



Compliance Enterprise

ONBOARDING TO ONGOING

Alacra Compliance Enterprise (ACE) is an onboarding and investigation tool that helps firms address the operational and regulatory requirements of KYC. ACE is designed to facilitate CIP, CDD, EDD, credit investigations, and monitoring. Alacra is able to quickly configure the information sources and tasks required to address each client's regulatory and risk requirements, resulting in reduced time to market, increased operational oversight, and shorter investigation timelines.

KEY FEATURES

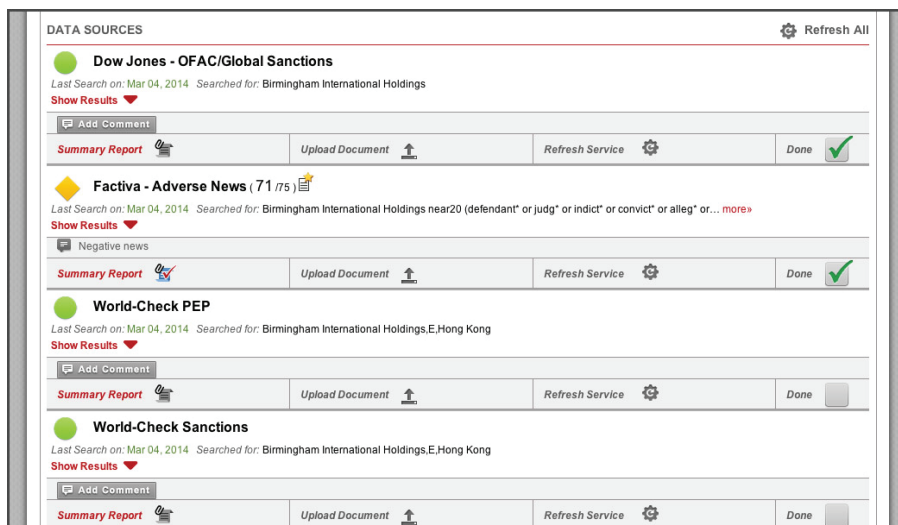
- Configurable application to mirror existing workflow processes, business rules, and logic.
- Simultaneously search multiple third party content and open source web sources.
- Operational oversight through configurable management dashboards and workload distribution tools.
- Investigation Results Report is an annotated, time stamped document which contains all relevant investigation content for regulatory purposes.

87.5%
PRODUCTIVITY JUMP

40%
ERROR REDUCTION

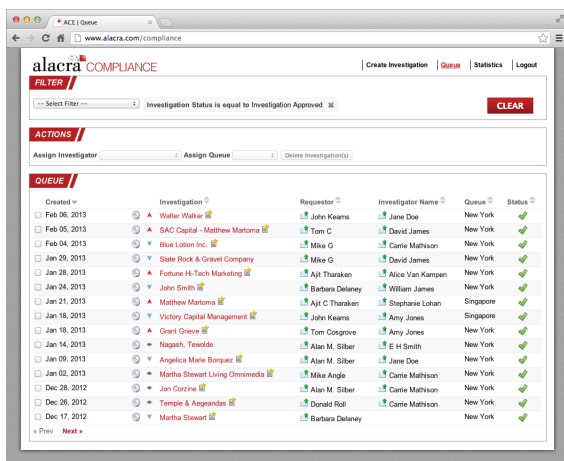
68%+
CAPACITY INCREASE

Millions
COST SAVINGS LEAD TO
RAPID BREAK EVEN

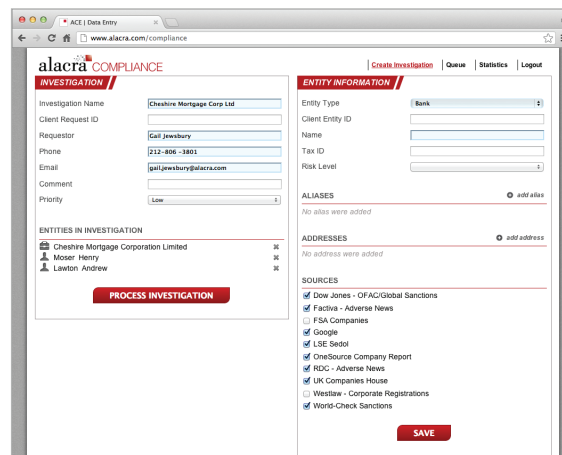


LOWER YOUR COSTS WITH

- Process standardization and adherence to global standards.
- Operational and reputational risk mitigation.
- Faster time to deployment with configurable system.
- High annual cost savings through dramatic time savings and operational efficiencies.
- Future proof as Alacra adds additional sources and new functionality to ACE to meet regulatory demand.
- Low total cost of ownership.



