videos, and digital platforms.

Thank you for joining us on our brand journey.



**REFINITIV**<sup>TM</sup> 

The Refinitiv logo symbol is a blue L-shaped graphic with a diagonal line extending from the bottom-right corner of the horizontal bar.



*Thomson Reuters*

---

*ENHANCED DUE DILIGENCE*



THOMSON REUTERS™



# THE RISK OF NOT KNOWING

Entering into a contract or business relationship with an individual without full knowledge of their business dealings, past or present, can introduce significant risk to your organization.

Even an unwitting contravention of legislation such as anti-money laundering, anti-corruption and bribery, can have extreme consequences. These laws are far reaching, and extend to subsequent acquirers of a contravening company. Corporate convictions lead to fines, disgorgements and collateral civil litigation totalling many multiples of the alleged improper payments.

Authorities target senior management and push for individual fines and incarceration. Apart from the legal and financial implications, this can cause irreparable reputational and brand damage to the organization.

## WHEN YOU NEED TO KNOW MORE

Background and integrity checks are vital to understand these potential threats. However, gathering the extensive range of information needed for effective due diligence is an arduous, time consuming task, especially where the business relationship involves other countries or where relevant information is in a language not easily understood by the researcher.

Enhanced Due Diligence reports provide a greater level of scrutiny of potential business associates and highlight risk that cannot be detected at geopolitical analysis or batch screening level. They offer auditable proof of due diligence and help meet legal obligations.

Enhanced Due Diligence reports are widely used for compliance with legislation, such as:

- Foreign Corrupt Practices Act (FCPA)
- UK Bribery Act (UKBA)
- Anti-Money Laundering (AML)
- USA PATRIOT Act
- Countering the Financing of Terrorism (CFT)

## DETAILED INTELLIGENCE

Our reports focus not only on the company, its owners and its operating and litigation history but also on key management and decision makers, providing insight on their background, track records, competencies, potential conflicts of interest and political and criminal links. Business conduct and reputation history are analysed and a thorough search is made for hidden liabilities. Additional intelligence can be gathered from industry observers.

Used by organizations around the world to enhance and simplify the due diligence process and protect against reputation damage, their rapid turnaround and low cost contribute toward a considerable saving in time and money.

## COMMON USES:

- Anti-corruption programs (FCPA, UKBA, etc.)
- Security of supply chain
- AML due diligence
- Before a merger, acquisition or joint venture
- When on-boarding high net worth or high profile clients
- When automated risk screening reveals risk
- Where geopolitical risk analysis flags a transaction or individual as linked to a high risk country
- As key component of a comprehensive compliance program
- To enhance an existing compliance process, where resources are stretched



## A SNAPSHOT OF WHAT IS INCLUDED IN OUR MOST COMMONLY ORDERED REPORTS

### REPORT COMPARISON

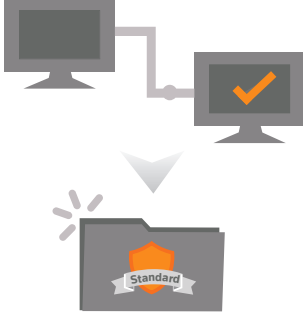
RESEARCH ELEMENTS INCLUDED IN SPECIFIC REPORTS			
Lite	Lite Plus	Standard	Premium
Exact Name Check Only	Exact Name Check Only	Full Naming Variation Checks on all known and identified aliases	Full Naming Variation Checks on all known and identified aliases
Negative Media English Media & Internet Database Checks	Negative Media English Media & Internet Database Checks	Retrieval of official corporate Records & Company Background Analysis	Executive Risk Summary & Analysis
Global Compliance Checks	Negative Media Local Media & Internet Database Checks	Individual Business Interest Checks, Directorship Checks & Individual Background Analysis	Retrieval of official corporate Records & Company Background Analysis
	Global Compliance Checks	Litigation Checks	Individual Business Interest Checks, Directorship Checks & Individual Background Analysis
		Regulatory Checks	Litigation Checks
		Bankruptcy Checks	Regulatory Checks
		Global Compliance Checks	Bankruptcy Checks
		English and Local Language Adverse Media & Internet Database Checks	Full English Media & Internet Database Checks
			Full Local Media & Internet Database Checks
			Global Compliance Checks
			Business Intelligence & Reputational Source Enquiries

