

LexisNexis UK Anti-Money Laundering (AML) White paper

The Financial Services Authority Thematic Review

Banks' management of high money-laundering risk situations.

How banks deal with high-risk customers (including politically exposed persons), correspondent banking relationships and wire transfers.

A summary and highlights of the review and industry challenges.



In June 2011, the UK Financial Services Authority (FSA) published a thematic review-Banks' management of high money-laundering risk situations. How banks deal with high-risk customers (including politically exposed persons), correspondent banking relationships and wire transfers.

The thematic review was conducted between early 2010 and February 2011. The FSA met with 27 banking groups in the UK that had significant international activity and due to their business profile, potential exposure to money laundering risks from high risk customers and politically exposed persons (PEPs). The FSA also met with law enforcement agencies, forensic accountants, anti-money laundering (AML) consultants and lawyers to gather additional feedback.

The FSA's findings are highly critical of banks' handling of high risk clients and PEPs stating that around three quarters of the banks visited, including major financial institutions, are not managing these relationships effectively.

i The following white paper will focus on those parts of the review covering high risk customers and PEPs, and the examples of good and bad practice highlighted by the FSA.

AML policies and procedures: Good Practice

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| <ul style="list-style-type: none"> Senior management take money laundering risk seriously and understand what the regulations are trying to achieve. | <ul style="list-style-type: none"> Keeping AML policies and procedures up-to-date to ensure compliance with evolving legal and regulatory obligations. |
| <ul style="list-style-type: none"> A clearly articulated definition of a PEP (and any relevant sub-categories) which is well understood by relevant staff. | <ul style="list-style-type: none"> Considering the risk posed by former PEPs and 'domestic PEPs' on a case-by-case basis. |
| <ul style="list-style-type: none"> Ensuring adequate due diligence has been carried out on all customers, even if they have been referred by somebody who is powerful or influential or a senior manager. | <ul style="list-style-type: none"> Providing good quality training to relevant staff on the risks posed by higher risk customers including PEPs and correspondent banks. |
| <ul style="list-style-type: none"> Ensuring RMs and other relevant staff understand how to manage high money laundering risk customers by training them on practical examples of risk and how to mitigate it. | <ul style="list-style-type: none"> Keeping training material comprehensive and up-to-date, and repeating training where necessary to ensure relevant staff are aware of changes to policy and emerging risks. |

Pages 17-18, Banks' management of high money laundering risk situations. How banks deal with high-risk customers (including PEPs), correspondent banking relationships and wire transfers. Financial Services Authority June 2011

AML policies and procedures: Poor Practice

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| <ul style="list-style-type: none"> A lack of commitment to AML risk management among senior management and key AML staff. | <ul style="list-style-type: none"> Failing to conduct quality assurance work to ensure AML policies and procedures are fit for purpose and working in practice. |
| <ul style="list-style-type: none"> Informal, undocumented processes for identifying, classifying and declassifying customers as PEPs. | <ul style="list-style-type: none"> Failing to carry out enhanced due diligence on customers with political connections who, although they do not meet the legal definition of a PEP, still represent a high risk of money laundering. |
| <ul style="list-style-type: none"> Giving waivers from AML policies without good reason. | <ul style="list-style-type: none"> Considering the reputational risk rather than the AML risk presented by customers. |
| <ul style="list-style-type: none"> Using group policies which do not comply fully with UK AML legislation and regulatory requirements. | <ul style="list-style-type: none"> Using consultants to draw up policies which are then not implemented. |
| <ul style="list-style-type: none"> Failing to allocate adequate resources to AML. | <ul style="list-style-type: none"> Failing to provide training to relevant staff on how to comply with AML policies and procedures for managing high risk customers. |
| <ul style="list-style-type: none"> Failing to ensure policies and procedures are easily accessible to staff. | |

Page 18, Banks' management of high money laundering risk situations. How banks deal with high-risk customers (including PEPs), correspondent banking relationships and wire transfers. Financial Services Authority June 2011

LexisNexis view: AML policies and procedures

Keeping the compliance team and key staff updated with changing risk indicators and regulator expectations needn't be a costly and cumbersome exercise.

