

## Efficiently Assess Financial Counterparty Risk

The single source of intelligence to support your financial counterparty KYC.





## Bankers Almanac KYC is the definitive source of financial counterparty information

Manually gathering data and documents from different sources to conduct financial counterparty KYC is time-consuming. Furthermore, this manual heavy lifting distracts analysts from the priority of assessing risk, and lengthens the time taken to onboard financial counterparties.

LexisNexis® Bankers Almanac KYC is the definitive source of data and documents to accurately identify financial counterparties worldwide and assess risk. The solution lowers the cost of compliance and accelerates financial counterparty onboarding times by removing the need to manually find and validate information from many different sources.

Built on over 175 years of experience, Bankers Almanac KYC serves corporates and the financial sector as the definitive source of financial counterparty information.

Bankers Almanac KYC provides instant access to up-to-date data and documents that are required to conduct KYC on financial counterparties. Clients can choose to access Bankers Almanac KYC data via a single online lookup tool, cloud-based workflow application or API.

### Benefit from:

1. No need to wait for KYC documents to arrive from different sources
2. Reduced time spent on repetitive manual tasks
3. Faster financial counterparty onboarding times
4. Confidence that the most up-to-date versions of the correct documents are used
5. A clear view of hidden risk, including ultimate beneficial ownership, sanctions, and state ownership

“With Bankers Almanac Counterparty KYC, all the information we need is in one place; it is the best tool we have for researching financial counterparty details. Instead of checking dozens of different sources to gather KYC information, we save time by going to a single comprehensive database of source data that we know we can trust.”

Daniela Zaremba, Institutional Clients Service Manager, Raiffeisen Bank International AG

## Choose your data subscription package

Bankers Almanac KYC delivers comprehensive data covering over 200,000 financial institutions. It enables KYC analysts to identify counterparties and instantly access KYC information to review entities, structures and ownership.

With one core data set and four add-on data modules available, clients can be sure they have access to the information they need to meet their corporate KYC policies and comply with regulatory requirements.

### Core data set:

#### **LexisNexis® Bankers Almanac Counterparty KYC**

Access a single database with information covering financial institutions worldwide. The solution contains comprehensive KYC data for each entity, including:

- Head office and office branch details
- Ownership chart
- Group structure chart
- Key personnel names
- Contact details
- Financials
- Historic bank information
- LEI and GIIN numbers
- Regulating body
- Credit rating



**Global data covers:**  
**200,000+ financial institutions**  
**21,000+ banks**

### Add-on data subscription:

#### **LexisNexis® Bankers Almanac Due Diligence**

Instantly download PDF documents to conduct financial counterparty KYC. Save time on document collection and be sure that documents are verified as the latest versions collected directly from primary sources (stand-alone module subscription also available).

Documents comprise:

- Licenses (general, banks and offshore)
- Anti-money Laundering Controls
- USA PATRIOT Act Certificates
- Annual Reports
- Corporate Governance Documents
- Wolfsberg Group Questionnaire – CBDDQ
- W-8BEN-E tax forms



**800,000+ due diligence documents**

### Add-on data subscription:

#### **LexisNexis® Bankers Almanac Ultimate Beneficial Ownership**

Identify ultimate beneficial owners (UBOs) within financial institution structures and see percentage ownership. UBO declaration documents are collected directly from primary sources and can be downloaded as supporting evidence.



**11,000+ UBOs worldwide**  
**0.1% ownership links**

### Add-on data subscription:

#### **LexisNexis® Bankers Almanac Sanctions View**

Quickly see if a financial institution is sanctioned or has sanctioned entities within its group or ownership structure. Entities are actively screened against lists from all major sanctioning bodies. Any match is flagged alongside the entity name, making sanctions easy to spot. Sanctions details, including source and specific details of sanctions, can be easily downloaded for further investigation.



**Screens lists from:**  
**50+ regulatory bodies**

### Add-on data subscription:

#### **LexisNexis® Bankers Almanac State-Owned Enterprises View**

Immediately identify if an entity has state ownership or links anywhere within its group or ownership structure. Advanced matching algorithms screen entities against lists from enforcement agencies and global media coverage. Data sources are presented in detail as evidence, which can be easily exported.



**Intelligence from:**  
**1,000 enforcement agencies**  
**32,000 media sources**

## Choose your product delivery option

Bankers Almanac KYC provides three different solutions—online look-up tool, workflow application and API—giving clients the flexibility to decide how they receive data and bring it into their workflows.



### Online look-up tool

Bankers Almanac KYC is available via an online tool that is accessed by web browser. The solution is designed to ensure KYC analysts can quickly identify financial institutions and find up-to-date information. Entity pages contain comprehensive data and documents regarding each institution.

The full set of Bankers Almanac KYC modules can be delivered via the single online lookup tool. Each module adds an extra layer of information to support risk assessment.



### Easily export information

Analysts can easily download information and PDF documents to import into their KYC workflow.



### Understand complex ownership structures

Ownership structures are mapped out as interactive charts. Users can refine information displayed by percentage ownership, type of relationship and highlight information such as the country that entities within the structure are based.



### Spot risk with ease

Sanctions and state ownership are clearly flagged against matched entities (requires add-on subscriptions) making it easy to spot hidden risk.



