

REFINITIV VERIFIED ENTITY DATA AS A SERVICE

Industry challenges

Sourcing and maintaining legal entity data is complex and costly. Demand from within the firm means greater numbers of stakeholders need access to reliable data to function. Add to this the steeling of government regulations where firms are expected to be ever-ready to report on counterparty details, linkages, and risks.

Collating reliable data once is a challenge in itself, but to keep this content fresh, complete and accurate adds layers of complexity and cost. Businesses do not stand still and nor does the data about them. Many companies will go through fundamental corporate change each year. This means the internal records held by an institution about that client or counterparty will become redundant or misleading unless a continuous program to maintain the content is deployed.

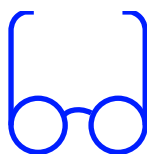
Why choose Refinitiv Verified Entity data as a Service

To overcome these industry challenges and more, Refinitiv's Verified Entity Data as a Service (VEDaaS) provides a single, centralized view of the legal entity that is a counterparty, supplier, issuer or vendor, so clients may easily identify entity relationships and potential risk exposure to their counterparts. VEDaaS ensures this data is accurate, complete, timely and linked to parent entity records, as well as cross-referenced to industry codes so that our clients can make informed decisions and meet regulatory requirements.

WHAT YOU GET WITH VERIFIED ENTITY DATA



3.5 million legal entities worldwide
Covers more than 190 countries and 250 jurisdictions.



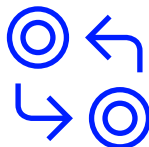
250,000 data attributes checked weekly
Our research analysts independently collect, validate and maintain our records.



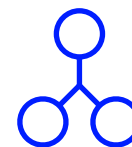
1,500 authoritative sources
Analysts source and verify reliable data from governments, regulatory stock exchanges and accredited business registries.



High data quality
Increased data quality better informs decisions and improves client onboarding and your ability to meet regulatory reporting requirements.



Reduce cost and improve business processes
Contributing to a shared pool of resources reduces time and cost of checking, updating and maintaining data internally.



Flexible access
Single and bulk entity data management is available via an online user interface, file transfer or Web server access to our Verified Entity Data as a Service core database.

Key benefits to your firm

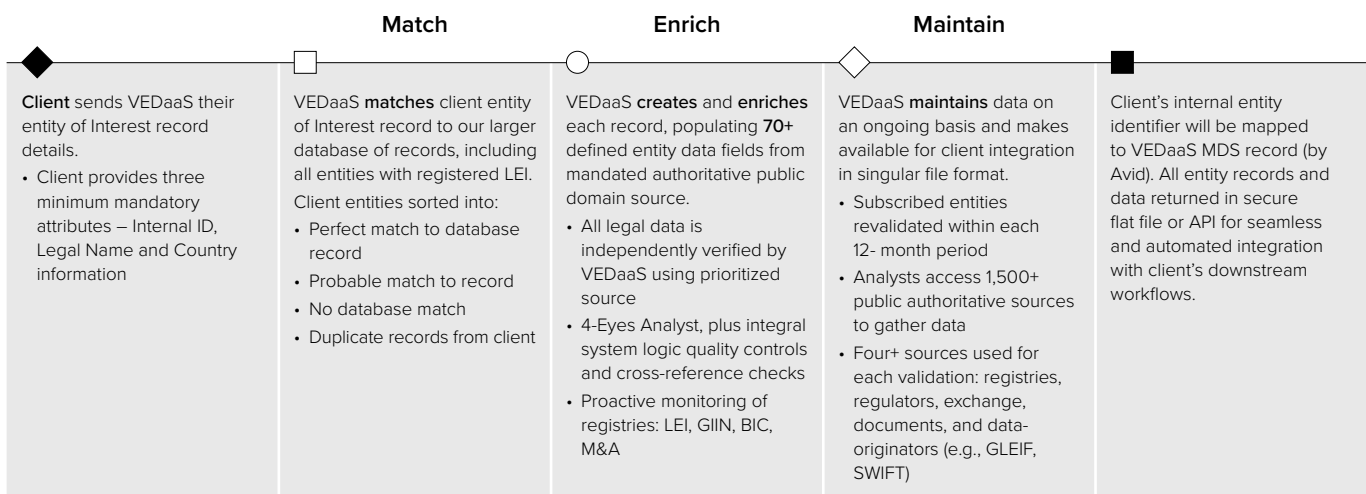
- **Focus limited resources on high-value activities** – Collecting and maintaining dozens of data fields for your counterparts is time-consuming, and releasing key personnel to work on mission-critical activities rather than data collection enhances productivity and internal value
- **Consistent and high-quality data** – Our analysts use our custom built VEDaaS technology system, following guided operational processes, using 1,500 authoritative sources to verify and ensure accurate and consistent entity data. Each record has the minimum '4-Eye' process of verification plus additional system logic validations
- **Extensive research capabilities** – With global coverage across all legal forms VEDaaS creates and maintains approaching one million entity records every year and has the power to meet high client volumes
- **Enhanced risk management** – Increased data quality leads to better informed decision making, improving client onboarding and your ability to meet regulatory reporting requirements. Identification of key relationships and detailed information on those entities provide clients with a better understanding of their global risk exposure for each of their counterparts
- **Reduce cost and improve business processes** – Refinitiv follows the same rigorous process for every entity and can delivery efficiencies and maintain high-quality content at a fraction of the cost of internal resources.

