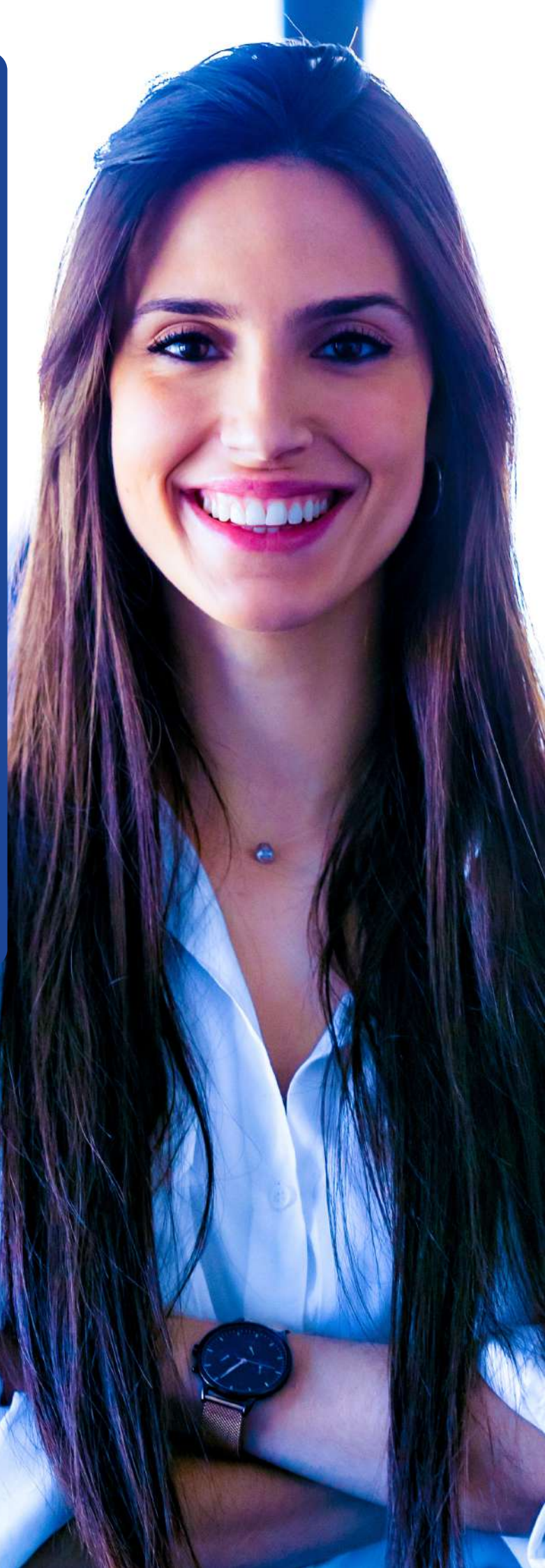# Moody's
ANALYTICS

Intelligent Screening

Deploy AI-assisted screening to make faster decisions with less false positives

Our AI Review solution can help you screen and monitor individuals and entities quickly, according to firm-specific risk profiles and appetite. This advanced screening solution helps you effectively and efficiently comply with global anti-money laundering (AML) and know-your-customer (KYC) regulations and empowers compliance and risk teams to make better decisions about who you are doing business with.

As more data becomes available, more effort is required to process and analyze it.

With increased data availability, companies can leverage artificial intelligence (AI) and machine-learning (ML) models to improve the efficiency and effectiveness of screening. Implicating a more sophisticated risk assessment can reduce downstream investigation and decision-making time.

With AI Review, companies can benefit from:

Greater protection

AI Review provides greater protection from regulatory fines and reputational damage by helping compliance and risk teams effectively screening a large volume of customers against more data without incurring additional costs or resources or decreasing productivity.