The onset of poor practices is more common when resources are tight and adequate support is not offered to the compliance function. LexisNexis works with thousands of financial institutions of all sizes, offering scalable solutions that meet the needs and budgets of most organisations.

Increasingly organisations are being more selective in their use of different training materials and technology to deliver updates to staff. Training and tutorials that are targeted to the requirements of specific personnel and the risks they manage can be delivered via short webinar updates and supplements to the comprehensive training undertaken by staff when they join the firm.

The definition of a PEP is not consistent across all jurisdictions so it is key that careful attention is given to this area. LexisNexis supports this by separating PEPs into the relevant categories to ensure only the most relevant matches are delivered.

Domestic PEPs can be switched on or off as needed, however there is a growing trend to include them as standard.

When multiple systems are deployed gaps in the AML process can be unavoidable. We help our clients ensure they have a consistent end-to-end process based on a single platform.

Risk assessment: Good Practice



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| <ul style="list-style-type: none">Using robust risk assessment systems and controls appropriate to the nature, scale and complexities of the bank's business. | <ul style="list-style-type: none">Considering the money-laundering risk presented by customers, taking into account a variety of factors including, but not limited to, company structures; political connections; country risk; the customer's reputation; source of wealth/funds; expected account activity; sector risk; and involvement in public contracts. |
| <ul style="list-style-type: none">Risk assessment policies which reflect the bank's risk assessment procedures and risk appetite. | <ul style="list-style-type: none">Clear understanding and awareness of risk assessment policies, procedures, systems and controls among relevant staff. |
| <ul style="list-style-type: none">Quality assurance work to ensure risk assessment policies, procedures, systems and controls are working effectively in practice. | <ul style="list-style-type: none">Appropriately-weighted scores for risk factors which feed in to the overall customer risk assessment. |
| <ul style="list-style-type: none">A clear audit trail to show why customers are rated as high, medium or low risk. | |

Page 21, Banks' management of high money laundering risk situations. How banks deal with high-risk customers (including PEPs), correspondent banking relationships and wire transfers. Financial Services Authority June 2011

Risk assessment: Poor Practice



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| <ul style="list-style-type: none">Allocating higher risk countries with low risk scores to avoid having to conduct EDD. | <ul style="list-style-type: none">MLROs who are too stretched or under resourced to carry out their function appropriately. |
| <ul style="list-style-type: none">Failing to risk assess customers until shortly before an FSA visit. | <ul style="list-style-type: none">Allowing RMs to override customer risk scores without sufficient evidence to support their decision. |
| <ul style="list-style-type: none">Inappropriate customer classification systems which make it almost impossible for a customer to be classified as high risk. | |

Page 22, Banks' management of high money laundering risk situations. How banks deal with high-risk customers (including PEPs), correspondent banking relationships and wire transfers. Financial Services Authority June 2011

LexisNexis view: Risk assessment

An awareness of a client's true risk profile is essential and therefore the resources used to conduct enhanced due diligence are critical.

If the risk profile is "flattened" and all clients are treated equally the risks are hidden and the ability to speed through some clients and focus more on higher risk clients is lost.

Accessing the breadth and depth of global data needed to do this effectively in a single platform ensures comprehensive checks can be performed quickly and appropriate risks managed.

With the UK Bribery Act 2010 coming into force and active enforcement of the US Foreign and Corrupt Practices Act, it is also important that risk assessment criteria reflect corruption risk indicators. The FSA's focus on PEPs and their potential link to corruption will undoubtedly increase going forward.

A structured and consistent approach to risk scoring based on recognised standards is essential. An audit trail of all decisions taken and the due diligence research performed to make those decisions helps to ensure the AML process covers all the checks and balances required for future monitoring and review. This means consistent access to

archived data is key as trying to retain simple web links often means news and other online information are lost as websites update and refresh their content, thereby putting the integrity of the regulatory audit trail at risk.

