



# ARE YOU BEING LOYAL TO THE RIGHT CUSTOMERS?

Hospitality companies serve travelers from around the world and are therefore exposed to the risks of conducting business with sanctioned individuals or entities connected to terrorism, drug trafficking, or other threats to the health or security of the U.S. This is a violation of the law that can result in stiff civil and criminal penalties.

While some companies have processes in place to screen monetary transactions, one area of compliance that may be overlooked is the customer loyalty program.

When was the last time you checked your customer loyalty program database against OFAC or other federal sanctions lists?

**FREQUENT OFAC UPDATES**  
Updates commonly occur more than once a week.



If you aren't routinely scanning OFAC watch lists, you may be exposed to undue risk.

**\$1.2B+**  
Civil penalties & settlements imposed by OFAC in 2014 (as of 10/8/14)  
Highest year ever for penalties

## \$\$ PENALTIES UP TO MILLIONS \$\$

OFAC infractions can range from the thousands up to the millions.

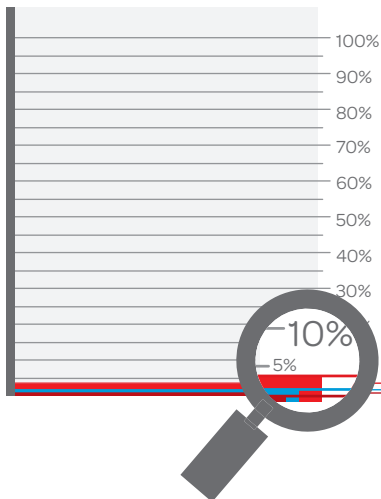


**5 DAYS**

Maximum time you should take to identify and report relationships recently listed by OFAC.

**NEXT DAY**

Leading organizations update by the next day, allowing them to simulate and forecast the incremental operational load that the update will generate.



**ABOVE 4%**

Your manual workload may be too high, leading to potential analyst fatigue.

**2-2.5% MANUAL REVIEW**  
2 - 2.5% is the typical volume of transactions flagged for manual review.

**BELOW 1%**

You may be unwittingly doing business with sanctioned entities.

For more info, go to [www.lexisnexis.com/hospitality](http://www.lexisnexis.com/hospitality) or call 1-888-295-7318