



EQUIFAX®

dun & bradstreet
WORLDWIDE NETWORK

Risk Analytics Compliance Intelligence

An intelligent KYC/KYB monitoring and assessment solution for future-ready compliance risk mitigation.

Introducing Dun & Bradstreet's New Policy-Driven Compliance Risk Management and Screening Solution

Compliance risks and regulations are growing more complex every year, and with it — growing costs associated with non-compliance.

With a backdrop of continued evolution of regulation and ever-increasing fines, compliance teams continue to struggle to balance their compliance requirements against cost and efficiency pressures.

Conducting proper due diligence requires numerous time and budget consuming processes, most of which require focus that draws away from direct risk mitigation.

The call for heightened due diligence and verifying business identity through multiple sources with limited resources and manual processes leaves compliance teams spread thin and companies at risk.

Compliance professionals need a way to continuously monitor compliance risks while reducing the time spent on

manual processes, lengthy research, and unnecessary outreach — to best direct focus on risk-related situations before disruption occurs.

D&B Risk Analytics Compliance Intelligence is an ongoing KYC/KYB monitoring and compliance decision making solution driven by Dun & Bradstreet's AI-powered data and fit with a unique policy-led risk engine that allows compliance teams to better highlight material risk and greatly reduce workloads while improving the intelligence of risk decisions.

This cloud-based solution leverages Dun & Bradstreet's best-in-class compliance risk data to help drive informed decisions and delivers unprecedented visibility throughout business relationship lifecycles via continuous third-party risk monitoring.



Verify and Identify Entities



Assess and Report Compliance Risk



Screen Business Partners During Onboarding



Continuously Monitor Third-Party Risk of your Portfolio



Expedite Risk Analysis and Decisioning with Automation



Engage and Conduct Third Party Outreach



Build the Defensibility of Your Compliance Policies with Robust Compliance Risk Insights

Connected to the Dun & Bradstreet Data Cloud, D&B Compliance Intelligence brings you key risk insights from over 10,000 trusted global sources covering over 550 million entities all in one solution — reducing the time and effort needed to conduct research.

With data refreshes conducted in near real-time, you'll have the insights, technology, and services to:

- Streamline your onboarding process.
- Quickly identify and verify entities and people your company looks to do business with.
- Define risk relevancy and materiality based on your company's specific risk policies.
- Monitor changes to business partners so you can proactively mitigate risk.
- Highlight high-risk areas that require mitigation.
- Regularly screen business partners against sanctions and watchlists, PEP lists, and adverse media.
- Engage and send outreach assessments to gather information on third parties.

In addition, restricted party screening capabilities help businesses perform regulatory risk checks on executives and principals with ease by leveraging data from another trusted global provider, Dow Jones.

Restricted Party Screening

SANCTIONS AND WATCHLISTS

Detects, prevents, and manages sanctions risk of people and/or entity-level associated with Anti-Money Laundering (AML), Anti-Bribery and Corruption (ABC), terrorism, terrorist financing, narco-trafficking, war crimes, and economic sanctions

SPECIAL INTEREST PERSONS

Provides global media coverage of individuals involved in a legal process for serious crimes such as financial crime, tax crime, organized crime, corruption, trafficking, and terrorism financing

ADVERSE MEDIA ENTITIES

Focuses on companies with a corporate structure and commercial purpose that may have had adverse/negative media coverage on regulatory, competitive, financial, environmental, production, social, and labor-related topics

Automate Compliance Risk and Screening via Policy- Led Risk Engine

D&B Compliance Intelligence is built around a highly configurable policy-led screening workflow, allowing you to define risk that is most relevant to your company's compliance policies and identify that risk on an automated basis through compliance risk insights from the Dun & Bradstreet Data Cloud.

This capability helps you to:

Automate restricted party screening and false-positive management.

