



Transforming UBO Compliance

Financial Crime Detection with Graph Technology & Agentic AI

Speakers



Erik Bijl
Solutions Engineer, Neo4j



Michael Down
**Global Head of Financial Services,
Neo4j**

Housekeeping

We want to hear from you!

Use the Q&A tab in the control panel to submit your questions anytime.

Live Q&A at the end

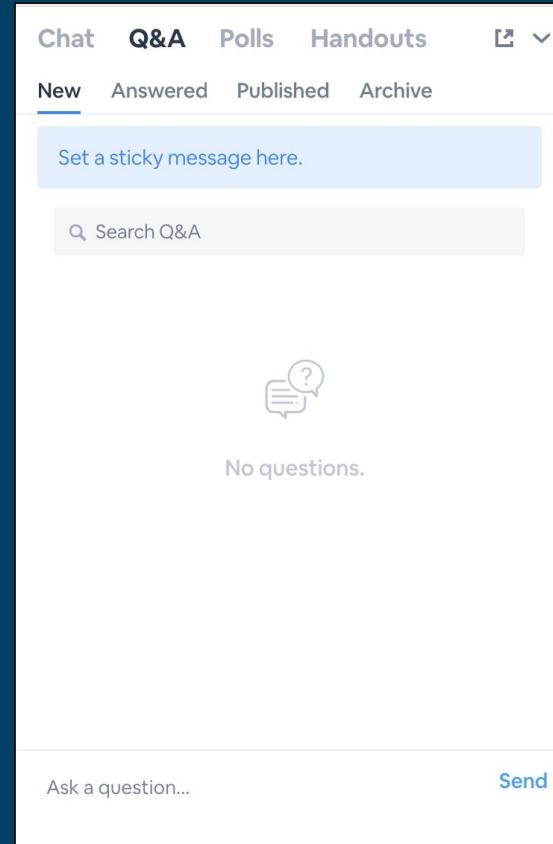
We've reserved 15 minutes for your questions.

Chat support throughout

One of our experts is answering questions live in the chat during the webinar.

Missed your question?

No worries! We'll follow up by email after the session.



The screenshot shows the Zoom control panel with the "Q&A" tab selected. The interface includes a navigation bar with "Chat", "Q&A", "Polls", and "Handouts". Below the navigation are tabs for "New", "Answered", "Published", and "Archive", with "New" currently active. A large text input field says "Set a sticky message here." Below it is a search bar with "Search Q&A". On the right, there's a "Send" button and a "No questions." message with a question mark icon. At the bottom, there's an "Ask a question..." input field and another "Send" button.



What is an Ultimate Beneficial Owner (UBO)?

Ultimate Beneficial Owner (UBO) legislation has been put into place to give banks and corporates clarity on who they're doing business with.

Overview

There is an industry-wide expectation for banks and corporations to know the individuals they do business with. Any institution within the scope of Anti-Money Laundering and Anti-Terrorist Financing regulations needs to disclose the UBO's identity for any of their business transactions.

What is UBO legislation?

Countering money laundering and terrorism financing have become top priorities for regulators in recent years. Some fraudulent parties can use off-shore accounts to mask their activity and investigators regularly trace suspicious transactions to fictional addresses, PO boxes or the private homes of unsuspecting residents.

A **UBO or Ultimate Beneficial Owner** is the person that is the ultimate beneficiary when an institution initiates a transaction.

The definition of who constitutes a UBO varies between jurisdiction, but generally a UBO is defined as an individual who holds a minimum of 10-25% (dependent on jurisdiction) of capital or voting rights in the underlying entity.

[Swift - What is an Ultimate Beneficial Owner \(UBO\)?](#)



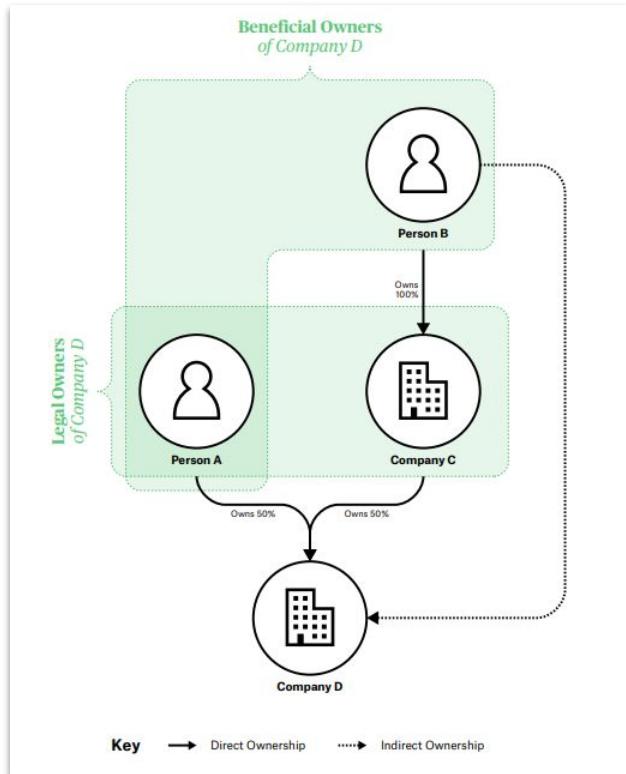
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Open Ownership



If the beneficial owners are hidden, then governments don't know who is bidding for a contract, companies don't know who they are doing business with, society doesn't know who is financing a new political party, and law enforcement can't fight money laundering and other cross-border financial crimes.