# LIFECYCLE OF AN ENHANCED DUE DILIGENCE (EDD) REPORT

1

### REPORT ORDER RECEIVED

- Client contacts EDD team with a research request (If the client uses our online ordering platform, AEDDO, the request will be sent via this system)
- Account Director or a dedicated Case Manager engages with client to fully understand the background of the request
- Level of enhanced due diligence decided upon (e.g. Premium or Standard report)



2

### REPORT CASE CREATED

- Case Manager initiates the project in the internal work management online system
- Case Manager verifies that the scope and level of works is agreed upon, any necessary accompanying documents are available, and confirms the project due date and budget

3

### RESEARCH OFFICE ALLOCATED

- Project receives a unique Case Reference Number (CRN)
- Case Manager allocates project to one of the 11 global research teams, depending on team language capability



4

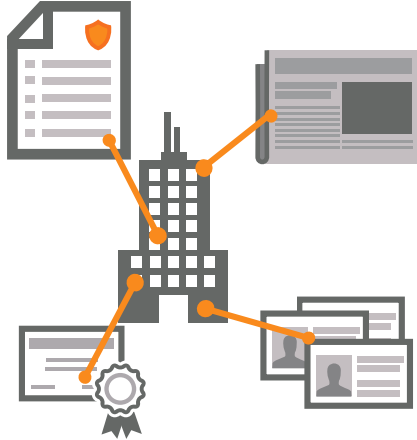
### CASE ASSIGNED TO RESEARCH ANALYST

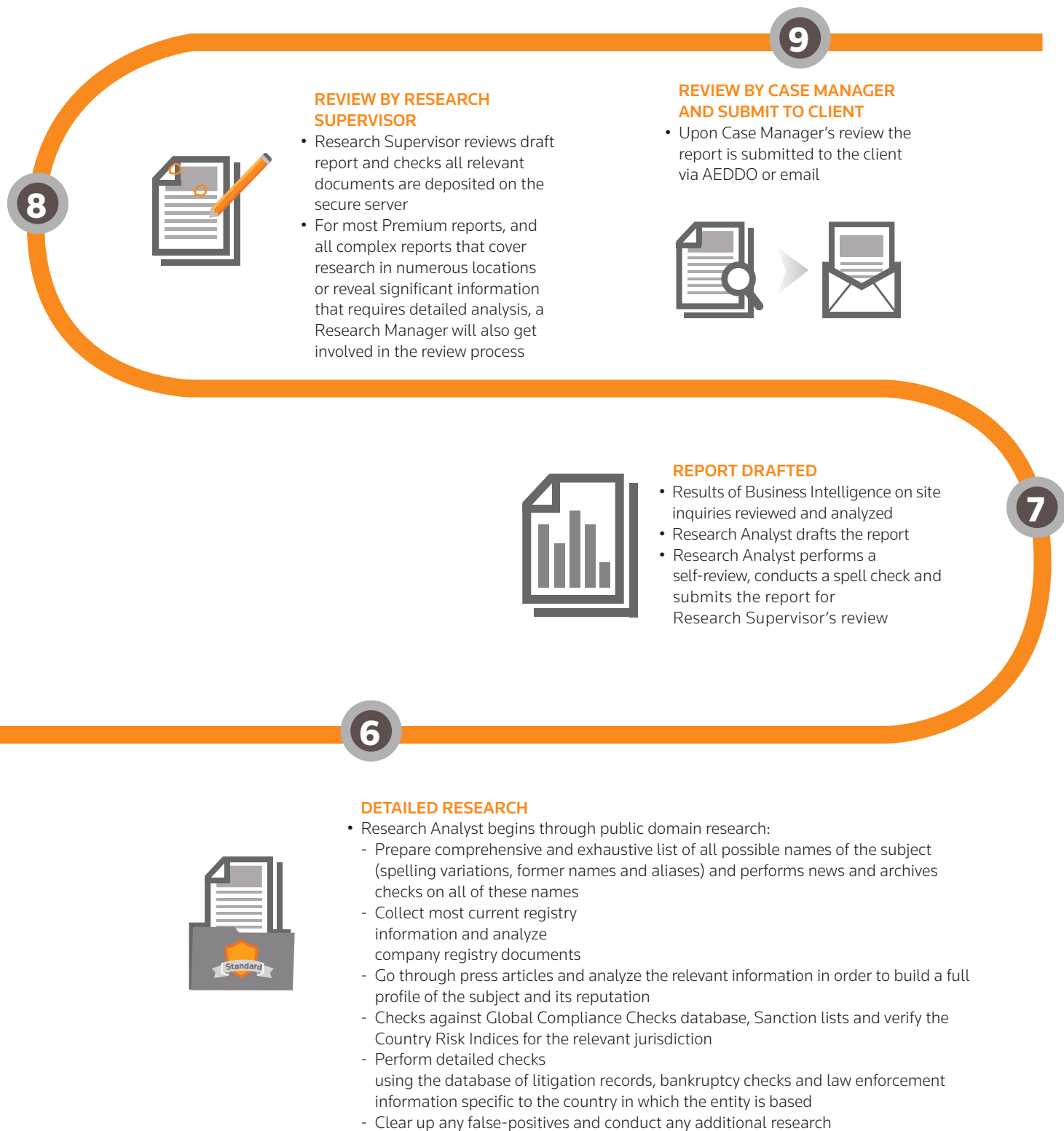
- Research Manager assigns the project to a Research Analyst
- If the project is complex and requires research in native languages or an onsite investigation, a supporting team is notified
- Our interactive work management system enables each team to understand their deadlines allowing us to coordinate different pieces together in short turn-around-times