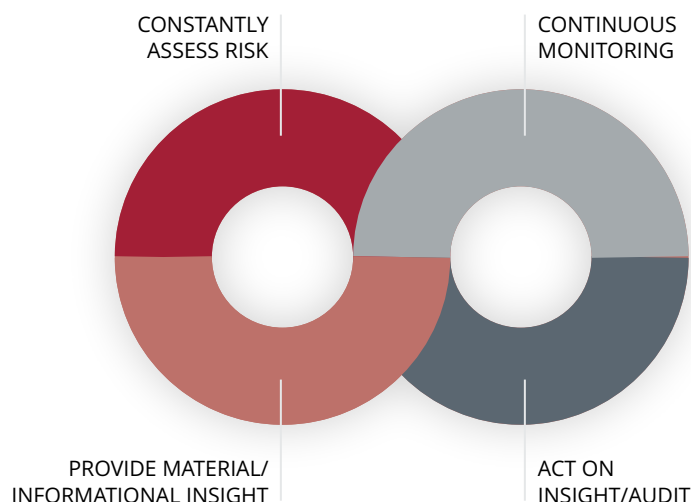
- Proactively identify risk-relevant events defined by your policy settings.
- Reduce manual labor, time, and effort of conducting due diligence.
- Accelerate decisioning for quicker time to revenue and risk assessments.
- Leverage ongoing monitoring strategies to avoid risk gaps during periodic assessments.

Traditional KYC vs Ongoing KYC Monitoring Approaches

Traditional KYC approaches call for periodic compliance risk reviews at a routine cadence and capture a snapshot of risk during that period of time. The grim truth is that risk factors shift more frequently than this process can keep up with, leaving potential risks between periodic reviews.

ONGOING KYC/KYB MONITORING FROM

DUN & BRADSTREET allows you to assess the risk of your customers and business partners on a continuous basis, alerting you in near real-time when risk factors shift — rather than only analyzing risk during periodic KYC reviews.



Ad Hoc Screening Built for Speed

D&B Compliance Intelligence is also equipped with an Ad Hoc Screening function, allowing you to instantly screen entities at a high level when time is of the essence.

Risk Scores, Rankings, and Ratings

D&B Compliance Intelligence features numerous key risk indicators

Country Risk

Provides a calculation when an entity is domiciled in a high-risk jurisdiction. The set default country risk in solution is based on Transparency International Guidance. Country Risk is a configurable attribute and can be set based on your company's policies.

Industry Risk

Provides a calculation of risk based on specific industries organized via SIC code. Industry Risk is configurable attribute and can be set based on your company's policies.

Entity Risk

Provides risk level based on attributes associated with your business partners including risk associated with number of employees, length of time business has existed, and management team associated with the entity. Entity Risk is a configurable attribute and can be set based on your company's policies.

D&B ESG rankings*

Provides an indication of an entity's environmental, social, and governance performance that may directly affect the entity's business health and performance as a business partner. This ranking is broken down into 31 topic specific levels spanning 13 key categories.

D&B Cyber Risk Ratings*

Provides an indication of a supplier's cyber security performance, powered by the global leader in cyber security ratings, SecurityScorecard. This Rating is broken down into 10 scored categories that help you easily understand your suppliers' level of cyber risk in specific key areas.

D&B Financial Strength Insights*

Provides intelligent financial strength indicators that you can incorporate in your due diligence processes to ensure third-parties meet your policy's requirements. These include the D&B Rating, Overall Business Ranking, Failure Score, Delinquency Score, and Viability Rating.

*D&B ESG Rankings, D&B Cyber Risk Ratings, and D&B Financial Strength Insights available in solution via add-on modules

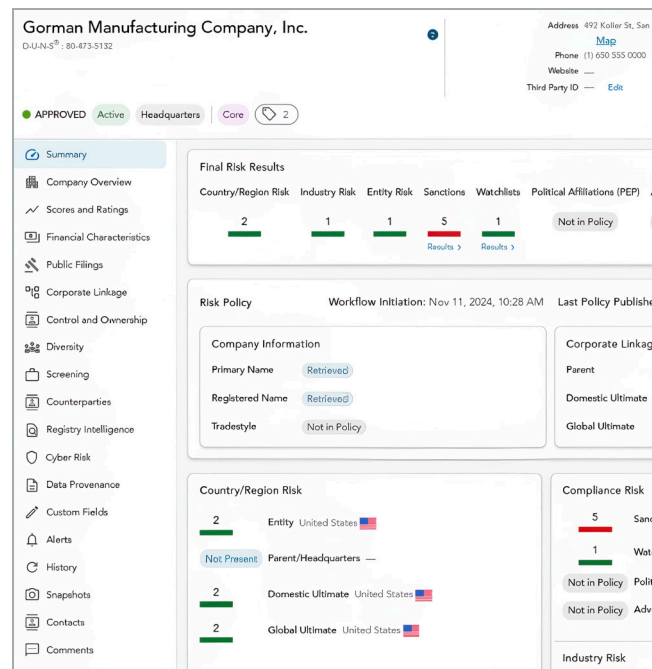
Key Capabilities and Functionality

Verify and Enrich Entity Data

D&B Compliance Intelligence provides you with one single source of truth for the data you need to help verify and identify the right potential customers, business partners, and third parties, including:

- Core Company Information
- Financial Insights
- Firmographics
- Ownership and Linkage
- Public Filings
- D-U-N-S Registered Verification
- LEI

D&B Compliance Intelligence is powered by the world's most comprehensive source of commercial business data for informed decision making, The Dun & Bradstreet Data Cloud, helping to eliminate the need for time consuming research and data validation between disparate sources.

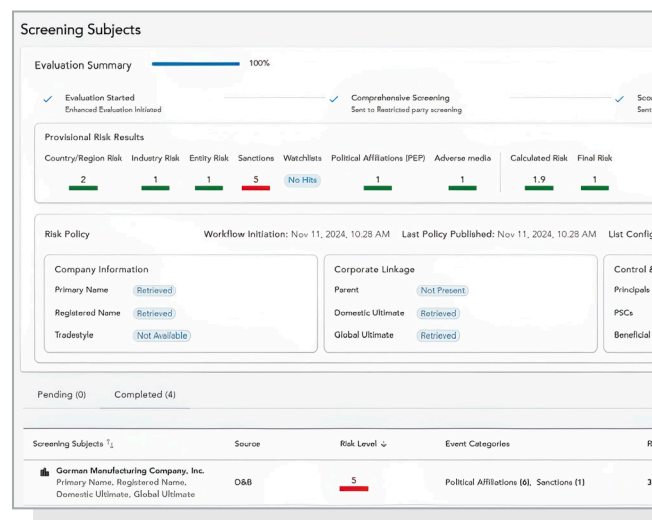


Automate Screening with Configurable Policy-Led Workflows

Define material risk via robust configurable risk policy settings covering sanctions, watchlists, adverse media, political affiliations, country risk, industry risk, entity risk, and more.

Automate screening of entities, beneficial owners, counterparties, and trade styles based on configured policy settings to identify relevant risk via insights from the Dun & Bradstreet Data Cloud.

Reduce manual labor and save time by setting automated decisioning based on policy workflow rules.



Manage Multiple Workspaces and Risk Policies

Segment records into divisions of work with multiple risk policies, enabling groups and users to focus on their specific roles and responsibilities.

- Create groups and add new users to be assigned to workspaces
- Segment third parties within workspaces to have custom risk policies
- Manage a single third party in multiple workspaces with different risk policies
- Identify a third party's workspace throughout the platform and in downloadable reports

Create a Space

Space Name*

Enter Space Name

Space Name is limited to 5 characters. Once the name is created it will be uneditable.

Space Description*

Enter Description

The description is limited to 100 characters.

Available Administrators

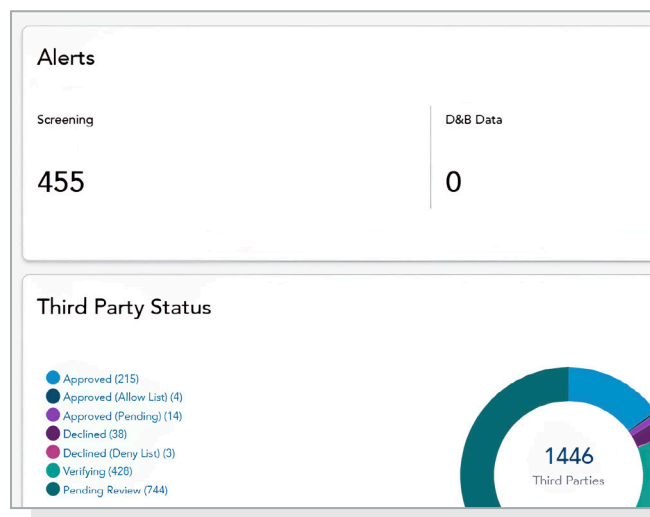
An admin assigned to a space will manage the users and role settings. Admins must be added to Manage Users.