An effective approach to simplified and enhanced due diligence requires access to comprehensive research information quickly and in a cost-effective manner.

Company data may be readily available in the UK but finding this type of information in emerging markets deemed a higher risk can be expensive and difficult to obtain. Licensed PEP lists are useful but not comprehensive enough (according to the latest FSA review), therefore broader media checks are also needed. LexisNexis relies on licensed, indexed, archived data to ensure results remain consistent. Our archive now stretches back over 35 years, facilitating extensive due diligence checks with a robust audit trail included as standard.





Customer take-on: Good Practice

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| <ul style="list-style-type: none"> Ensuring files contain a customer overview covering risk assessment, documentation, verification, expected account activity, profile of customer or business relationship and ultimate beneficial owner. | <ul style="list-style-type: none"> Having all new PEP or other high-risk relationships checked by the MLRO or the AML team. |
| <ul style="list-style-type: none"> Clear processes for escalating the approval of high risk and all PEP customer relationships to senior management or committees which consider AML risk and give appropriate challenge to RMs and the business. | <ul style="list-style-type: none"> Using, where available, local knowledge and open source internet checks to supplement commercially available databases when researching potential high risk customers including PEPs. |
| <ul style="list-style-type: none"> Having clear risk-based policies and procedures setting out the EDD required for higher risk and PEP customers, particularly in relation to source of wealth. | <ul style="list-style-type: none"> Effective challenge of RMs and business units by banks' AML and compliance teams, and senior management. |
| <ul style="list-style-type: none"> Reward structures for RMs which take into account good AML/compliance practice rather than simply the amount of profit generated. | <ul style="list-style-type: none"> Clearly establishing and documenting PEP and other high-risk customers' source of wealth. |
| <ul style="list-style-type: none"> Where money laundering risk is very high, supplementing CDD with independent intelligence reports and fully exploring and reviewing any credible allegations of criminal conduct by the customer. | <ul style="list-style-type: none"> Understanding and documenting ownership structures complex or opaque corporate structures and the reasons for them. Face-to-face meetings and discussions with high-risk and PEP prospects before accepting them as a customer. |
| <ul style="list-style-type: none"> Making clear judgements on money-laundering risk which are not compromised by the potential profitability of new or existing relationships. | <ul style="list-style-type: none"> Recognising and mitigating the risk arising from RMs becoming too close to customers and conflicts of interest arising from RMs' remuneration structures. |

Pages 34 – 35, Banks' management of high money laundering risk situations. How banks deal with high-risk customers (including PEPs), correspondent banking relationships and wire transfers. Financial Services Authority June 2011

