

Smarter screening enabled by the world's largest curated risk-relevant database

A comprehensive risk database of adverse media, sanctions, watchlists and politically exposed persons (PEPs).



What is Grid?

Grid is a comprehensive database of risk relevant information derived from adverse media, sanctions, politically exposed persons (PEPs), among others. It is designed to assist in managing regulatory risks related to the Bank Secrecy Act (BSA), Anti-Money Laundering (AML), and Countering the Financing of Terrorism (CFT).

Grid profiles

Risk-associated data is curated into detailed profiles for individuals or organizations, providing structured, in-depth reports. Each profile is dissected by specific risk events. Key details such as category, offense stage, date, and source(s) are prominently displayed for each entry, facilitating efficient analysis. Our knowledge tags enable you to discern granular risk classifications and identify recurring themes across various risk codes.

Screen more effectively

Grid's combination of comprehensive data and categorization means you can filter content by risk type, risk stage, risk age, and knowledge tags based on relevance and your risk profiles. We have helped customers screen and continuously monitor 6+ trillion names, providing more precision, fewer false positive results, and more efficiency.



Grid contains a wide range of risk and risk-event data:

- 28.9+ million risk profiles. Pertinent, risk-relevant information about a person or organization is collated into a single risk profile.
- 13,500+ adverse media sources and 1,800+ monitored lists. Grid uses information from these sources—as well as 3+ billion articles over the past decade—to cover 240 jurisdictions including countries, territories, and multinational organizations.
- Coverage includes adverse media, sanctions and watchlists, 6.3+ million PEPs, as well as specialized data sets.

Politically exposed persons

Our premium PEP data set has been built from the ground up and uses a unique risk rating system that considers the country, position, level, and event risks associated with the PEP. It meets or exceeds country and region-specific regulatory requirements and guiding principles including the USA PATRIOT Act Section 312, 4th EU AML Directive, Financial Action Task Force (FATF) recommendations and Wolfsberg Principles.

ACCESS COMPREHENSIVE GLOBAL PEP COVERAGE

Grid provides detailed PEP coverage, meticulously developed from years of research spanning 240 jurisdictions. Our database incorporates both current and historical political data. Categories of PEP positions include:

- Heads of state
- Cabinet officials
- Senior officials overseeing key infrastructure sectors
- Senior officials overseeing non-infrastructure sectors
- Municipal level officials
- Regional officials
- Senior legislative branch
- Ambassadors and top diplomatic officials
- Senior military figures
- Senior judicial figures
- Political party figures
- Top executives/functionaries in state-controlled business
- Family members
- Close associates and advisors
- International sporting officials

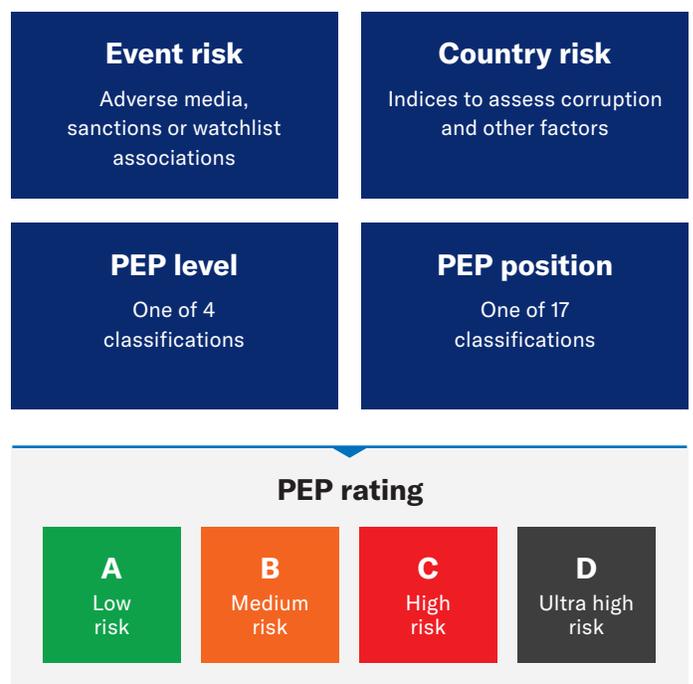
High risk countries requiring a greater depth of information encompass data on members of opposition parties, unofficial government representatives, individuals wielding influence, and other risk-relevant individuals.