[OpenOwnership - What is beneficial ownership transparency?](#)



UBO Registers



COURT OF JUSTICE
OF THE EUROPEAN UNION

PRESS RELEASE No 188/22
Luxembourg, 22 November 2022

Judgment of the Court in Joined Cases C-37/20 | Luxembourg Business Registers and C-601/20 | Sovim

Anti-money-laundering directive: the provision whereby the information on the beneficial ownership of companies incorporated within the territory of the Member States is accessible in all cases to any member of the general public is invalid

The interference with the rights guaranteed by the Charter entailed by that measure is neither limited to what is strictly necessary nor proportionate to the objective pursued

In accordance with the anti-money-laundering directive,¹ a Luxembourg law adopted in 2019² established a Register of Beneficial Ownership and provides that a whole series of information on the beneficial owners of registered entities must be entered and retained in that register. Some of that information is accessible to the general public, in particular through the Internet. That law also provides that a beneficial owner may request Luxembourg Business Registers (LBR), the administrator of the Register, to restrict access to such information in certain cases.

In that context, the tribunal d'arrondissement de Luxembourg (Luxembourg District Court, Luxembourg) was seized of two actions, brought by a Luxembourgish company and by the beneficial owner of such a company, respectively, which had previously unsuccessfully requested LBR to restrict the general public's access to information concerning them. Since that court considered that the disclosure of such information is capable of entailing a disproportionate risk of interference with the fundamental rights of the beneficial owners concerned, it referred a series of questions to the Court of Justice for a preliminary ruling concerning the interpretation of certain provisions of the anti-money-laundering directive and the validity of those provisions in the light of the Charter of Fundamental Rights of the European Union (the Charter).

In today's judgment, the Court, sitting as the Grand Chamber, holds that, in the light of the Charter, the provision of the anti-money-laundering directive whereby Member States must ensure that the information on the beneficial ownership of corporate and other legal entities incorporated within their territory is accessible in all cases to any member of the general public is invalid.

According to the Court, the general public's access to information on beneficial ownership constitutes a serious interference with the fundamental rights to respect for private life and to the protection of personal data.

¹ Directive 2015/849 of the European Parliament and of the Council of 20 May 2015 on the prevention of the use of the financial system for the purposes of money laundering or terrorist financing, amending Regulation (EU) No 648/2012 of the European Parliament and of the Council, and repealing Directive 2005/60/EC of the European Parliament and of the Council and Commission Directive 2006/70/EC (OJ L 2015, 141, p. 73), as amended by Directive (EU) 2018/845 of the European Parliament and of the Council of 30 May 2018 (OJ 2018 L 156, p. 43).

² Law of 13 January 2019 instituting un Registre des bénéficiaires effectifs (Référendum A 15) Law of 13 January 2019 establishing a Register of Beneficial Ownership.

Communications Directorate
Press and Information Unit

curia.europa.eu

PRESS RELEASE No 188/22

Under the **5th EU Anti-Money Laundering Directive (AMLD5)**, EU Member States were required to make company beneficial ownership (UBO) registers publicly accessible.

On **22 November 2022**, the **Court of Justice of the European Union (CJEU)** ruled that unrestricted public access to UBO information is invalid.

The Court found that such access constitutes a serious and **disproportionate interference** with fundamental rights to **privacy and personal data** protection under EU law.

As a result of this ruling, most **EU Member States closed or significantly restricted public access** to their UBO registers.

Access is now generally limited to **competent authorities** and parties demonstrating a **legitimate interest**, depending on national implementation.

Official Journal
of the European Union

EN

L series

2024/1640

19.6.2024

DIRECTIVE (EU) 2024/1640 OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL
on the mechanisms to be put in place by Member States for the prevention of the use of the financial system for the purposes of money laundering or terrorist financing, amending Directive (EU) 2015/849, and repealing Directive (EU) 2015/849

(Text with EEA relevance)

THE EUROPEAN PARLIAMENT AND THE COUNCIL OF THE EUROPEAN UNION,

Having regard to the Treaty on the Functioning of the European Union, and in particular Article 114 thereof,

Having regard to the proposal from the European Commission,

After transmission of the draft legislative act to the national parliaments,

Having regard to the opinion of the European Central Bank (¹),

Having regard to the opinion of the European Economic and Social Committee (²),

Acting in accordance with the ordinary legislative procedure (³),

Whereas:

(1) Directive (EU) 2015/849 of the European Parliament and of the Council (⁴) constitutes the main legal instrument for the prevention of the use of the Union's financial system for the purposes of money laundering and terrorist financing. That Directive sets out a comprehensive legal framework, which Directive (EU) 2018/843 of the European Parliament and of the Council (⁵) further strengthened by addressing emerging risks and increasing transparency of beneficial ownership information. The implementation of Directive (EU) 2015/849 has been assessed. Directive (EU) 2015/849 should be further improved to adequately mitigate risks and to effectively detect criminal attempts to misuse the Union's financial system for criminal purposes and to further the integrity of the internal market.