### Cloud-based workflow application

Manually compiling information and building financial counterparty KYC reports is repetitive and time-consuming. Sourcing PDF documents, recording ownership structures in Excel sheets, and screening individuals for risk using separate tools diverts analysts from the priority of assessing risk.

LexisNexis Bankers Almanac Enhanced Due Diligence is a cloud-based KYC application that standardizes and streamlines the financial counterparty KYC process. Clients can quickly adopt this modern workflow tool simply by logging on and becoming familiar with the features.

The application automatically builds KYC reports online by importing all required data and documents from Bankers Almanac KYC into a standard template, ready for analysts to review. Existing clients will notice the data is the same as in the Bankers Almanac look-up tool. Subscriptions to the look-up tool and all add-on data modules are required to run this software application.

*“Whilst there are a couple of documents that must come directly from our financial counterparties, Bankers Almanac provides us with around 90% of the data we need for client verification, which is a brilliant result. We no longer have to go back and forth to our partner banks to request different information—everything in Bankers Almanac is readily available, up to date and accurate.”*

Tsvetanka Nankova, Director Institutional Cash Sales, Deutsche Bank

*“With Bankers Almanac Enhanced Due Diligence, Banco BPM got all the same value as a custom built KYC application, but at a fraction of the cost and available immediately. It really has some impressive tools, like automated screening of ownership structures for risk, like sanctions and enforcement actions.”*

Paolo Rodolfi, KYC Analyst, Trade Finance, Banco BPM

Smart tools make it easier for KYC analysts to spot risk within ownership structures. Analysts can edit interactive charts based on their company policy, then instantly screen entities and individuals within the ownership structure, including ultimate beneficial owners, for risk.

#### Screen against:

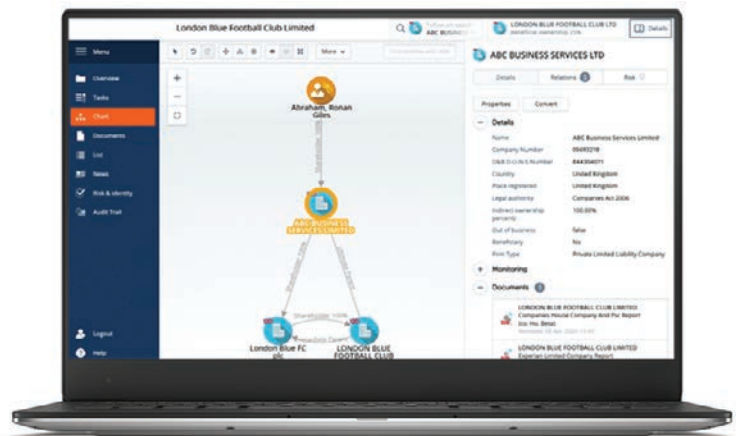
- **Sanctions**
- **Enforcement actions**
- **Adverse media coverage**
- **Politically exposed persons**

As analysts review information and assign risk ratings, the application automatically builds a robust audit trail, saved to the cloud, and easy for compliance officers to export.



#### KYC API

Bankers Almanac KYC data can be deployed directly within KYC and client lifecycle management systems by integrating a single REST API. This solution supports large organizations as they automate KYC processes.



All information from the Bankers Almanac KYC core product plus due diligence and ultimate beneficial ownership modules are available via the API. Comprehensive sanctions and state ownership screening is available from LexisNexis Risk Solutions via a separate API product.

KYC platforms can be designed to select the correct company policy to apply, and then automatically retrieve required data and PDF documents directly from the Bankers Almanac KYC API and use them to build standardized reports, ready for analysts to review.

#### API deployment options:

- **Client onboarding**
- **Client lifecycle manager**
- **Legal entity master**

## Robust data quality clients can trust

LexisNexis Risk Solutions ensures data quality by sourcing data directly from banks and other primary sources following a rigorous methodology. Our dedicated team of 140 data analysts, covering 20 languages, utilize our long-standing relationships with industry contacts to ensure our content is verified, current and comprehensive.

- Proactively liaising with primary sources such as banks and regulators
- Quality control checks prior to uploading documents and data
- A transparent process, fully documented with every attempt to reach out for information recorded
- Maintaining information by reviewing it in regular cycles and on an event-driven basis, with all documents date stamped

To find out more about Bankers Almanac KYC, please contact your LexisNexis Risk Solutions account manager or call 800.658.5638. You can also visit [risk.lexisnexis.com/FCC](https://risk.lexisnexis.com/FCC) to discover our full range of solutions.



### About LexisNexis® Risk Solutions

LexisNexis Risk Solutions harnesses the power of data and advanced analytics to provide insights that help businesses and governmental entities reduce risk and improve decisions to benefit people around the globe. We provide data and technology solutions for a wide range of industries including insurance, financial services, healthcare and government. Headquartered in metro Atlanta, Georgia, we have offices throughout the world and are part of RELX (LSE: REL/NYSE: RELX), a global provider of information-based analytics and decision tools for professional and business customers. For more information, please visit [www.risk.lexisnexis.com](https://www.risk.lexisnexis.com) and [www.relx.com](https://www.relx.com).

Our solutions assist organizations with preventing financial crime, achieving regulatory compliance, mitigating business risk, improving operational efficiencies and enhancing profitability.

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