Admin	Email
<input type="radio"/> John	jdoo@acmecorp.com
<input type="radio"/> Michael	jdoo@acmecorp.com
<input type="radio"/> Jane	jdoo@acmecorp.com

Streamline Compliance Assessments and Reporting

D&B Compliance Intelligence brings you robust reporting capabilities to help you quickly identify risk at the portfolio level and meet regulatory requirements, including:

- Interactive dashboard widgets
- Automated and customizable reports
- PDF download of end-to-end compliance reports of audits
- Saved report snapshots
- Integrated data and decision making with your other systems and solutions



Monitor Third-Party Compliance Risk in Near Real-Time

Increase the defensibility of your third-party compliance risk program by adopting continuous monitoring practices that help eliminate missing risk events between traditional periodic assessments.

D&B Compliance Intelligence keeps your third parties' records updated in near real-time, allowing you to proactively mitigate shifting risk factors before disruption occurs.

Set custom risk alerts to automatically notify your team when risk factors do shift — allowing your team to save time and hyperfocus on risk-relevant events.

Create New Alert Policy

Policy Name *

Manufacturing Risk Warning

Description *

Risk sh...

Rules

Alert me if any of these score conditions are met

SCORES AND RATINGS

☒ Overall Business Risk

Condition

Worsens

+

☐ Failure Score Class

☐ Failure Score

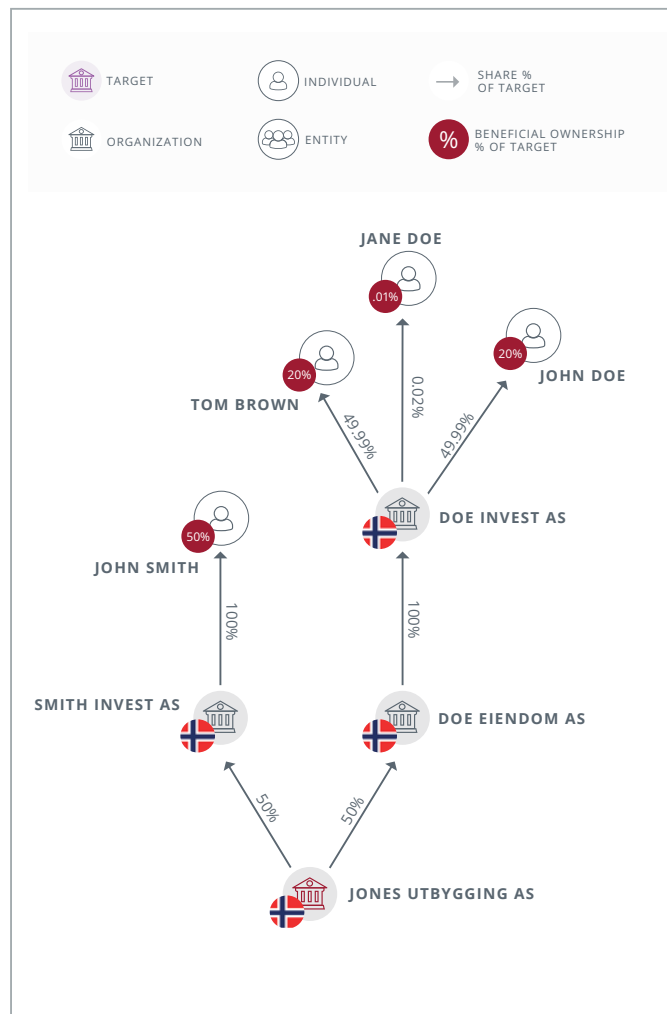
☐ Delinquency Score Class

Identify and Understand Beneficial Ownership Structures

D&B Compliance Intelligence delivers comprehensive beneficial ownership data to establish source of wealth and gain visibility into who you are doing business with.