(2) Since the entry into force of Directive (EU) 2015/849, a number of areas have been identified where amendments would be needed to ensure the necessary resilience and capacity of the Union financial system to prevent money laundering and terrorist financing.

(3) Significant variations in practices and approaches by competent authorities across the Union, as well as the lack of sufficiently effective arrangements for cross-border cooperation were identified in the implementation of Directive (EU) 2015/849. It is therefore appropriate to define clearer requirements, which should contribute to smooth cooperation across the Union whilst allowing Member States to take into account the specificities of their national systems.

(¹) OJ C 210, 25.5.2022, p. 13.
(²) OJ C 152, 6.4.2022, p. 89.
(³) Position of the European Parliament of 24 April 2024 not yet published in the Official Journal and decision of the Council of the European Union of 20 May 2024.

(⁴) Directive (EU) 2015/849 of the European Parliament and of the Council of 20 May 2015 on the prevention of the use of the Union's financial system for the purposes of money laundering or terrorist financing, amending Regulation (EU) No 546/2014 of the European Parliament and of the Council, and repealing Directive 2005/60/EC of the European Parliament and of the Council and Commission Directive 2009/110/EC (OJ L 141, 5.6.2015, p. 1).

(⁵) Directive (EU) 2018/843 of the European Parliament and of the Council of 30 May 2018 amending Directive (EU) 2015/849 on the prevention of the use of the financial system for the purposes of money laundering or terrorist financing, and amending Directives 2009/110/EC and 2015/36/EU (OJ L 156, 19.6.2018, p. 45).

ELI: <https://data.europa.eu/eli/dl/2024/1640/oj>

1/94

[Directive \(EU\) 2024/1640 of the European Parliament](#)



The Council set out **the importance of identifying and verifying beneficial owners across entities**. It also set out how record retention and data protection clarifications would improve the work of competent authorities. It also wanted to make sure that those who could show a **legitimate interest**, such as journalists and civil society organisations could **gain access** to information on beneficial ownership in registers.

[Proposal for a directive on the mechanisms to be put in place by the Member States for the prevention of the use of the financial system for the purposes of money laundering or terrorist financing and repealing Directive \(EU\) 2015/849](#)



MOODY'S

The new directive holds material implications across all three lines of defense, impacting policies, control frameworks as well as systems and data flow architecture and governance. Financial institutions and responsible individuals face increased accountability under 6AMLD. AML programs are already being transformed to address new predicate offences, implement enhanced due diligence measures for high-risk transactions, and ensure compliance with more precise beneficial ownership requirements.

These changes make it important for risk and compliance teams to:

- » Review and update AML and counter financing of terrorism (CFT) policies and procedures
- » Enhance customer and supplier due diligence processes
- » Implement robust beneficial ownership verification methods
- » Strengthen transaction monitoring systems

[Understanding the 6th Anti-Money Laundering Directive \(6AMLD\)](#)



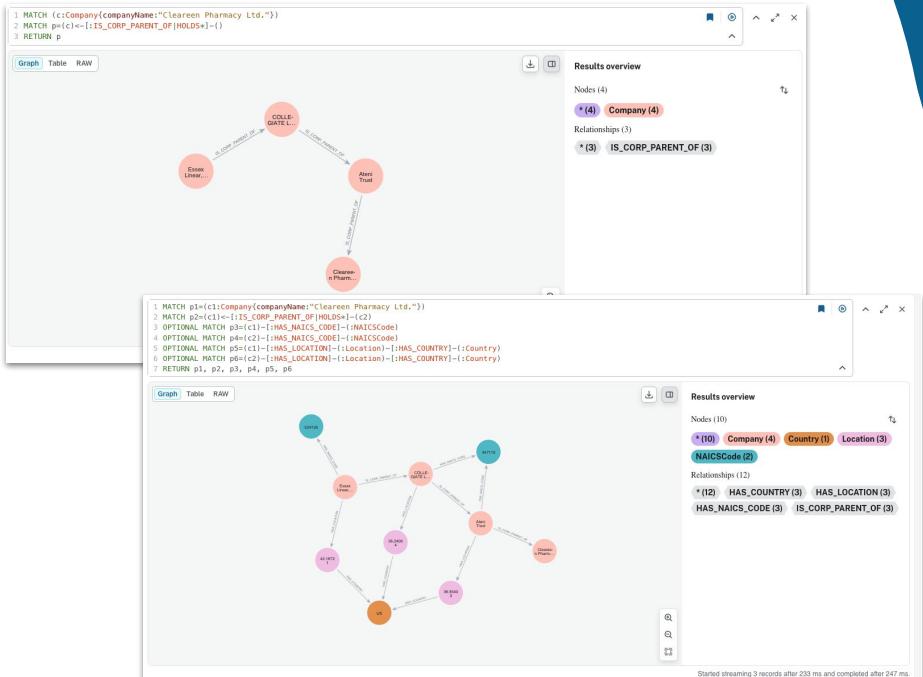
Data and technology are key to adapting to any future regulations and to more efficient investigations and information sharing.

