

<b>Verification component</b>	<b>Component definition</b>	<b>Know your employee</b>	<b>Know your customer</b>	<b>Know your partner</b>
<b>Bad Payment History</b>	Searches on public or private databases (depending on the country) to identify any debts or poor payment history in relation to any type of creditor (utilities, landlords, banks, government, etc.)	X	X	X
<b>Bankruptcy &amp; Insolvency Filings</b>	Verifies information on bankruptcy filings, tax liens & civil and any small claims judgments issued	X	X	X
<b>Civil Litigation</b>	Reveals the outcome of any civil suits for both plaintiffs and defendants	X	X	X
<b>Conflict of Interest</b>	Searches for potential conflicts of interest such as shareholdings, directorships or acquaintances	X	X	X
<b>Credit Score</b>	Reveals the 'score', or numerical expression, delivered by a credit bureau based on various aggregated information sources and a level analysis of a person's or a company's credit files, to reveal creditworthiness	X	X	X
<b>Criminal</b>	Searches for criminal record based on official criminal record databases held by national authorities, centralized government agencies or ministries	X	X	X
<b>Criminal Certificate</b>	Searches for criminal records based on official criminal record databases held by national authorities with delivery of an official criminal record certificate	X	X	X
<b>Financial Regulator</b>	Verifies whether a source of interest is registered or potentially banned by a financial regulator	X	X	X
<b>Fiscal – Tax Records and Defaults</b>	Verifies fiscal/tax situation	X	X	X
<b>Labor Litigation</b>	Verifies the subject of interest's involvement in labor litigation and subsequent outcomes	X		X
<b>Links to Organized Crime</b>	Verifies any links to organized criminal networks through local established sources	X	X	X
<b>Local Civil</b>	Verifies any litigation at local level	X	X	X

<b>Local Criminal</b>	Criminal record verification through a local public authority tasked with managing local criminal record databases and registries. Not available in all countries. Research is carried out based on last known address and the jurisdiction of the local authority as defined by each country's national authorities	X	X	X
<b>Office of Foreign Assets Control (OFAC)</b>	Verifies whether a source of interest appears on the OFAC list		X	
<b>Politically Exposed Persons (PEP)</b>	Identifies if an individual is considered to be politically exposed using privately held databases (updated continuously)	X	X	X
<b>Property &amp; Real Estate Status</b>	Verifies any land, real estate and property titles held	X	X	
<b>Regulatory</b>	Verifies if a source of interest is registered or potentially banned by a regulator	X		
<b>Sex Offenders</b>	Verifies any links to privately or publically held databases aggregating information on known sex offenders	X		
<b>Shareholdings</b>	Verifies whether a source of interest owns share capital in any company	X	X	X