- Data on over 380 million shareholders
- Key insights on over 360 million individuals, over 21 million corporations, and 6 million direct entities

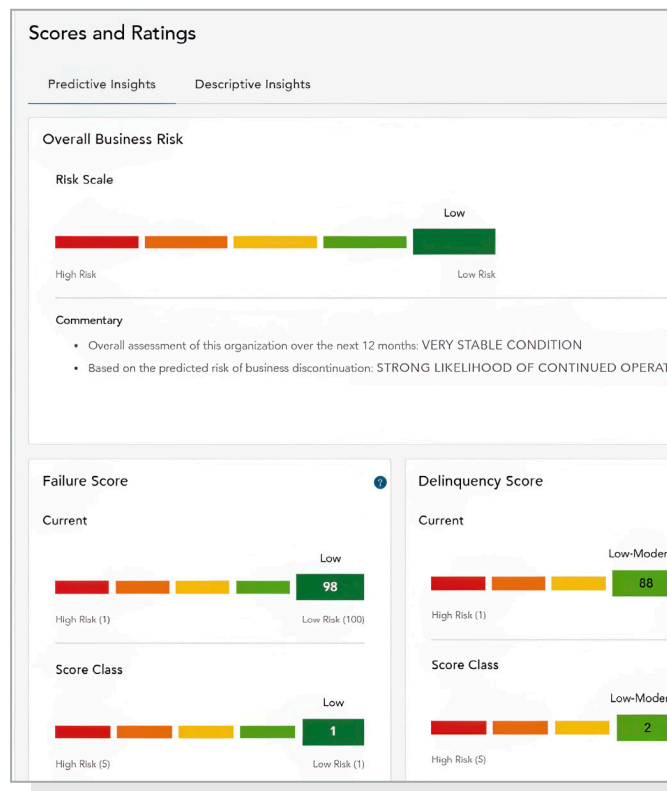
D&B Compliance Intelligence interactive Beneficial Ownership visualization allows you to easily interpret complex ownership structures and filter to report on ownership by percentage, relationship, control type, country, and more.



Incorporate Financial Strength into Compliance Decisions

Incorporate intelligent financial strength indicators in your due diligence processes to ensure third parties meet your policy's requirements, including:

- **D&B RATING** is a global multi-dimensional risk assessment tool that considers a company's size, net worth, likelihood of failure and overall credit standing.
- **OVERALL BUSINESS RANKING** defines the risk level, payment behavior, and sustainability of a business.
- **FAILURE SCORE** predicts the likelihood that a company will cease operations without paying all creditors in full or obtain legal relief from creditors over the next 12 months.
- **DELINQUENCY SCORE** predicts the likelihood of a business paying its bills in a severely delinquent manner.
- **VIABILITY RATING** provides an assessment of the probability that a company will go out of business, become dormant/inactive, or file for bankruptcy/ insolvency within the next 12 months.



Gather Registry Documents Needed for Reporting

Get near real-time access to over 1,000 types of official documents from more than 200 registries worldwide right in your D&B Compliance Intelligence solution, helping you to:

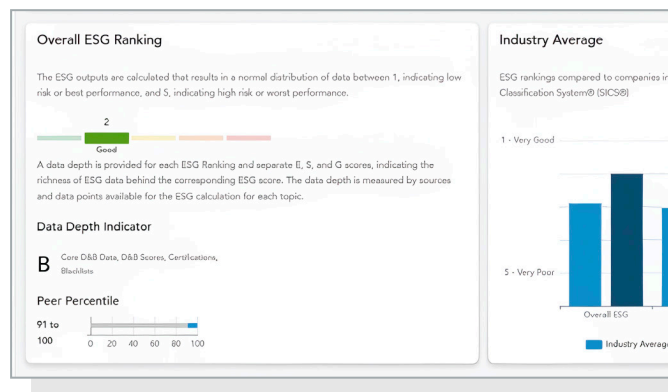
- Enhance efficiency by eliminating manual search for official documents through multiple sources.
- Retrieve reliable & standardized registry information linked to your third-party profile.
- Streamline your third-party onboarding and due diligence workflow via a single platform.

Registry Intelligence	
Form Type	Document Description
135	Current report filing
74	Statement of Changes in Beneficial Ownership
39	Report of proposed sale of securities
39	Report of proposed sale of securities
74	Statement of Changes in Beneficial Ownership
74	Statement of Changes in Beneficial Ownership

Gain Visibility into ESG Risk

Achieve detailed visibility into your business partners environmental, social, and governance practices that help you to evaluate entities based on policies and regulations and monitor changes in ESG performance throughout the business relationship.