Secure, flexible, and configurable solutions can provide access to up-to-date BO data, automate AML/CFT workflows that change when policies are renewed/updated, support a risk-based approach to compliance, and help **facilitate greater transparency**.



Why Graphs?

- **Single Source of Truth** - Consistent, enterprise-wide view of ownership and control.
- **Real-Time Answers** - Instantly resolve complex ownership questions at global scale.
- **Greater Accuracy, Lower Risk** - Relationship-based calculations improve confidence and compliance.
- **Lower Operational Costs** - Reduces manual processes and reliance on client outreach.
- **Clear Transparency** - Visual networks make ownership easy to understand and explain.





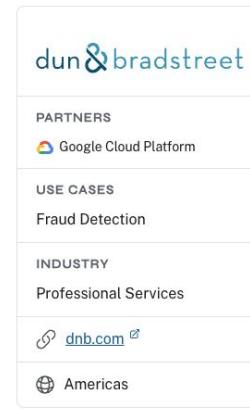
Dun & Bradstreet Chooses Neo4j to Accelerate Clients' Compliance with Complex Company Ownership Checks

As international transparency regulations evolve, organizations around the world grapple with compliance demands to investigate past company ownership tied to individuals. These regulations aim to combat money laundering and other crimes by pinpointing the [Ultimate Beneficial Owner](#) (UBO), the natural person(s) ultimately controlling a business through direct or indirect shareholding or acting as trustees.

Performing these ownership checks is time-intensive, requiring trained staff and posing scalability challenges. Each query might tie up key people for 10-15 days. Delays in completing checks also hinder new sales registrations, impacting revenue streams.

Dun & Bradstreet (D&B), a world-leading technology and data group, recognized this research strain on skilled teams and embarked on offering an accelerated compliance service. The goal: empower organizations to swiftly and accurately complete customer checks. But first, it needed to find the right way to power this new solution.

Providing Breakthrough Speed with Graph and Cloud



The image shows a vertical navigation menu for Dun & Bradstreet. At the top is the company logo. Below it are three main sections: PARTNERS, USE CASES, and INDUSTRY. Under PARTNERS, there is a link to Google Cloud Platform. Under USE CASES, there is a link to Fraud Detection. Under INDUSTRY, there are links to Professional Services, dnb.com (with a globe icon), and Americas.

- PARTNERS
 - Google Cloud Platform
- USE CASES
 - Fraud Detection
- INDUSTRY
 - Professional Services
 - [dnb.com](#)
 - Americas

[Customer Story - Dun & Bradstreet](#)

“Companies struggled to make sense of the information they were seeing,”

Moheesh Raj, Director of Engineering at D&B.

Traditional approaches to data management simply couldn't map all of the complex data relationships involved in company ownership or maintain a rapid speed of response. The challenge was compounded by inconsistent data sources, such as discrepancies between share ownership and local registry records. Understanding the beneficiaries, controllers, and principles of a business was increasingly complex without robust data governance, analytics, and disciplined update controls.

The Power of Graph Data Model



Nodes represent objects

Relationships connect nodes and represent actions

:OWNS

Relationships are directional



Company

Relationships can have properties (key:value pairs)

:OWNS
percentage: 10%



Company

Nodes can have properties

Name: "Abc Inc"
Number: 123

Graph Intelligence Platform

Graph
AI

Aura Agents

Build multi hop agents
in seconds.

Agentic Brain

Provides foundational services like memory to power all AI platforms.



Graph Engine



AI
Powered
Graph
Tools

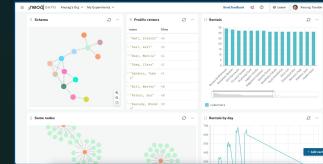
Browser (Query)



Bloom (Explore)



NeoDash(Dashboards)



Data & Document Import

GraphQL



Database & Graph Algorithms



Intelligent Operational Database

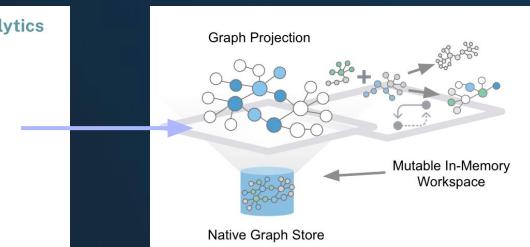


Graph Transactions Storage & Querying

Better Predictions for Analytics



Graph Analytics, M
& Data Science



Company House Data

Free Company Data Product

The Free Company Data Product is a downloadable data snapshot containing basic company data of live companies on the register. This snapshot is provided as ZIP files containing data in CSV format and is split into multiple files for ease of downloading.

People with significant control (PSC) snapshot

The People with significant control (PSC) snapshot is a downloadable data snapshot containing the full list of PSC's provided to Companies House.