Unparalleled data

Derive deep insight from Moody's Analytics robust database of risk information that is curated and standardized into detailed profiles by individual or organization. We have helped customers screen and continuously monitor over six trillion names, providing more precise decisions, fewer false positive results, and greater efficiency.

Higher efficiency

Gain greater operational efficiency with the predictive power of AI Review, which identifies and scores potential matches that can be quickly filtered as alerts or no-matches so compliance and risk teams can prioritize where the most work is needed.

Moody's
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| AI Review

AI Review can reduce false positives by as much as 70%, while prioritizing true alerts to further reduce the time-to-decision to seconds.

AI Review is a pure-technology, first-level screening solution driven by machine-learning models and produces an alert confidence score that mimics a human analyst on any given inquiry match.

Using this technology to screen counterparty risk, you can quickly tune out false positives, leading to greater effectiveness and efficiency for compliance teams.

Coverage Enhancement

Increase coverage without the burden of added workload for your compliance and risk teams.

Tunable Screening

Have control over the efficiency performance across firms by setting threshold according to your risk appetite.

Increased Consistency

Deploy a digital L1 analyst providing repeatable decision based on millions of records.

Speed-to-Decision

Receive real-time results to speed up decisioning and reduce onboarding time for a better customer experience.
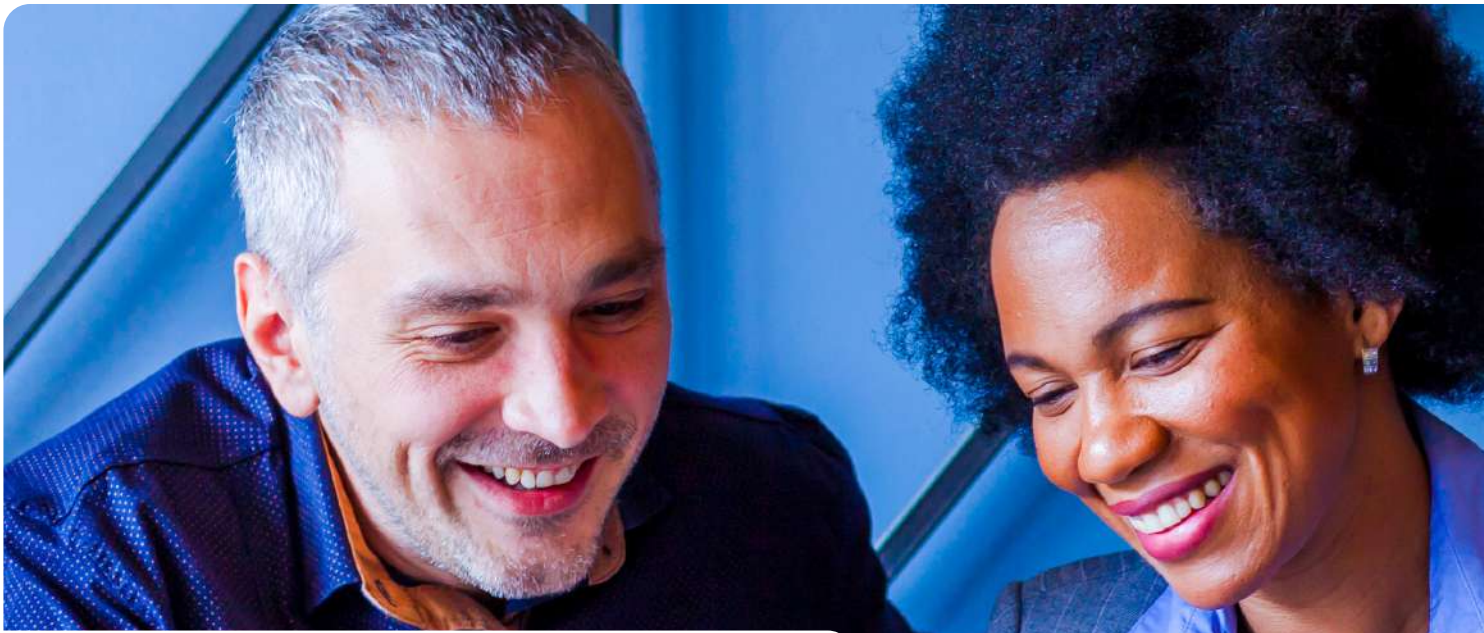