Customer take-on: Poor Practice



<ul style="list-style-type: none"> Failing to give due consideration to certain political connections which fall outside the Money Laundering Regulations definition of a PEP (e.g. wider family) which might mean that certain customers still need to be treated as high risk and subject to enhanced due diligence. 	<ul style="list-style-type: none"> Poor quality, incomplete or inconsistent CDD.
<ul style="list-style-type: none"> Relying on Group introductions where overseas standards are not UK-equivalent or where CDD is inaccessible due to legal constraints. 	<ul style="list-style-type: none"> Inadequate analysis and challenge of information found in documents gathered for CDD purposes.
<ul style="list-style-type: none"> Lacking evidence of formal sign-off and approval by senior management of high-risk and PEP customers and failure to document appropriately why the customer was within AML risk appetite. 	<ul style="list-style-type: none"> Failing to record adequately face-to-face meetings that form part of CDD.
<ul style="list-style-type: none"> Failing to carry out EDD for high risk/PEP customers. 	<ul style="list-style-type: none"> Failing to conduct adequate CDD before customer relationships are approved.
<ul style="list-style-type: none"> Over-reliance on undocumented 'staff knowledge' during the CDD process. 	<ul style="list-style-type: none"> Granting waivers from establishing a customer's source of funds, source of wealth and other CDD without good reason.
<ul style="list-style-type: none"> Discouraging business units from carrying out adequate CDD, for example by charging them for intelligence reports. 	<ul style="list-style-type: none"> Failing to carry out CDD on customers because they were referred by senior managers.
<ul style="list-style-type: none"> Failing to ensure CDD for high-risk and PEP customers is kept up-to-date in line with current standards. 	<ul style="list-style-type: none"> Allowing 'cultural difficulties' to get in the way of proper questioning to establish required CDD records.
<ul style="list-style-type: none"> Holding information about customers of their UK operations in foreign countries with banking secrecy laws. 	<ul style="list-style-type: none"> Allowing accounts to be used for purposes inconsistent with the expected activity on the account (e.g. personal accounts being used for business) without enquiry.
<ul style="list-style-type: none"> Insufficient information on source of wealth with little or no evidence to verify that the wealth is not linked to crime or corruption. 	<ul style="list-style-type: none"> Failing to distinguish between source of funds and source of wealth.
<ul style="list-style-type: none"> Relying exclusively on commercially-available PEP databases and failure to make use of available open source information on a risk-based approach. 	<ul style="list-style-type: none"> Failing to understand the reasons for complex and opaque offshore company structures.
<ul style="list-style-type: none"> Failing to ensure papers considered by approval committees present a balanced view of money laundering risk. 	<ul style="list-style-type: none"> No formal procedure for escalating prospective customers to committees and senior management on a risk based approach.
<ul style="list-style-type: none"> Failing to take account of credible allegations of criminal activity from reputable sources. 	<ul style="list-style-type: none"> Concluding that adverse allegations against customers can be disregarded simply because they hold an investment visa.
<ul style="list-style-type: none"> Accepting regulatory and/or reputational risk where there is a high risk of money laundering. 	

Pages 35 – 36, Banks' management of high money laundering risk situations. How banks deal with high-risk customers (including PEPs), correspondent banking relationships and wire transfers. Financial Services Authority June 2011



LexisNexis view: Customer take-on

A primary goal for the compliance function is to have a consistent approach to onboarding which ultimately improves customer service and provides a competitive edge.