[Search the Register](#)

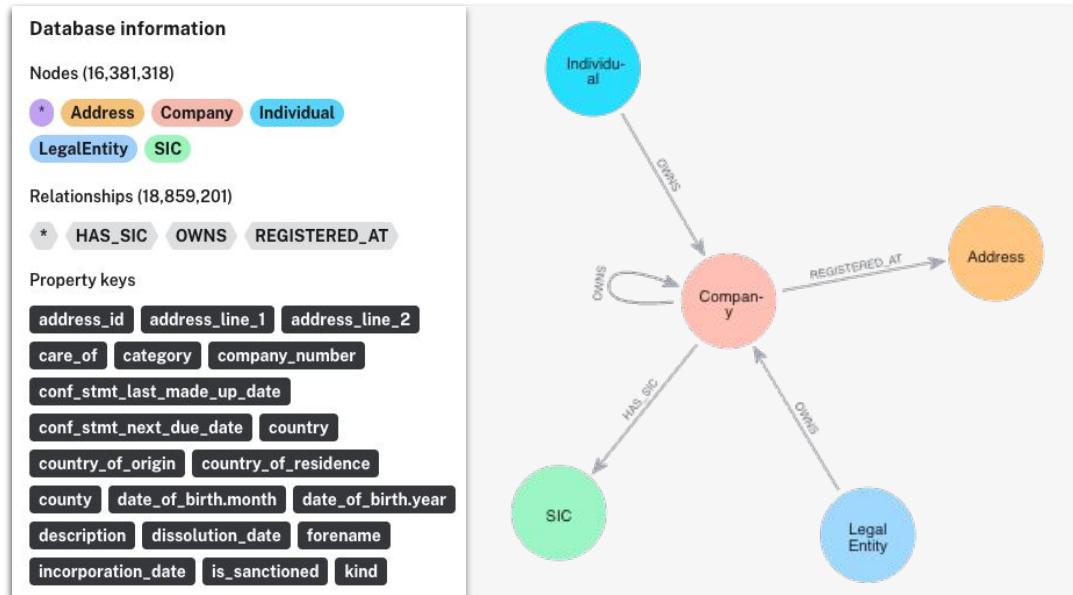
Data Model

Nodes:

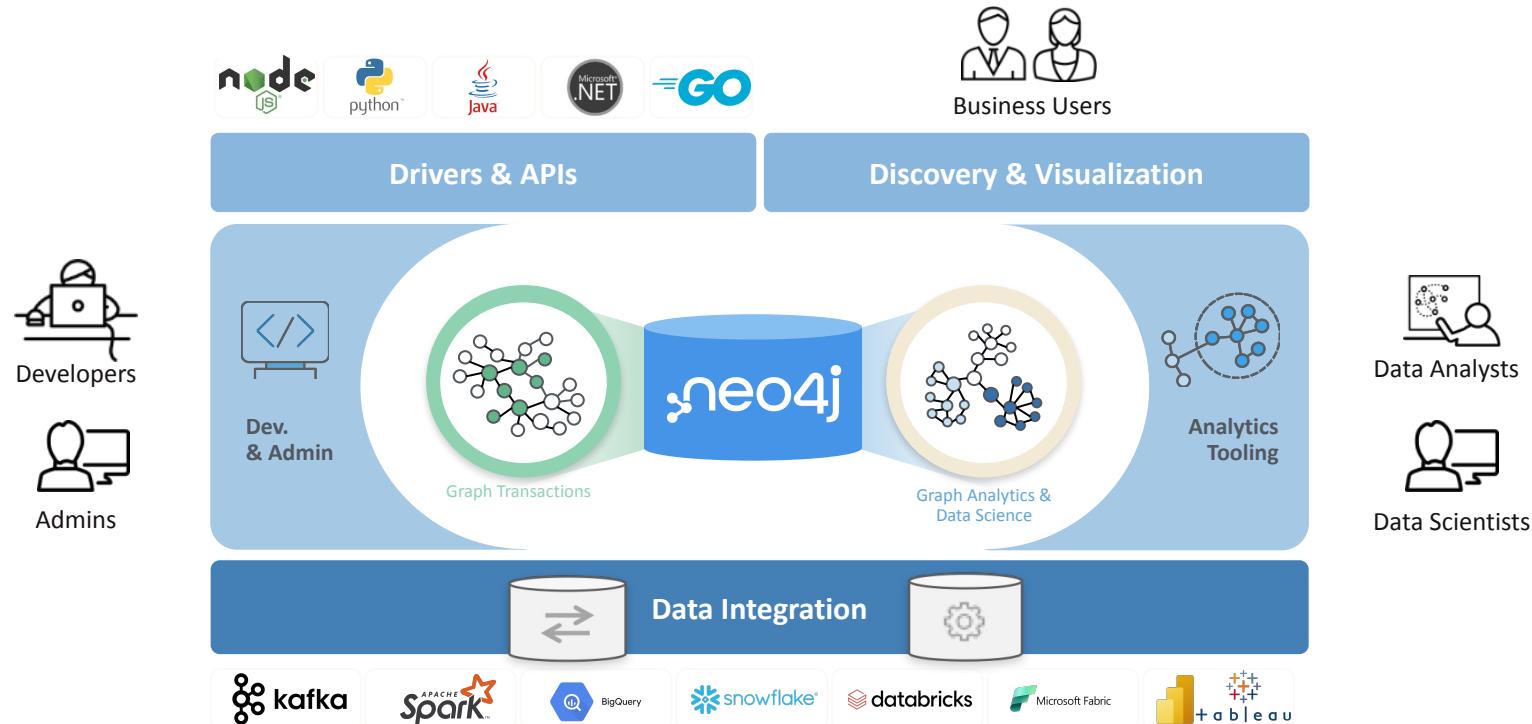
- Companies: 5.779.085
- Individuals: 7.572.346
- Legal Entities: 7.372
- Addresses 3.133.349
- Standard Industrial Classification codes: 1.180