Managed Data Service

- The Managed Data Service (MDS) is a defined set of entity data fields that are independently collected, verified and cross-referenced at government and authoritative public sources, in order to uniquely identify and validate client counterparties worldwide. The product contains more than 75 data fields that are researched by our multilingual and highly trained analysts, using our internally developed technology specifically designed for the creation and maintenance of legal entity data
- The Managed Data Service is more than a company profile at a point in time. This is because we not only deliver a

legal entity record with all the detail available at the time of request, but also continue to maintain the record and send updates of changes to clients as they come to light. As a matter of course, every entity is refreshed at least once every 12 months in order to revalidate the content and all associated data (such as parent hierarchy). Additionally, numerous sources provide data feeds to the service, on a daily and periodic basis, which are automatically incorporated into the client entities of interest and delivered to clients to their preferred media, and timeline

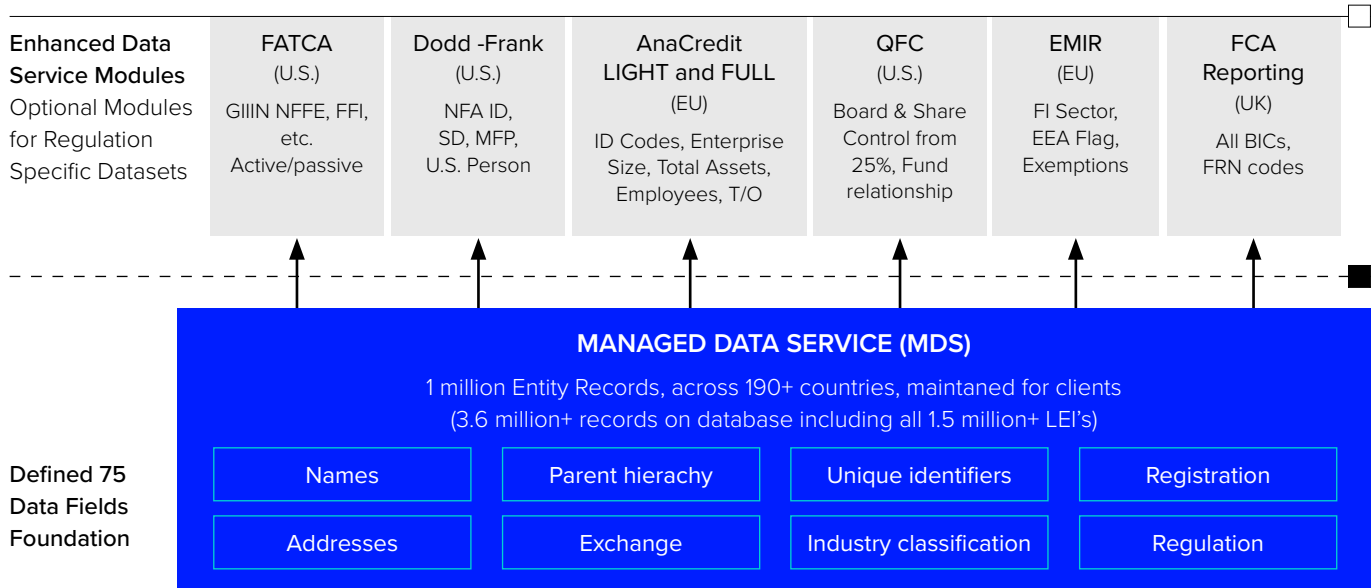
How the Managed Data Service works



The Enhanced Data Service Modules (EDS)

The MDS service is the foundation to support the many business information needs of the client. VEDaaS has created five regulation-specific data modules that can be taken in

addition to the MDS record to support some of the client's reporting requirements.



There are six specific EDS Modules:

- **EMIR** – To help determine the specific corporate sector and financial/nonfinancial status of an entity, as well as support with identifying thresholds of nonfinancial counterparties, third country entity or non-EEA status of an entity
- **FATCA** – For support with identifying requirements to meet the Foreign Account Tax Compliance Act. Relevant for U.S. and foreign institutions supplying codification values for entities to be classified and reported correctly
- **DODD-FRANK** – Includes whether the entity is regulated by the National Futures Association and its identifier as well as U.S. domiciled
- **ANACREDIT** – To assist compliance with the counterparty reference data set providing all the data elements as defined by the European Central Bank in two modules (LIGHT and FULL) to economically ensure only the required level of data is purchased
- **UK FCA TRANSACTION REPORTING** – The specific transaction values of SWIFT BIC and the FCA FRN value
- **QUALIFIED FINANCIAL CONTRACTS** – Assists with the on-going requirements of the US Bank Holding Company Act rules regarding QFC recordkeeping

The Enhanced Data Service Modules can be requested in any combination, but must always be in conjunction with the Managed Data Service for the required entity.

Deployment

VEDaaS offers three different methods of receiving the required entity data service. These are via the AvoxData portal, FTP/SFTP and Web services (API).

The AvoxData portal allows clients to securely log in to the portal to view their subscribed Managed Data Service entity records. Clients can search across the complete universe of more than 3,500,000+ records for entities they require and can add them to their subscription directly through the portal. Entities that are not immediately available will be researched by the dedicated research team and included into the client's subscription.

Data files are delivered by SFTP and this allows the clients to receive all their subscribed entities in bulk data format for direct integration into their own systems. Clients can choose to receive these files at agreed intervals. These files include daily changes and updates, including newly subscribed-to entities. Additionally, we offer once a week a full refresh file that includes all updated data for the full entities of interest.

Through the Web services API, clients can interact the quickest and enable machine-to-machine processing for their entity data requests.

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