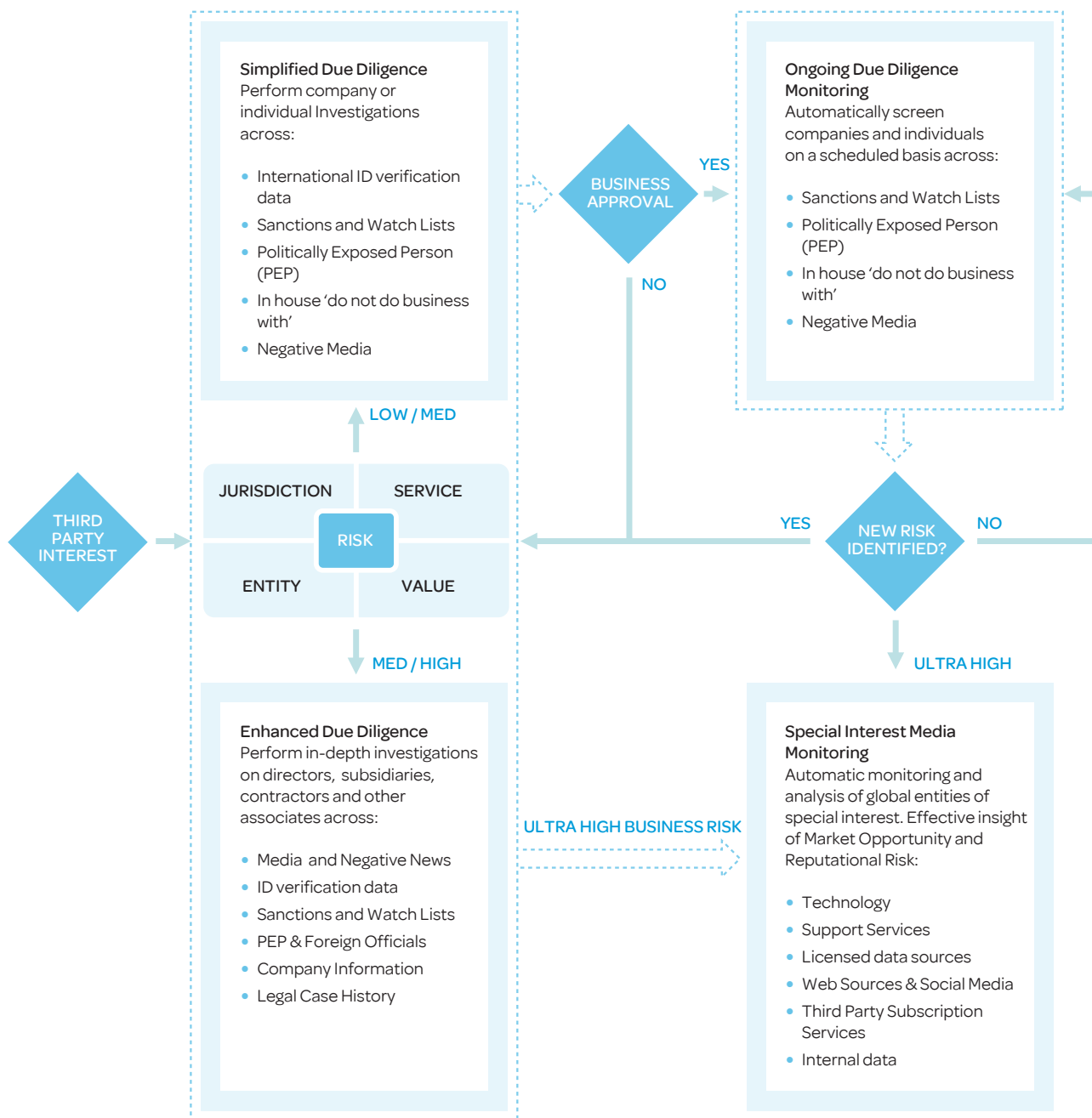
By auditing the local and international systems used for customer due diligence, the business is able to demonstrate consistent compliance.

Risk solutions from LexisNexis enable approval of new clients at the appropriate level and escalation to senior management for review when needed. All information gathered on an entity can be collated into one file and forwarded together with any notes, providing an efficient and auditable review process. A separate file is created for all PEPs and high risk entities, making closer ongoing monitoring straight forward and routine. It is possible to allow Relationship Managers minimal

“privileges” and for any red flags to automatically drive escalation to compliance, ensuring an appropriate risk-based approach at each stage.

Using PEP databases in isolation is not sufficient and broader news checks are needed to clearly identify associations and other high risk indicators. Building an end-to-end workflow that looks across broader data sets also ensures ongoing monitoring is regular and efficient. Having onboarding and ongoing monitoring processes in place that support each other allow alerts to be captured and aggregated together at any stage in the process.