Relationships:

- OWNS: 6.102.957
- HAS_SIC: 7.239.255
- REGISTERED_AT: 5.667.074



Neo4j Graph Intelligence Platform



Querying the Ownership Graph

1 MATCH p=(e:Company{company_number: "13855635"})-[:OWNS*]-(:Company)
2 WHERE all(r IN relationships(p) WHERE coalesce(r.ownership_pct_min, 0) >= 0)
3 CALL (p) {
4 UNWIND nodes(p) as n
5 MATCH p2=(n)-[]-()
6 RETURN DISTINCT p2
7 }
8 RETURN DISTINCT p, p2

Graph Table RAW

Results overview

Nodes (61)

- * (61) Address (7) Company (43)
- Individual (1) LegalEntity (1) SIC (9)

Relationships (132)

Graph Table RAW

```
1 MATCH p=(e:Company{company_number: "13855635"})-[:OWNS*]-(:Company)
2 WHERE all(r IN relationships(p) WHERE coalesce(r.ownership_pct_min, 0) >= 0)
3 RETURN DISTINCT p
```

Results overview

Nodes (43)

- * (43) Company (43)

Relationships (42)

- * (42) OWNS (42)

Started streaming 42 records in less than 1ms and completed after 9 ms.

Querying the network of a company

Querying a single ownership path

Querying the Ownership Graph

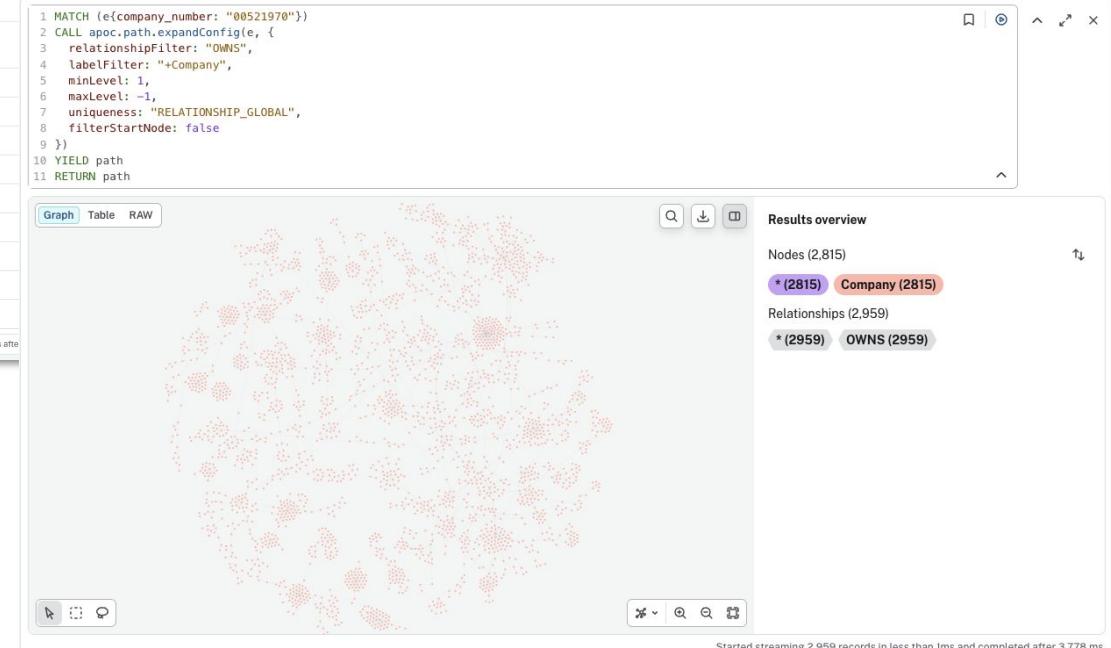
```
1 MATCH (e{company_number: "00521970"})
2 CALL apoc.path.expandConfig(e,
3   relationshipFilter: "OWNS",
4   labelFilter: "+Company",
5   minLevel: 1,
6   maxLevel: -1,
7   uniqueness: "RELATIONSHIP_GLOBAL",
8   filterStartNode: false
9 )
10 YIELD path
11 RETURN e.name AS start, nodes(path)[-1].name AS end, length(path) as level
```