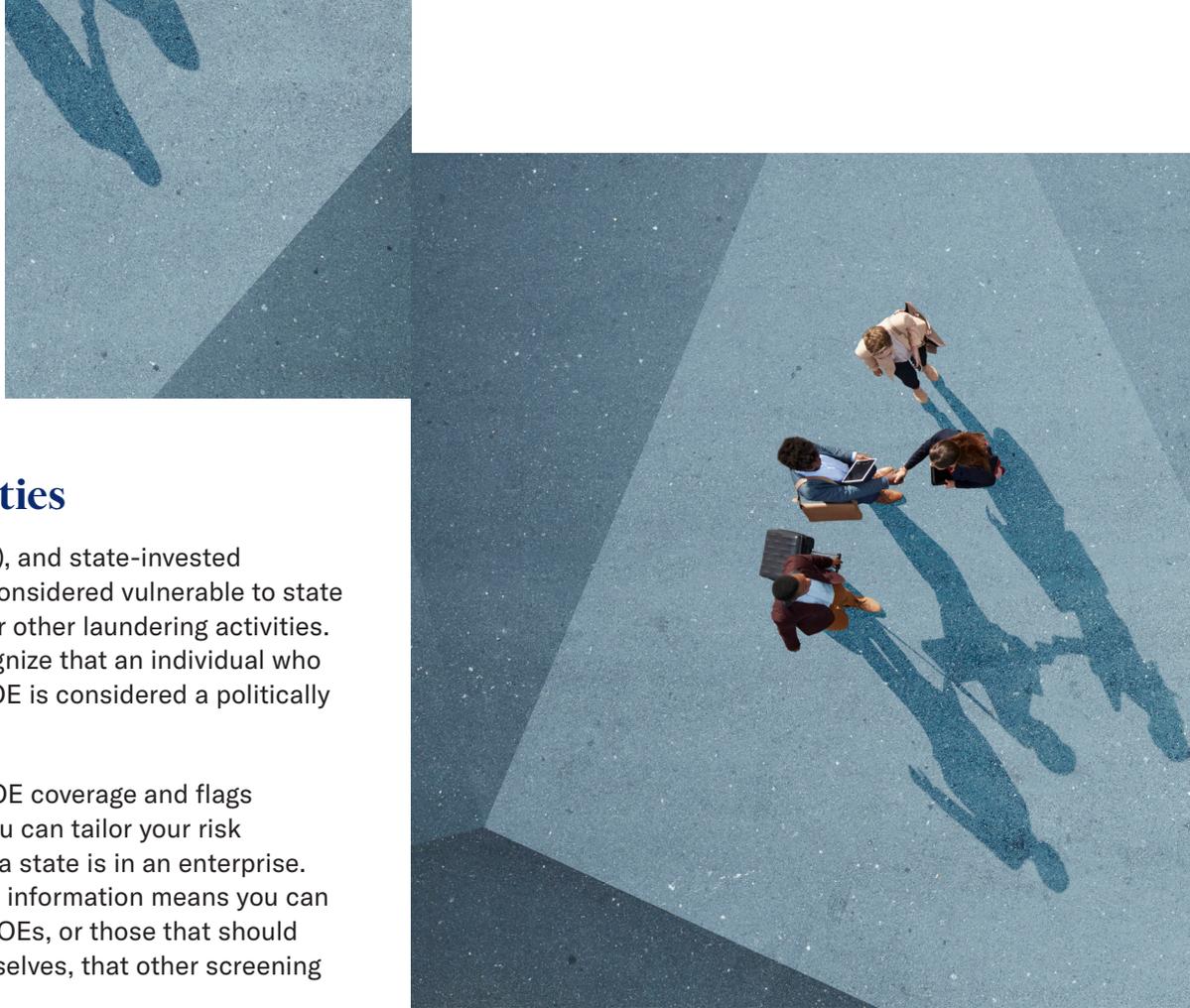
SEE THE WHOLE PICTURE WITH CONNECTED RISK

In Grid, a PEP profile features aggregated risk information from several sources giving you the complete picture. If a PEP is featured in sanctions, watchlists or adverse media, then this information will be clearly outlined on their risk profile. Our database also covers relatives and close associates of PEPs who may pose risk via association.

TAKE ADVANTAGE OF OUR PEP RISK RATING SYSTEM

While the roles of PEPs make these individuals susceptible to illicit activity, not all PEPs are equal, and some may be considered higher risk than others. Our structured PEP information powers our unique risk rating system. You can filter or prioritize screening results according to these risk ratings and other factors.





State owned entities

State owned entities (SOE), and state-invested entities (SIE), need to be considered vulnerable to state related interference and/or other laundering activities. It's also important to recognize that an individual who serves on a board of an SOE is considered a politically exposed person.