Our AI Review solution is built from millions of analyst decisions made on these records. You can choose from using a:

Global model – This proprietary model from Moody's Analytics is trained from over 20 years of records and millions of in-house analyst decisions with a high level of granularity. This model reduces uncertainty and filters out false positives, leading to increased screening effectiveness. This global model can easily be deployed on Day 1.

Local model – Add an additional layer in addition to the global model by taking a subset of firm-specific records and decisions to train a custom model that is tailored to your company's unique experience. A local model can be trained in as little as two weeks.

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Combine the power of data & AI technology

Moody's Analytics GRID is the world's most comprehensive risk database of adverse media, sanctions, watchlists, and politically exposed persons (PEPs). Risk information is curated into detailed profiles by individual or organization, so you can see all associated, risk-relevant data in structured and detailed reports.

GRID has a wide range of risk and event-driven data including:

- 16+ million risk profiles: Risk-relevant information about a person or organization is collated into a risk profile with 7,000-12,000 profile updates daily

- 2+ million politically exposed persons (PEPs)

- Additional coverage includes: Adverse media, sanctions, and watchlists, along with other specialized datasets

Our sophisticated name-matching technology with advanced and customizable search filters optimizes the identification of risks that are relevant to you. And our advanced solution harnesses the power of AI and machine learning to automate alert processing with consistency and accuracy. Enhance your screening and monitoring with a solution that delivers precise results and a significant reduction in false positives.

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Model governance

With AI Review, you can develop your governance program to incorporate the oversight of screening automation tools. AI Review has been designed with an intense focus on an application of machine learning that is explainable to support a range of compliance and oversight needs.

Model lifecycle management

An established AI governance program should be focused on the identification and correction of models. Our model governance program is centered around three core tenets:

- Model development: Ensuring the algorithm, training data, and theory are documented and transparently explainable.

- Model implementation: Hands-on work with our clients to understand the operational impact and correctness of the model in a test environment.

- Model use: Auditing the model's performance and behavior while in a production environment and providing retraining when needed.

Using machine learning to reduce false positives in combination with a governance framework creates a more efficient screening process that is repeatable and defensible. AI Review is a solution that supports past the point of prediction, allowing firms to achieve both compliance and competitiveness in the market.

Automated compliance challenges

Barriers to transition from manual intervention screening to predictive automation often burden institutions. This is further complicated with the anticipation of new AI/ML compliance directives and the friction of current governance practices commonly based on traditional frameworks. A team of governance experts at Moody's Analytics can provide the support needed for a robust framework around model development and controls.

Moody's ANALYTICS

About Mooody's Analytics KYC

Moody's Analytics Know Your Customer (KYC) is transforming risk and compliance, creating a world where risk is understood so decisions can be made with confidence.

Our customers build their own unique KYC ecosystem using our flexible workflow orchestration platform, award-winning datasets, analytical insights, and integrations with global providers to create powerful risk management solutions.

Harnessing our innovative technology and industry expertise, Moody's Analytics automates accurate screening and swift onboarding of customers and third parties. We continue our support throughout the customer lifecycle by enabling the perpetual monitoring of counterparty risk across global business networks in near real-time.

Moody's Analytics KYC is helping customers automate onboarding journeys in 197 countries, across 211 jurisdictions: completing 800M+ new customer and third-party checks each day on average in 2022, including screening against our database of 17M+ risk profiles, 450M+ entities, and 34K+ sanctioned entities.

Our configurable solutions empower risk and compliance professionals to deliver compliance efficiency and excellent customer experiences with no compromise.

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