The Due Diligence process – a suggested approach



Enhanced monitoring of high risk relationships: Good Practice

<ul style="list-style-type: none"> Transaction monitoring which takes account of up-to-date CDD information including expected activity, source of wealth and source of funds. 	<ul style="list-style-type: none"> Regularly reviewing PEP relationships at a senior level based on a full and balanced assessment of the source of wealth of the PEP.
<ul style="list-style-type: none"> Monitoring new clients more closely to confirm or amend the expected account activity. 	<ul style="list-style-type: none"> A risk-based framework for assessing the necessary frequency of relationship reviews and the degree of scrutiny required for transaction monitoring.
<ul style="list-style-type: none"> Proactively following up gaps in, and updating, CDD during the course of a relationship. 	<ul style="list-style-type: none"> Ensuring transaction monitoring systems are properly calibrated to identify higher risk transactions and reduce false positives.
<ul style="list-style-type: none"> Keeping good records and a clear audit trail of internal suspicion reports sent to the MLRO, whether or not they are finally disclosed to SOCA. 	<ul style="list-style-type: none"> A good knowledge among key AML staff of a bank's highest risk/PEP customers.
<ul style="list-style-type: none"> More senior involvement in resolving alerts raised for transactions on higher risk or PEP customer accounts, including ensuring adequate explanation and, where necessary, corroboration of unusual transactions from RMs and/or customers. 	<ul style="list-style-type: none"> Global consistency when deciding whether to keep or exit relationships with high-risk customers and PEPs.
<ul style="list-style-type: none"> Assessing RMs' performance on ongoing monitoring and feed this into their annual performance assessment and pay review. 	<ul style="list-style-type: none"> Lower transaction monitoring alert thresholds for higher risk customers.

Pages 40 – 41, Banks' management of high money laundering risk situations. How banks deal with high-risk customers (including PEPs), correspondent banking relationships and wire transfers. Financial Services Authority June 2011

Enhanced monitoring of high risk relationships: Poor Practice

<ul style="list-style-type: none"> Failing to carry out regular reviews of high-risk and PEP customers in order to update CDD. 	<ul style="list-style-type: none"> Reviews carried out by RMs with no independent assessment by money laundering or compliance professionals of the quality or validity of the review.
<ul style="list-style-type: none"> Failing to disclose suspicious transactions to SOCA. 	<ul style="list-style-type: none"> Failing to seek consent from SOCA on suspicious transactions before processing them.
<ul style="list-style-type: none"> Unwarranted delay between identifying suspicious transactions and disclosure to SOCA. 	<ul style="list-style-type: none"> Treating annual reviews as a tick-box exercise and copying information from the previous review.
<ul style="list-style-type: none"> Annual reviews which fail to assess AML risk and instead focus on business issues such as sales or debt repayment. 	<ul style="list-style-type: none"> Failing to apply enhanced ongoing monitoring techniques to high-risk clients and PEPs.
<ul style="list-style-type: none"> Failing to update CDD based on actual transactional experience. 	<ul style="list-style-type: none"> Allowing junior or inexperienced staff to play a key role in ongoing monitoring of high-risk and PEP customers.
<ul style="list-style-type: none"> Failing to apply sufficient challenge to explanations from RMs and customers about unusual transactions. 	<ul style="list-style-type: none"> RMs failing to provide timely responses to alerts raised on transaction monitoring systems.

Pages 41 – 42, Banks' management of high money laundering risk situations. How banks deal with high-risk customers (including PEPs), correspondent banking relationships and wire transfers. Financial Services Authority June 2011



LexisNexis view: Enhanced monitoring of high risk relationships

Increasingly companies are realising an effective balance between the benefits technology brings to enhanced monitoring and the manual insight required by the compliance team.

Adopting technology that delivers the flexibility to cover an institution's unique risk-based approach for the take-on and monitoring process ultimately delivers more robust workflow and audit controls.

High risk entities demand much closer monitoring as well as routine media reviews to identify any new associations or red flags as they occur. LexisNexis works with organisations to ensure that relevant, real time alerts are delivered for

the highest risk clients in a simple and efficient manner. This enables these often lucrative clients to be onboarded and given the extra care they merit.

Using custom built tools makes compliance faster and more efficient. This adds value to the RMs by freeing up their time to focus on business development and provides useful insight to develop the client relationship further.



Case studies


High-risk customer relationships.

The FSA review also includes a number of case studies highlighting areas that concerned the FSA during their onsite visits. The case studies include anonymised examples of failings in the following AML systems and controls: some practices which caused concern including:

- Banks' failure to identify PEP accounts
- Banks' failure to conduct enhanced due diligence on accounts which were high risk
- Inadequate challenge from banks' AML and compliance staff when high-risk factors were clearly apparent
- Banks accepting customers or continuing relationships when serious allegations about criminal activity had not been properly considered.

