

# CrossCore Watchlist Service

Navigate risks beyond borders with our comprehensive PEPs and sanctions screening



**Ensure compliance**



**Lower false positives**



**Minimise manual reviews**

Organisations in various sectors are required to conduct PEPs (Politically Exposed Person) and sanctions checks to comply with regulatory requirements and mitigate risks

that may pose a threat to the integrity of financial systems. However, without having a robust solution in place, it requires considerable effort and poses several challenges.

Is your organisation facing these common challenges?

**Your challenge**

**Our solution**

Data <b>lists are hard to consolidate</b>	▶ <b>Extensive Global data</b> - Screen against 4,700+ continuously updated lists including PEPs, Sanctions, RCAs and more
Complex datasets <b>need to be refined</b> to meet the specific requirements	▶ <b>Flexibility and control</b> - Select specific data segments to query, and to further filter the data by country, list or type
<b>Difficulty to keep up</b> with large amounts of data that changes frequently	▶ <b>Fast and easy-to-use</b> - Single workbench solution with user-friendly interface and real-time responses to queries
High <b>false positives</b> require frequent and costly manual reviews	▶ <b>Precision matching</b> - Optimise your matching logic and accuracy by configuring 20+ levels of fuzzy matching
Risks of <b>financial penalties</b> due to increasing scrutiny and changing regulations	▶ <b>Risk-based decisioning</b> - Proactively protect your organisation and ensure compliance with a risk-based approach
Disrupted <b>customer experience</b> frustrates high-profile clients	▶ <b>Frictionless experience</b> - Reduce false positives, speed-up the screening process and reduce friction for good customers
Meeting compliance whilst <b>merging AML and Fraud</b> operations	▶ <b>CrossCore integration</b> - Easily combine the AML onboarding checks with other identity and fraud solutions from our portfolio

We help businesses navigate this complex, ever-evolving landscape with a simple and reliable solution

# CrossCore Watchlist Service



**Extensive reliable data**



**Global coverage**



**Updated daily**



**Flexibility and control**



**Accurate matching**

With **CrossCore Watchlist Service** you can protect your business from high-risk individuals and organisations with real-time AML risk-based decisioning. Conduct accurate PEPs and Sanctions screening during the onboarding process without causing disruptions to the customer experience.

Highly configurable and flexible, the **CrossCore Watchlist Service** enables you to choose specific data segments and customise the levels of matching logic. It's easy to integrate and can be used as a standalone service or as an **integral component of a comprehensive identity and fraud strategy**.

## How CrossCore Watchlist Service works



**Sanctions list** - individuals and entities subject to official sanctions measures

**Politically Exposed Person (PEP)** – a person who has been entrusted with a prominent public function

**Relative or Close Associate (RCA)** - family members and close associates of a PEP

**Special Interest Person/Entity (SIP/SIE)** - high profile individuals/organisations not on a Sanctions or Other Official List but reported in publicly available sources as being accused of or convicted of serious crimes, including financial crime, organised crime, terrorism, narcotics crime, war crimes and other crimes.

Experian provides the widest variety of sanctions list validation features<sup>1</sup>

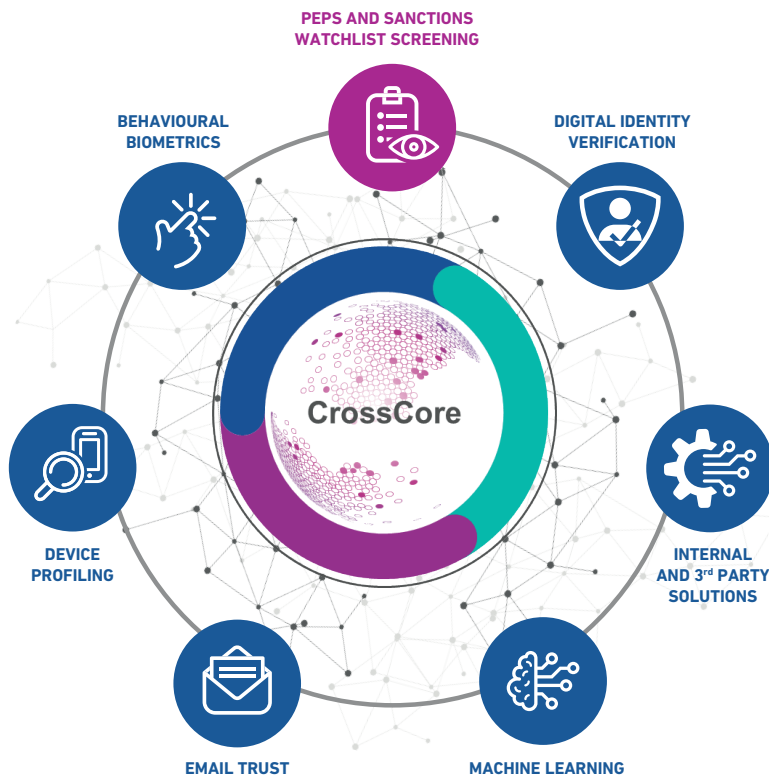
<sup>1</sup> [KuppingerCole Fraud Reduction Intelligence Platforms Report, 2023](#) »

## CrossCore Watchlist Service

### One platform for all your identity and fraud checks

Our PEPs and Sanctions screening service is delivered through CrossCore — our leading<sup>2</sup> ID&F solutions platform. You can now do “more with less” and easily conduct a wide range of identity and fraud checks through a single integrated API.

CrossCore can orchestrate a full range of your in-house and partner solutions. This provides an **optimum onboarding experience** for customers and delivers operational efficiency.



89% of Financial Services firms identify Experian as the market leader for account opening solutions<sup>2</sup>

#### About Experian

Experian has a proven track record in delivering solutions to protect businesses and their customers.

Whether you're looking for fraud prevention, age verification, online identity checks or a host of other services to keep fraudsters at bay, we have the complete future-proof solution.

Protect your business and comply with changing regulatory legislation, without disrupting good customers, by using CrossCore Watchlist Service. Get in touch to find out more.

[Contact us »](#)

2) Liminal Link Index report, 2023

Experian's identity verification and fraud prevention solutions, including CrossCore and Precise ID®, received the highest Link Score out of the 32 companies highlighted in the report. It found that Experian was recognised by 94% of buyers and 89% identified Experian as a market leader