5

### PRELIMINARY RESEARCH

- Introductory checks to:
  - Ensure the correct legal entity (the subject of a report) can be identified
  - Assess time required for the assignment based on the company's public profile
  - Order registration documents from the local Registrar of Companies







# WHY THOMSON REUTERS ENHANCED DUE DILIGENCE REPORTS?

## **LEGAL, DISCREET AND ETHICAL**

We use only ethical and non-intrusive research methods and are committed to principles of integrity and accountability. Subjects are not made aware of a due diligence reporting investigation and we do not misrepresent our activities when undertaking research assignments.

## **OVERT AND COVERT SOURCES OF INFORMATION**

Our reports are compiled from numerous corroborating public sources and covert sources including local and international media, regional and country regulatory bodies and court records.

## **COST EFFECTIVE DUE DILIGENCE**

Despite the depth of investigation and comprehensive nature of Thomson Reuters Enhanced Due Diligence reports, our approach is cost effective and transparent. We do not outsource preparation of our reports to subcontractors so there are no related expenses to inflate the price.

## **RAPID TURNAROUND TIMES**

Our sophisticated workflow and global infrastructure ensure that Thomson Reuters Enhanced Due Diligence reports are generated in the shortest possible time without sacrificing quality. Turnaround times are clear, predictable, consistent and fast: available within 10 working days and in some cases in as little as 24 hours.

## **GLOBAL COVERAGE, LOCAL KNOWLEDGE**

Our research analysts are strategically located around the world and speak over 60 local languages. Most information contained in our reports is sourced from primary data sources in the relevant country and in the prevailing local language. Native speaking analysts pick up on the subtleties in the text in a way that multilingual speakers do not.

## **IN-HOUSE SKILLS ONLY**

Due diligence reporting and risk intelligence gathering is all prepared in-house, using our own research analysts. This ensures that we can produce consistent, high-quality output fast and control costs, without the risk of leaking proprietary information.

## **FOCUS ON QUALITY**

We have expertise in detailed background checks and know where to look in the search for information that may be difficult to find. We understand the importance of the intelligence that we provide and all our research is conducted to strict service levels and stringent quality control.

## **STRENGTH IN EMERGING MARKETS**

We were among the first to offer due diligence reports in emerging and frontier markets and over the years we have built expertise in this area.