The following section of the white paper includes a selection of the case studies from the report where either insufficient enhanced due diligence had been conducted or the information retrieved during the CDD process was not acted on by the bank.

Relationship 4


This account for a former PEP in an offshore centre was funded by rental income. The CDD file contained allegations of fraud surrounding the rental property and its construction. These allegations had apparently been identified by compliance but no obvious investigation or other action was taken as a result. 

Page 78, Banks' management of high money laundering risk situations. How banks deal with high-risk customers (including PEPs), correspondent banking relationships and wire transfers. Financial Services Authority June 2011

Relationship 9

These customers had been identified as PEPs by the private banking arm of a major banking group for reasons including their business partnership with a senior politician in a high risk country. The account was opened in early 2006.


The CDD file contained a general lack of EDD evidenced by the bank's apparent failure to identify that the customers' business partner was (and, at the time of writing, remains) on the EU, UK Treasury, Swiss and OFAC sanctions lists, among others.

The account was reviewed by the bank in late 2006, 2007 and 2008, but the review forms were identical and did not identify that the customers' business partner was on sanctions lists. Although there were no adverse allegations about the customers themselves, it was a matter of concern that the bank had apparently failed to consider the money-laundering risks of dealing with close business associates of a politician subject to sanctions. 

Page 81, Banks' management of high money laundering risk situations. How banks deal with high-risk customers (including PEPs), correspondent banking relationships and wire transfers. Financial Services Authority June 2011

Relationship 11

This PEP customer, a student based in London, was a close relative of a foreign politician/businessman. The relevant account was opened in 2008 with the initial funding of around £1m coming from the politician. The bank had not taken adequate steps to establish the politician's source of wealth.

Our research revealed that the politician was the subject of charges of large-scale misappropriation of state funds and a court order freezing his assets worldwide. There was no indication from our file review that the bank had identified this relevant adverse information and no evidence of annual reviews being conducted on this account. The bank exited this account for commercial reasons in late 2010. 

Pages 81 – 82, Banks' management of high money laundering risk situations. How banks deal with high-risk customers (including PEPs), correspondent banking relationships and wire transfers. Financial Services Authority June 2011

Relationship 14

A large bank with almost exclusive UK business held an account for the wife of the former senior politician of a high-risk country. Her file showed an income of £30k a year.

Information on the CDD file showed that her husband was arrested on multiple counts of corruption and theft from aid funds, amounting to many millions of dollars, but later cleared. However, he had since been rearrested in relation to further corrupt activity.

Our review of bank statements found that around £80k was paid into the account in six months in 2007 and over £300k in 2008. Some of this money appeared to have been received directly from the governments of other high risk countries with no apparent explanation. Since our visit, this account has been closed. "

Pages 82 – 83, Banks' management of high money laundering risk situations. How banks deal with high-risk customers (including PEPs), correspondent banking relationships and wire transfers. Financial Services Authority June 2011

Relationship 16

Company A is a UK incorporated company which has an account with the private banking arm of a major UK group. The ultimate beneficial owner of Company A is a PEP whose husband is a former politician from a higher risk country.

There were many allegations over a sustained period from various sources, including reputable newspapers, on the customer's CDD file about the customer's business making large profits as a result of her husband abusing political power.

At the time of our visit, the bank had just decided to exit all relationships with the customer. "

Page 83, Banks' management of high money laundering risk situations. How banks deal with high-risk customers (including PEPs), correspondent banking relationships and wire transfers. Financial Services Authority June 2011

Looking ahead

The FSA makes it clear that the multiple flaws highlighted by the thematic review will mean that:

"Given the nature of our findings, the management of high-risk customers, including PEPs, will remain a significant focus of our anti-financial crime work for some time to come."