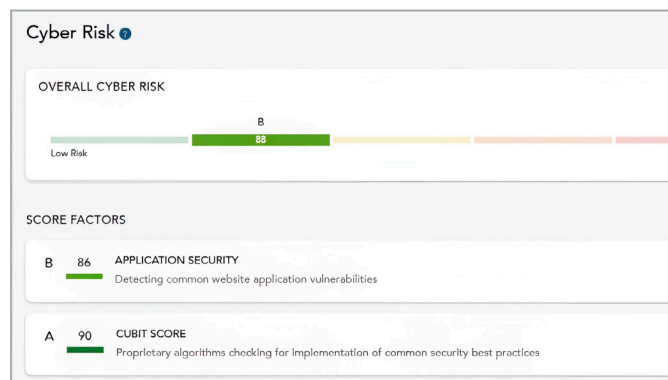
This feature add-on provides comprehensive visibility into ESG insights on nearly 80 million global entities in more than 200 territories, broken into 13 key ESG themes and 31 specific topics. Access critical GHG emissions insights on Scope 1, 2, and 3 to help you evaluate suppliers carbon footprint and progression towards a supplier's carbon emissions reduction commitments.



Identify and Understand Cyber Risk Exposure

Assess and manage cyber risk throughout the compliance process — from onboarding evaluations to ongoing monitoring for changes in risk.

This feature add-on provides a breakdown of 10 key cyber risk factors that will help you to understand a business partners cyber hygiene and potential to expose your company to cyber threats.



Send Surveys to Third-Parties and Gather Critical Insights

D&B Outreach Portal provides a modern, easy-to-use survey management tool, helping you to gather insights on your third parties faster for routine evaluations and engagement. This solution is fully configurable allowing you to customize the questions asked to third parties and engagement emails, along-side completion monitoring for increased transparency into completion status.

With D&B Outreach Portal, you can improve your processes by:

- Fully customizing your third-party surveys.
- Accelerating time-to-response with smart logic questions.
- Creating branded email templates for deployment.
- Automating survey and email reminder deployment.
- Monitoring the status and progress of a survey's completion.

Vendor Diversity Survey

CUSTOMER

Vendor Diversity Survey

Download Documents

B I U

Below are the documents needed to be completed for this survey submission. Please download them, complete them, and attach them below.

[Diversity Certificate Information](#)

[Company Information Form](#)

• Upload completed documents here

Click here to upload

Add Component

Opt In

• I hereby agree for my company's diversity data to be shared with other companies.

Label	Value
<input checked="" type="checkbox"/> Yes I agree	Yes-I agree

Comprehensive Country Risk Insights

The D&B Country Risk Intelligence Module and comprehensive D&B Country Insights Report are built around Dun & Bradstreet's Country Insights data that incorporate the credit, supply, market, and political environments of each country.

The Country Risk Intelligence Module expands on company-level risk insight, providing the insights to help understand country risk on a supplier-by-supplier basis. The module includes:

- Interactive heatmap dashboard widget highlighting your suppliers in each country.
- Country Risk Summary including key demographics, geographics, and region overview.
- D&B Country Risk Indicator providing a score based on credit, supply, market and political environments.

D&B Country/Region Risk

United States of America

Most Recent Headline

Dec 16, 2024

With the US economy still strong and inflation edging up, the Federal Reserve will be restricted in its ability to cut interest rates, supporting the ongoing strength of the dollar.

Rating Outlook: Stable

Key Facts

Population	Surface area (sq km)
343.5m	9,831,510
Capital	Timezone
Washington D.C.	GMT -05:00
Main languages	Head of state
English, Spanish	President Joseph Biden
GDP (USD)	GDP per capita (USD)
27,720.8bn	80,706
Life expectancy (years)	Literacy (% of adult pop.)
79	99.9

Country/Region Overview

The US (50 states plus the District of Columbia) covers 3,797,000 square kilometres. It shares borders with Canada to the north and the Pacific Oceans. Currently the largest economy in the world, the Chinese Mainland economy, in second place. The US economy is predominantly market-oriented, contributing for roughly 70% of GDP, although government spending on natural resources are vast and export potent. The US runs a technologically advanced economy in the world, positioning as the best place to carry out business. The US runs a large current account and fiscal deficit, using its currency to fund these deficits. Recent US infrastructure advantage over Beijing in terms of the most advanced infrastructure passed a USD1trn bipartisan infrastructure bill. The US has the potential to boost medium- to long-term growth.