Grid contains extensive SOE coverage and flags both SOEs and SIEs, so you can tailor your risk approach to how invested a state is in an enterprise. Comprehensive ownership information means you can see entities with links to SOEs, or those that should be considered SOEs themselves, that other screening services would miss.

Sanctions and watchlists

Grid contains the latest and precise sanctions and watchlist information, obtained directly from the respective government authorities. This data is integrated with an exhaustive record of individuals and organizations associated with sanctioned entities, in compliance with guidelines from the US Department of Treasury and the European Union.

SCREEN AGAINST COMPREHENSIVE LIST COVERAGE

We provide global coverage of domestic and international sanctions and watchlists which are checked daily for updates, including:

- Office of Foreign Assets Control (OFAC) sanctions
- United Nations Security Council (UNSC) sanctions
- EU Consolidated List of Sanctioned Persons, Groups and Entities
- UK HM Treasury sanctions
- Australia DFAT sanctions
- Canada Special Economic Measures Act sanctions
- Fugitive lists
- Debarment lists
- Fraud warning list

GO BEYOND THE LISTS WITH SANCTIONS CONNECT

Sanctions Connect is a comprehensive dataset identifying individuals and organisations associated with sanctioned entities. This information helps meet regulatory requirements by highlighting entities that may pose a much higher risk than would otherwise be known.

The nature of the relationship to the sanctioned entity is clearly highlighted in profiles and can include:

Organization relationships

- Subsidiaries (ownership > 50%)
- Affiliates (ownership > 50%)
- Board members and senior officials
- Affiliated entities of board members and senior officials
- Family members and close associates of board members and senior officials

Individual relationships

- Affiliated entities - all entities in which a sanctions individual currently holds a position
- Family members and close associates of sanctioned individuals members and senior officials

Adverse Media

Our negative news capability pinpoints a wide array of risks using worldwide adverse media information collected from over 13,500 reputable sources. Profiles in Grid highlight relevant negative news data spanning across over 50 risk categories. These categories encompass all 22 predicate offenses as outlined in the European Union's Sixth AML Directive, as well as all designated categories of offenses detailed in the FATF Recommendations.



ACCESS THE MOST EXTENSIVE AND CURRENT ADVERSE MEDIA INFORMATION ON THE MARKET

Grid contains billions of relevant adverse media records sourced from news publications, magazine articles and television and radio transcripts. Global media sources cover every region in the world ranging from large international publications to smaller, more local reporting. News in foreign languages, encompassing both regional and international sources as well as local news, is monitored by native language specialists across 123 countries, with summaries translated into English. Thousands of quality-checked media articles are added to Grid every day, ensuring the very latest risks surfaced through global media can be alerted.

AUTOMATE YOUR ADVERSE MEDIA SEARCH

Once you match an individual or organization to a profile in Grid, relevant adverse media information is summarized highlighting the offence category, stage, date and source. All content is deduplicated, so you do not need to trawl through long lists of articles or waste time reviewing irrelevant information.

BENEFIT FROM THE MOST RELIABLE INFORMATION

All media sources in Grid pass a rigorous assessment by an experienced team of researchers to ensure accuracy and quality. We strive to use source material from established media organizations with the highest journalistic standards wherever possible.



Specialized datasets

Our dedicated team stays up-to-date with new and emerging risks and continuously sources new data sets to provide our customers with timely and relevant information. As risks evolve, so does the data available in Grid. Recently, our dataset has expanded to include:

- Iran Connect
- Panama Papers
- Pandora Papers
- Sanctions Connect
- Foreign Agent Registration Act



About Moody's Compliance and Third-Party Risk Management

Moody's is transforming compliance and third-party risk management. Integrating award-winning data, workflow automation, and AI-driven solutions, we are creating a world where risk is understood so decisions can be made with confidence.

With innovative technology and industry expertise, Moody's automates perpetual monitoring of counterparty risk across global networks in near real-time. We work with customers to shape their know your customer (KYC), anti-financial crime, risk, and compliance programs around their risk appetite, operational needs, and strategic goals.

Customers build a unique risk management ecosystem, tailored around their policies and compliance obligations. Leveraging Moody's digital-first solutions for efficiency, and flexibility, customers manage processes from customer and supplier onboarding to enhanced due diligence and risk monitoring.

Moody's is helping customers build a picture of risk across 197 countries, and 211 jurisdictions, screening against our database of +28.9 million risk profiles, 590 million entities, and +52,000 sanctioned entities.

Our data-driven solutions support risk and compliance professionals to make decisions efficiently and effectively, using a risk-based approach. Staying ahead of risks and helping the integrity of operations.

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