

D&B DIRECT ONBOARD

Protect, Comply and Grow

by integrating external data in your existing workflow

INCREASING PRESSURES ON YOUR CUSTOMER DUE DILIGENCE (CDD) PROCESS

Today we face unprecedented levels of change within regulatory frameworks, rules adoption and reporting requirements. You know that your organisation must mitigate against the risks this presents, including regulatory, reputational and financial but this poses several challenges such as:

- How do you ensure this is achieved with the maximum efficiency and value to your business?
- How do you consistently verify Businesses and People?
- How do you understand what data you hold on your relations either through internal or external data sources?
- How do you keep all of the collected information on order and current?
- Are you compliant with all local and international regulations such as the AML, anti-bribery and corruption laws, sanctions law and KYC requirements?
- How do you gain insight into UBO's, PEP's and sanctions lists?

DELIVER YOUR CDD GOALS EFFICIENTLY BY USING EXTERNAL DATA IN YOUR EXISTING WORKFLOW

D&B Direct Onboard enables you to carry out your “Customer Due Diligence” and verification processes to get the right data insight, on a global scale. This will ensure you can deliver on your internal policies and processes, minimise any regulatory and reputational risks and enable your organisation to start working with a client as quickly as possible.

D&B Direct Onboard APIs allows you to integrate these key benefits directly into your own workflow and platform of choice. The D&B Direct Onboard API suite includes products, reports and features (collectively also known as data layers).



D&B DIRECT ONBOARD BENEFITS

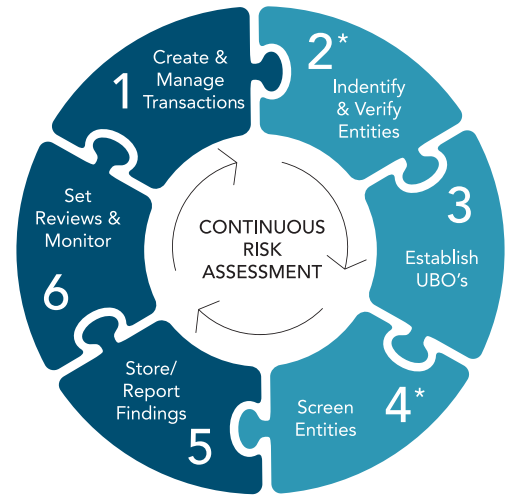
- Delivers more of your CDD requirements efficiently in one integrated environment, in line with your policy and procedures
- Access the most complete ‘Global Beneficial Ownership’ (GBO) database to define the ‘Ultimate Beneficial Ownership’ (UBO)
- Create a unique and lasting Legal Entity Identifier to maintain accuracy of your data
- Provides consistent data on a global scale, with the world's largest company database
- Helps minimise any regulatory and reputational risks and to comply with laws and regulations
- Allows you to screen companies and individuals
- A solutions that works with existing data masters

A BETTER PERFORMANCE FOR YOUR EXISTING WORKFLOW BY INTEGRATING EXTERNAL DATA



VERIFY THE IDENTITY OF YOUR NEW CUSTOMERS

- Dun & Bradstreet data can be integrated directly into your existing processes and platforms
- Customer identification is possible using either our search API or by our patented match API
- Depending on your verification needs we can provide different data packages
- Dun & Bradstreet provides you options on your integration preferences. All interfaces are available by both SOAP and REST.
- Web Services makes rapid application development possible at a higher level of abstraction and is supported in a wide range of development platforms



* With D&B Direct Onboard you can improve the performance of your workflow by integrating external data in step 2, 3 and 4

ESTABLISH ULTIMATE BENEFICIAL OWNER

Dun & Bradstreet's Global Beneficial Ownership Database uniquely brings together global corporate linkage and individual share ownership. It enables you to establish direct & indirect Ultimate Beneficial Ownership at the level that is required in your AML/KYC policy and it saves time and enables fast resolution of the most critical requirement faced by AML/KYC professionals today.



