

Business Compliance Insight™

For us, it's about making regulatory compliance easy on you and — your customers.

Let's face it. Regulatory compliance is a fact of life. Within the past few years, financial institutions have been fined millions of dollars for failing to have adequate regulatory controls in place. Knowing your customer is not optional. Regulatory enforcement actions not only may impact your bottom line; they also can damage your company's brand, destroy your reputation and impact your pocketbook, as compliance officers more often are being held personally accountable for having adequate controls in place.

In an increasingly complex regulatory environment, companies may be faced with meeting multiple Know Your Customer and Anti-Money Laundering requirements while optimizing efficiencies to manage their budget and ensure customer satisfaction. That's why Experian created Business Compliance Insight™.

Common business challenges

- "Using multiple sources leads to higher costs, increased errors and more delays in manual processing. I need a cost-effective way to streamline manual fraud and know your customer reviews while managing costs."
- "Regulators are going to make an example out of someone. If I'm singled out, it will cost me in both fines and in reputational damage."
- "If I can't automatically verify applicants, the delays in manual review create a real customer experience problem for me."

Faster manual review and enhanced due diligence

Whether you're evaluating merchants, suppliers or customers, Business Compliance Insight provides a one-stop solution that helps identify possible regulatory, reputational and fraud risk associated with new accounts. Business Compliance Insight helps analysts quickly conduct manual reviews by bringing together intelligence from multiple data sources on businesses and potential beneficial owners in one easy-to-read report, to be used as part of a complete investigation.

Business Compliance Insight™

Faster, more reliable reviews

- Gives a single point of access for a preliminary review.
- Supports business customer identification requirements.
- Determines possible regulatory watchlist matches and government sanctions for the business and business contacts identified in the report.
- Establishes potentially undisclosed beneficial owners.
- Furnishes industry information and business structure for risk assignment.
- Assesses business financial stability.
- Pinpoints affiliates and high-risk conditions.
- Provides insights into a history of complaints filed against the company.

Business Compliance Insight is part of Experian's powerful fraud and regulatory compliance suite, providing clients of all sizes with flexible, cost-effective solutions that help mitigate risk while reducing friction at the point of sale.

For more information on how Experian can help you meet regulatory compliance requirements and reduce fraud, contact your local Experian sales representative, call 1 800 520 1221 or visit www.experian.com/commercial.