D&B Country/Region Risk

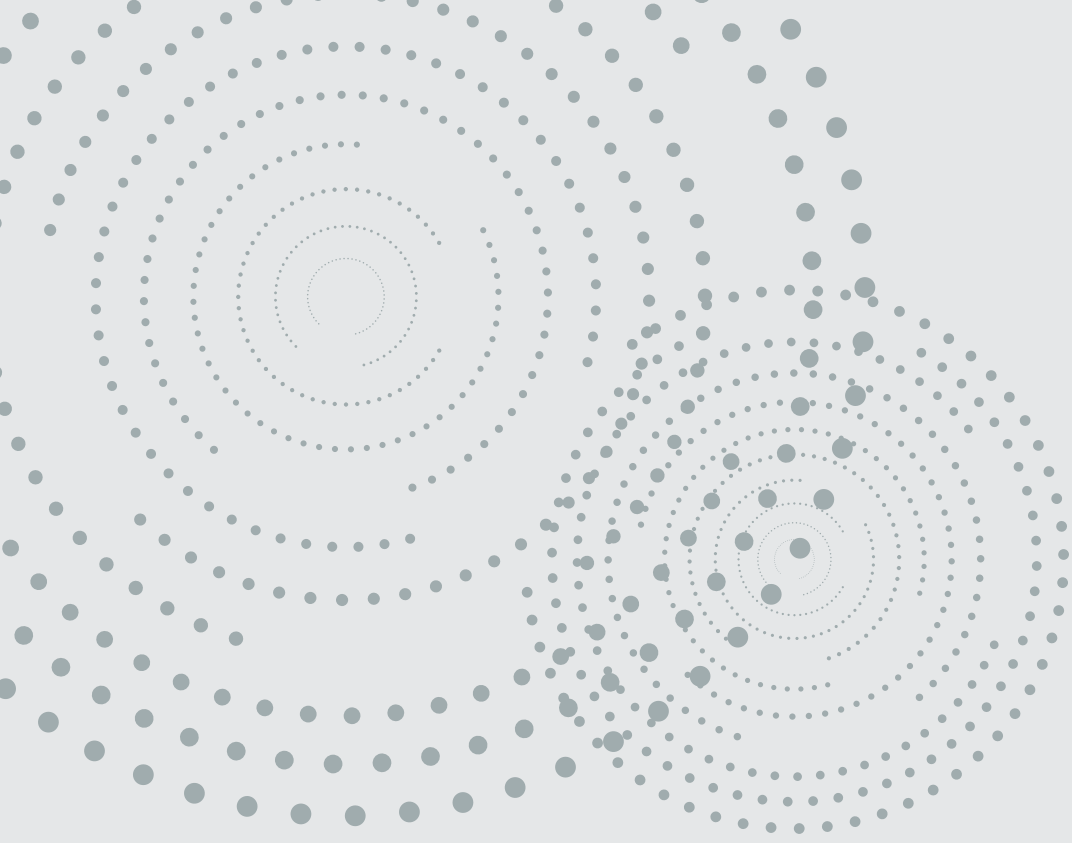
Highest Risk (7)

Risk Severity: Low risk

Low degree of uncertainty in the future. Factors may result in high risk.

10 | Compliance Intelligence

EQUIFAX



Compliance Risk Insights and Decisioning Integrated into Your Current Solutions



Integrate data, insights, and decision making from D&B Compliance Intelligence into your existing platforms and solutions to help enrich your current processes and technology with Dun & Bradstreet advancements.

D&B Compliance Intelligence comes equipped with an integration tool that delivers data, insights, and decision making capabilities via API calls to your existing systems at the cadence of your choosing. supply, market and political environments.

For more information please get in touch with us:

equifax.com.au

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Equifax will be an exclusive partner in Australia and New Zealand region of Dun & Bradstreet, the leading international network of information on companies, and relies on a global database of more than 600 million legal entities to help economic players develop sustainably, by integrating, among other things, the essential issues of Risk Management, Compliance and Sales & Marketing solutions

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