PEP & SANCTION SCREENING

Dun & Bradstreet can automatically provide screening against core PEP and sanction lists. An additional integration via RDC's Compliance-as-a-service is also possible. RDC's Compliance-as-a-service platform combines ease of implementation with the highest possible levels of protection. It offers a ready-built, configurable workflow, sophisticated filtering and automated continuous monitoring for true peace of mind.



WHAT DATA CAN YOU INTEGRATE INTO YOUR WORKFLOW?

DETAILED COMPANY PROFILE

The most efficient way to gain basic marketing information about a company such as business name, address, D&B® D-U-N-S® Number, fax, phone and trade style.

Includes business information such as executive names and titles, financials, number of employees, import or export code, branch indicator, and more.

OWNERSHIP

Dun & Bradstreet's Global Beneficial Ownership Database uniquely brings together global corporate linkage and individual share ownership. It enables you to establish direct and indirect Ultimate Beneficial Ownership at the level that is required in your AML/KYC policy.

KYC DATA

This is the critical compliance information on businesses and principles in 110 countries to ensure your business is compliant with AML regulations and KYC requirements.

We match our global database of businesses and the directors associated with those businesses against OFAC (US) HM Treasury (UK), EU Consolidated list and PEP lists. This packet also highlights if a business is listed on a global stock exchange or regulated by the FSA and 100 other supervisors across the globe.

CORPORATE LINKAGE

Find the ultimate parent of the requested company and all related entities (i.e., full family tree) or choose to find the direct line entities between the requested company and the global ultimate (i.e., upward family tree).

BUSINESS INFORMATION REPORT

This is our most popular and widely used information product for determining a company's profitability, stability, viability, and payment performance. It is recognised within the credit management community as the standard for evaluating both new and existing credit relationships, particularly medium-to-high risk accounts. Information found in this report also supports general company research and decision-making in a range of other functions, such as marketing, underwriting, legal services, and purchasing.

COMPACT REPORT

Concise information for making decisions fast. Three years financial comparisons, rating and a 'maximum credit recommendation' are included to help you set credit limits.

COMPREHENSIVE REPORT

Our most complete risk management report, designed to help you assess new and existing business relationships where the large-dollar and/or long-term nature of the commitment pose a significant risk or opportunity to your business. This report combines the background, payments and financial information from the Business Information Report with the power of Dun & Bradstreet's predictive scores and ratings, helping you determine both the current profile and future outlook for an account.

ECF

Along with D&B's Comprehensive Report the Electronic Credit File (ECF) is our most complete risk management report, designed to help you assess new and existing business relationships where the large-dollar and/or long-term nature of the commitment pose a significant risk or opportunity to your business. This report combines the background, payments and financial information from the Business Information Report with the power of D&B's predictive scores and ratings, helping you determine both the current profile and future outlook for an account.

KNOW YOUR CUSTOMER

The critical compliance information on businesses and principles in 110 countries to ensure your business is compliant with AML regulations and KYC requirements.

We match our global database of businesses and the directors associated with those businesses against OFAC (US) HM Treasury (UK), EU Consolidated list and PEP lists. This report also highlights if a business is listed on a global stock exchange or regulated by the FSA and 100 other supervisors across the globe.

COMPANY DOCUMENT

Access to the most complete database of UK and Ireland company documents and complete filing histories in the market, with instant online access to over 500 million original documents.

More information for developers can be found via the developer website:

<https://docs.dnb.com/direct/2.0/en-US/quick-soap-API>



GROWING RELATIONSHIPS THROUGH DATA

To find out how this can help your business please contact your local office

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ABOUT DUN & BRADSTREET

Dun & Bradstreet (NYSE: DNB) grows the most valuable relationships in business. By uncovering truth and meaning from data, we connect customers with the prospects, suppliers, clients and partners that matter most, and have since 1841. Nearly ninety percent of the Fortune 500, and companies of every size around the world, rely on our data, insights and analytics. For more about Dun & Bradstreet, visit DNB.com.

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