MANAGE



INVESTIGATE

ALACRA AUTHORITY FILE

The Alacra Authority File (AAF) is a database of 210,000+ entities containing counterparties that are common to many financial institutions. These entities are constantly monitored and updated to reflect current corporate events and can be delivered to a client on a daily basis.



RATED



LISTED



REGULATED



LEI

The AAF includes any entity that meets one of these criteria:

- Is rated by Moody's, S&P, or Fitch
- Has a listed security on a global exchange
- Is regulated by one of over 50 global banking regulators
- Has been assigned a certified CICI (or LEI when available)
- Is the ultimate parent of any entity that meets the above criteria

From a KYC and CDD perspective, these entities are often classified as low-risk. Alacra tracks material changes to these entities that could affect their assigned risk status and provides daily updates to clients. Alacra also tracks corporate events such as mergers, acquisitions, bankruptcies, de-listing, and regulatory changes which can be included in a daily feed. A comprehensive entity identifier map is included in the Alacra Authority File.

RISK MONITORING

Alacra's Risk Monitoring tool makes clients aware of any changes to previously vetted entities. Our unique matching system helps identify changes to entities automatically when:

- An entity has changes that impact that entity's risk ranking.
- There is an adverse event which requires you to revisit the entity or counterparty and your relationship.

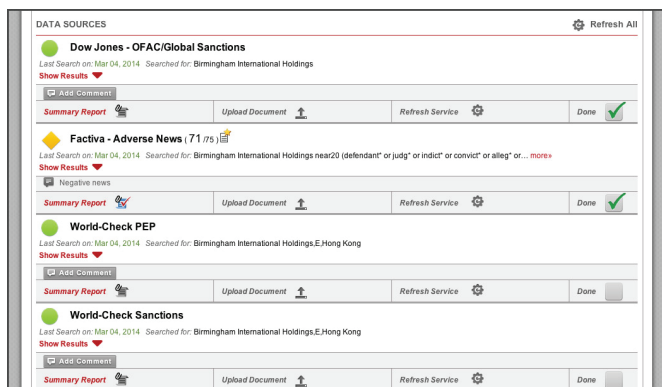
Event-based triggers create a daily file or daily alert which you can use to determine if the events have affected the entities risk score. Risk Monitoring watches your clients and prospects against material changes to the entity reference data, regulatory, and listing status.

Triggered changes can include:

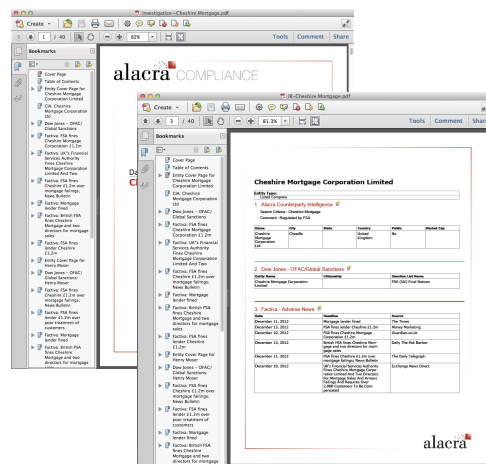
- Changes to PEP status.
- Appearance on Global Sanctions or Enforcement lists.
- Recent adverse news.
- Material changes to the legal entity's reference data including domicile changes, changes to regulatory and/or listing status.

Receive daily delta updates and events against a defined list of counterparties and high quality content sets including:





REVIEW



DOWNLOAD

WORKS WITH YOUR CHOICE OF DATA SOURCES

Alacra Compliance Enterprise works with over 200 premium sources—choose the ones you want.

D&B: D-U-N-S Market Identifiers and Business Information Reports on 116 million companies.

Dow Jones Watchlist: Provides comprehensive coverage of senior PEPs, their relatives and close associates as well as national and international sanctions lists, and profiles of persons linked to high profile crime.