Table RAW

start	end	level
"MORGAN SINDALL GROUP PLC"	"EQUITIX MA INFRASTRUCTURE LIMITED"	12
"MORGAN SINDALL GROUP PLC"	"345 RAIL LEASING LIMITED"	12
"MORGAN SINDALL GROUP PLC"	"EQUITIX MA INFRASTRUCTURE LIMITED"	12
"MORGAN SINDALL GROUP PLC"	"EQUITIX KNIGHT FINCO LIMITED"	12
"MORGAN SINDALL GROUP PLC"	"EQUITIX GIRAFFE FINCO LIMITED"	12
"MORGAN SINDALL GROUP PLC"	"EQUITIX MA INFRASTRUCTURE LIMITED"	12
"MORGAN SINDALL GROUP PLC"	"EQUITIX INFRASTRUCTURE 6A LIMITED"	12
"MORGAN SINDALL GROUP PLC"	"PENNANT WALTERS (PYWX) HOLDINGS LIMITED"	12
"MORGAN SINDALL GROUP PLC"	"EQUITIX HOLDINGS LTD"	12
"MORGAN SINDALL GROUP PLC"	"PFI 2005 LIMITED"	12

Started streaming 2,959 records after

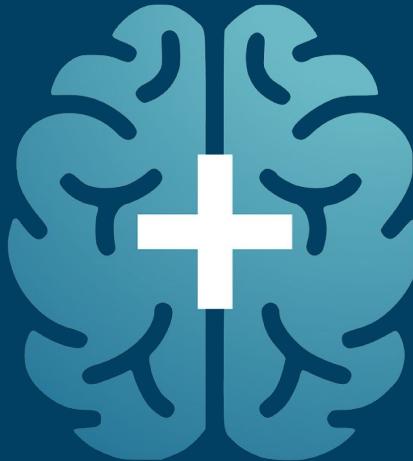
Returning companies and their subsidiaries