Ensuring effective AML systems and controls are in place will continue to occupy banks' compliance teams as they reflect emerging risks and changing regulation. At the same time, reviewing and refining technology to streamline existing processes across the enterprise and deriving greater benefit from robust and efficient customer due diligence.

As the focus continues to grow on strong AML, sanctions and anti-bribery processes the "just get by" approach will become

steadily harder to defend. Simple, cost-effective solutions are available to enhance manual processes and help build a long term compliance function. These meet the challenges of today's regulatory environment while delivering value and efficiencies back into the business by enhancing the client experience, protecting the firm's reputation and avoiding fines and potential criminal sanctions. LexisNexis now works with over 75,000 firms globally to support these goals and continues to grow by offering easy to use, quick to deploy solutions that are scalable to meet the needs of large and small organisations alike.

How LexisNexis helps organisations comply with AML CDD obligations

1. Manage enhanced due diligence checks on new and existing customers

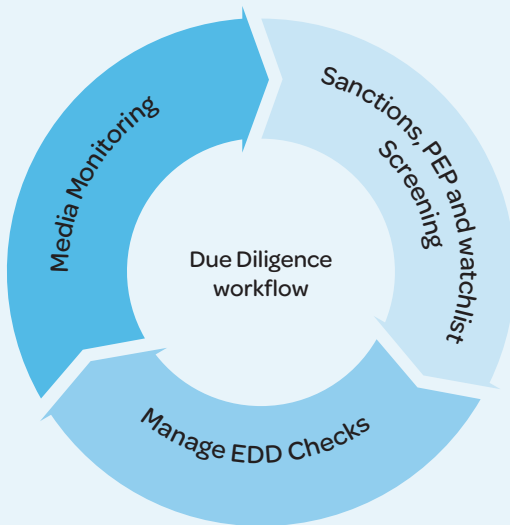
Conduct comprehensive EDD checks across global company, news and watch lists data.

2. Conduct ongoing screening of existing customers

Check current customers against sanctions, watch lists and PEPs using fuzzy matching.

3. Monitor high risk customers in the media

Conduct ongoing monitoring of customers you work with against global news information.



Manage enhanced due diligence checks on new and existing customers

Perform enhanced due diligence checks in Lexis® Diligence. Search on a company, individual or country through our online due diligence solution. Lexis Diligence searches global news and business information, sanctions and PEPs delivering accurate and relevant matches immediately.

Results can be saved, printed or put into a report to enable a decision to be made on whether to progress the relationship.

Conduct ongoing screening of existing customers

Monitor customers and other third-parties through LexisNexis Bridger Insight. Stay compliant and safeguard your organisation's reputation by regularly monitoring high risk customers in case their status changes, as per your risk-based approach.

Simply upload all the customers you need to monitor to LexisNexis Bridger Insight. You can screen as many companies and individuals as you need in one transaction. The list will be screened against our global sanctions, watch lists and PEP data and the results file returned for review. Any matches are clearly highlighted so that you can choose which alerts would merit further investigation in Lexis Diligence.

Our superior fuzzy-name matching algorithm ensures better matches saving you valuable time and money investigating irrelevant results.

Monitor high risk customers across the media

Track negative news on key customers through LexisNexis Analytics. Monitor news across all key media on your high risk third parties through your own early warning system.

Fuzzy matching is not used, ensuring you only get the relevant results you need to see. Automated monitoring enables you to anticipate and mitigate any financial and reputational risks to protect your organisation.

Trust LexisNexis to protect your business

LexisNexis has a world-class reputation for providing professional firms with critical business tools. For over 30 years we have been pioneers in risk management and intelligence.

Our solutions are used internationally by over 75,000 organisations. These include financial services, law enforcement, government, legal and accountancy firms and blue chip multinationals, including the world's top 5 banks.

i Our solutions help customers to reduce the cost of compliance, fulfil regulatory requirements, enhance decision making and protect their businesses.

Get in touch

To find out more about how LexisNexis can help your business:

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