Experian provides in-depth information on 2.4 million Limited companies, including mortgages and corporate structures, as well as Directors and Secretaries.

Equifax provides consumer and entity credit risk databases for the onboarding process.

Factiva®, from Dow Jones: Global news and business information from 10,000 authoritative sources including The Wall Street Journal, the Financial Times, Dow Jones and Reuters newswires and the Associated Press.

LexisNexis News: LexisNexis, a division of Reed Elsevier, Inc., provides access to current and archived news from 2,300 global newspapers and the full text of the top 99 U.S. newspapers.

LexisNexis Business InstantID: Validates and verifies the validity and identity of a business and an authorized representative and evaluates any inconsistencies in the data.

LexisNexis InstantID: Validates and verifies a consumer's identity information (name, address, phone, SSN, and date-of-birth) across multiple databases using a powerful proprietary search and comparison process.

OneSource: Up-to-date business and financial information on over 17 million public and private companies.

RDC reports are generated from a proprietary Global Regulatory Information Database (GRID™). GRID is updated using data from more than 15,000 sources, including but not limited to sanction lists, Web sites, public media, legacy data, and records of PEPs.

Thomson Westlaw: Westlaw, a Thomson Reuters business, produces legal, business, and regulatory information in print and electronic services.

TransUnion creates advantages for millions of people around the world by gathering, analyzing and delivering information. For businesses, TransUnion helps improve efficiency, manage risk, reduce costs and increase revenue by delivering comprehensive data and advanced analytics.

World-Check is a database of structured profiles on people and entities known to represent a direct reputation, financial, or compliance risk. Data displayed within Alacra Compliance includes watch list that a person appears on, crime committed (if any), and aliases, as well as a synopsis of the person's activities. This critical evidence is a vital component of any investigation.

Open Web Index is a continuously updated index of more than 500 global regulatory websites including stock exchanges, government regulatory agencies, and insurance regulators.

Alacra Interrogated Sites Engine: Some web sites "hide" the information you need inside a database. This information, referred to as the hidden web, is not accessible to Google or other search engines. In order to access this information, Alacra Compliance interrogates these sites through a simultaneous search.

Internal Databases can also be integrated into Alacra Compliance Enterprise.

*includes the most requested data sources. Your firm must have a license for each database.

TOP FIVE COMPLIANCE CHALLENGES

1. Investigation complexity and time

Task variation, multiple databases, and rekeying slow down investigators.



2. Standardizing inconsistent processes

Variations in policies, procedures, and investigators leave gaps in reports where risk can creep in.



3. Fulfilling documentation requirements

Non-standardized investigation reports create audit susceptibility.



4. Facilitating managerial oversight

Low visibility over team's processing and volume variances make it hard to commit to SLAs.



5. Monitoring ongoing risk

Rescreenings occur intermittently when bandwidth is available, often only for the highest risk entities.



ALACRA COMPLIANCE PROVIDES

Simultaneous Search

All best-of-breed, compliance-specific data sources of your choice, including internal lists, in one place.

Rules-based workflow

Entities, and all related parties, screened exactly as business rules and regulations dictate.

Investigation report

Dated and annotated report with all required references.

Manager's dashboard

Multiple queue and progress oversight and assignment capabilities.

Ongoing, automatic monitoring of entities

Daily, monthly, and annual OFAC and adverse news checks.

“Best Solution Integrating
Content into Workflow”
//CODiE//
2011 SIIA CODiE WINNER

“Convenient...
Comprehensive...
Customizable...”
Not only does the tool
simplify compliance-related
searching, it has the potential
to help firms standardise
their reporting practices.”
VIP

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ABOUT ALACRA

Alacra develops workflow applications that enable 300,000 end users at over 200 financial institutions, professional service firms and corporations to find, organize, analyze and present mission-critical business information.

With almost 200 unique databases available to our clients, Alacra has under license the largest collection of premium business information in the world. We incorporate these databases into configured solutions that bring an efficient, consistent and thorough process to client onboarding, client screening, vendor risk management and front office business research. By combining licensed and web-based content Alacra also provides a range of entity reference data solutions that help our clients maintain extremely accurate legal entity data and meet global regulatory requirements.

Alacra was established in 1996. We have 60 employees and have offices in New York and London.