

IBM Financial Crimes with Watson and Dun & Bradstreet

Streamline AML & KYC due diligence with trusted business data

Today's regulatory landscape is complex and diverse, and there is an increasing convergence of regulations that govern how and with whom you do business globally. Financial institutions must balance thorough due diligence research with cost-efficient, automated processes.

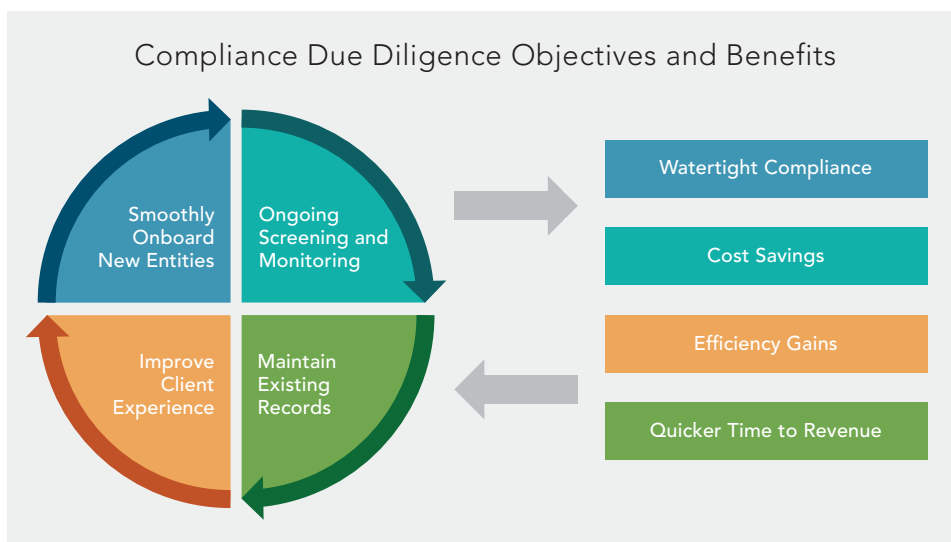
Understanding who you do business with is a fundamental regulatory requirement. It's about knowing the business identity and ultimate beneficial ownership (UBO) of all entities you work with as customers, suppliers, and third-parties, including the direct and indirect relationships of beneficiaries.

You can't rely solely on information and assurances provided by employees and business partners. Due diligence to support anti-money laundering (AML) and know your customer (KYC) processes must be based on trusted, factual, and validated business information.

 **More risk executives report an increase in workload from complying with regulations requiring beneficial ownership identification than all other regulations, with FinCEN CDD Rule compliance creating the greatest increase in workload in 2017."**

Global Anti-Money Laundering Survey Results 2017, Dow Jones & SWIFT

IBM WATSON FINANCIAL SERVICES WITH DUN & BRADSTREET OFFER AI-POWERED INSIGHTS FOR STREAMLINED REGULATORY COMPLIANCE



Dun & Bradstreet identifies direct and indirect business ownership relationships including:

- More than 280 million business records in 64 countries
- 5 million corporate family trees with 20 million linked members
- 45 million UBOs
- 72 million shareholders - 64M individuals, 8M corporates

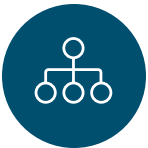
GO BEYOND SELF-REPORTED INFORMATION WITH ENRICHED DUN & BRADSTREET BUSINESS AND OWNERSHIP INSIGHTS

By combining IBM Watson Financial Services' cognitive capabilities with Dun & Bradstreet's trusted insights, you can more efficiently and accurately identify and track with whom you're doing business. These three D&B information sets feed both IBM Financial Crimes Alerts Insights and Due Diligence with Watson:



IBM Financial Crimes with D&B Company Profile

Dun & Bradstreet's core firmographics on more than 285 million company records worldwide provide a foundational profile of a business. This data includes company identity, size proxies (employee counts, sales), industry classifications, socio-economic indicators, and many more attributes tied to a business entity. IBM Watson Financial Services uses this context to fuel advanced analytical and cognitive capabilities to help reduce false positives and speed well-informed AML decisions.



IBM Financial Crimes with D&B Corporate Hierarchies

Dun & Bradstreet corporate hierarchies reveal the footprint of an enterprise to identify when a corporation has majority ownership (>50%) of another corporation's capital stock. Dun & Bradstreet D-U-N-S® Numbers link related business locations to form a corporate hierarchy. IBM Watson Financial Services uses this information to help you understand the relationships between your customer's locations and related businesses.



IBM Financial Crimes with D&B Beneficial Ownership

D&B Beneficial Ownership maps over 110M connected relationships between businesses and natural person(s) globally to provide visibility into ultimate ownership or control of a business. When paired with IBM Watson Financial Services, this additional ownership insight improves automated KYC screening (and machine learning) for more informed reviews, and delivers an efficient and smooth customer experience.

Reduce compliance risk and expedite customer onboarding with trusted business data.

Learn More: www.dnb.com/ibm

ABOUT IBM WATSON FINANCIAL SERVICES

IBM Watson Financial Services merges the cognitive capabilities of Watson and the expertise of Promontory Financial Group to help risk and compliance professionals make better-informed decisions in order to manage risk and compliance processes. For more information visit ibm.com/RegTech and follow on Twitter @IBMFintech.

ibm.com/RegTech

ABOUT DUN & BRADSTREET

Dun & Bradstreet (NYSE: DNB) grows the most valuable relationships in business. By uncovering truth and meaning from data, we connect our 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. Twitter: @DnBUS

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