Knowledge graphs unlock GenAI

KGs

Knowledge
Facts
Context

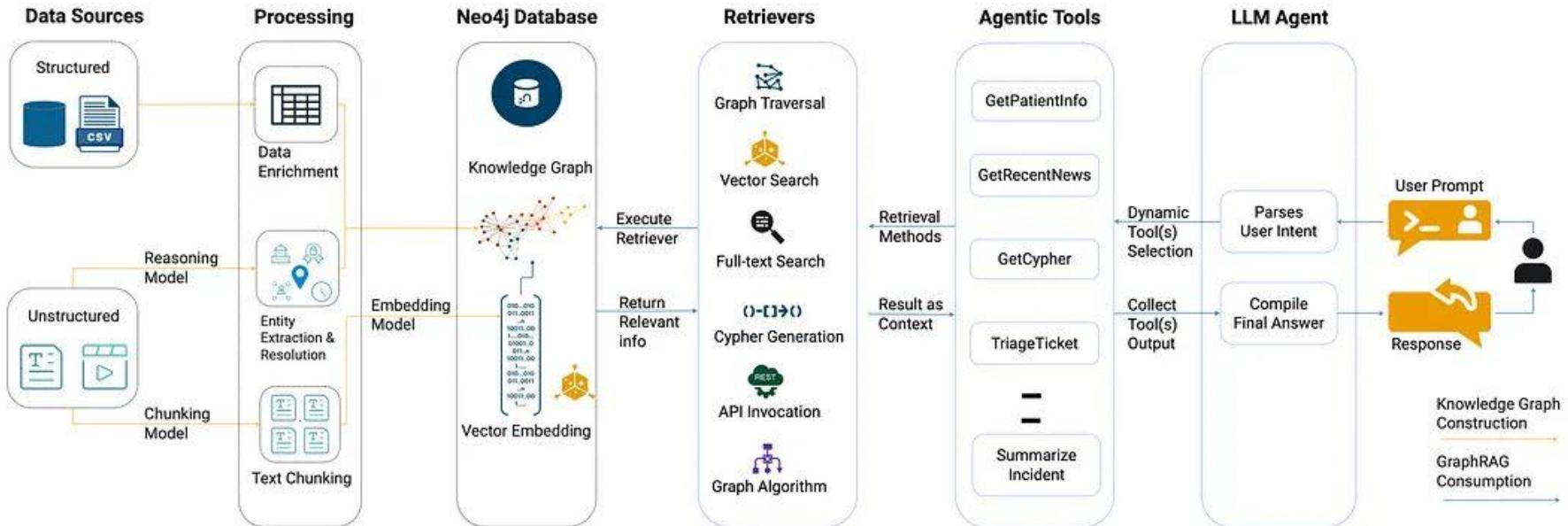


GenAI

Language
Statistics
Creativity

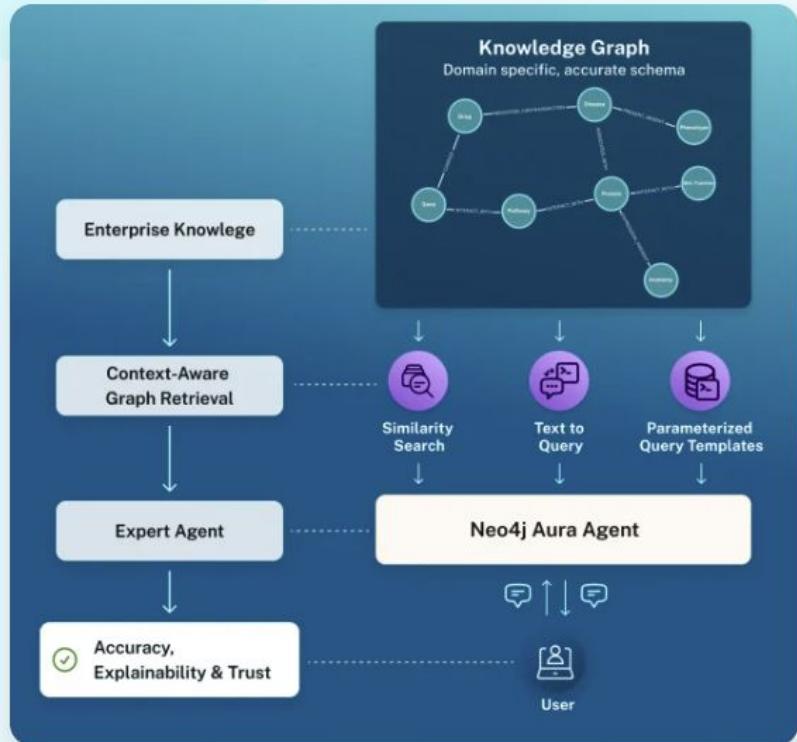
Accurate
Contextual
Explainable

Agentic GraphRAG Architecture



Expert Agents Where Accuracy & Explainability are Critical

Create Expert Agents grounded in your enterprise knowledge graph for applications where accuracy & explainability are critical, including drug discovery and regulatory compliance in Pharma & Life Sciences, case prep in Legal, knowledge management in HR, and portfolio analysis & fraud detection in Financial Services.



Aura Agents

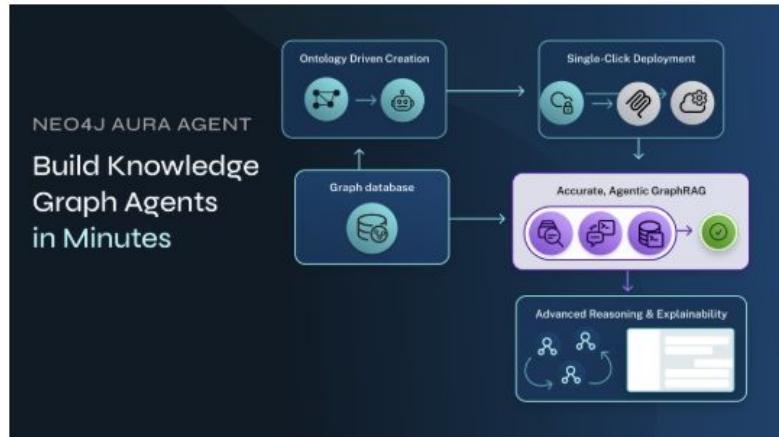
Agentic AI AuraDB GenAI

Graph-Driven AI for All: Neo4j Aura Agent Enters General Availability



[Zach Blumenfeld](#)
AI Research Engineer, Neo4j

February 3, 2026 7 min read



[Graph-Driven AI for All: Neo4j Aura Agent Enters General Availability](#)



Graph Academy

Free, Self-Paced, Hands-on Online Training

Tailored learning paths:

- Fundamentals
- Generative AI
- Cypher
- Development
- Processing
- Analytics



GraphAcademy.neo4j.com

Start with the Fundamentals

Are you a beginner or just getting started? Build your Neo4j foundation with these select courses.

 Neo4j Fundamentals Learn about Graph databases and get started with Neo4j 1 hour →	 Cypher Fundamentals Learn Cypher in 1 hour 1 hour →	 Graph Data Modeling Fundamentals Learn how to design a Neo4j graph using best practices 2 Hours →	 Importing Data Fundamentals Learn how to import data into Neo4j 2 hours →
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Sharpen your skills

Dive into one of our focus areas to become a subject expert or [browse our learning pathways](#) to find the right course for you.

Generative AI Cypher Development Processing Analytics

Leverage Knowledge Graphs and Generative AI by integrating Neo4j with Large Language Models (LLMs) to create intelligent applications.

 Neo4j & GenerativeAI Fundamentals Learn how Neo4j and GraphRAG can support your Generative AI projects 2 hours →	 Introduction to Vector Indexes and Unstructured Data Understand and search unstructured data using vector indexes 2 hours →	 Building Knowledge Graphs with LLMs Learn how to use Generative AI, LLMs and Python to convert unstructured data into graphs. 2 hours →	 Using Neo4j with LangChain Learn how to use Neo4j in your GenAI applications with Langchain 2 hours →	 Build a Neo4j-backed Chatbot using Python Build a chatbot using Neo4j, Langchain and Streamlit 2 hours →
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GraphSummits in Europe 2026

- **Copenhagen - March 10, 2026**
- **Munich - March 17, 2026**
- **Paris - April 14, 2026**
- **London - October, 2026**

Pick the city that's most convenient for you and join us there!



Q&A



Erik Bijl
Solutions Engineer



Michael Down
Global Head of Financial Services



[Github Link](#)