

REFINITIV™  
WORLD-CHECK®

REFINITIV™  
WORLD-CHECK®  
RISK INTELLIGENCE:  
MAKING THE MOST  
OF THE DATA

REFINITIV™  
DATA IS JUST  
THE BEGINNING™



## Our exclusive features explained

		ACCESS				LEVEL*
See feature descriptions on pages 3 and 4.		Refinitiv™ World-Check® One	Refinitiv World-Check One API	Refinitiv World-Check Online	Data File	
Field Updates	See key changes in records with our Field Updates feature, which tags updated fields or tabs. We use a green flag for World-Check Online users, a date for Data File users, and a yellow circle for World-Check One users.	•	•	•	•	A
Exclude Low-Quality Aliases	Separate low-quality aliases – such as nicknames, abbreviated names or descriptive names – from useful ones, allowing you to focus your name-matching efforts.	•	•	•	•	A
Politically Exposed Person (PEP) Sub-Classification	Develop a more strategic means of handling PEPs by only screening against the type of PEP that fits your policy.	•	•	•	•	A
PEP Expiration	Configure and set your own PEP expiration with a multi-value field that shows the chronological role details of PEPs.			•	•	A
Update Categorization	Qualify updates to World-Check intelligence according to their relevance.	•	•	•	•	A
Native Character Names	Screen and match names against native, non-Latin character sets. Reduce the chances of missing possible risk due to translation issues.	•	•	•	•	A
Chinese Commercial Codes	Use these codes – standard in the Chinese, Hong Kong and Taiwanese financial systems – to transmit and store Chinese characters.	•	•	•	•	A
Watchlist Screening	Upload and maintain your own or third-party lists for screening alongside our proprietary World-Check data, all on the same platform.	•	•			A
Batch Screening	Bulk upload batches of names in a secure, cloud-based environment for screening during Know Your Customer (KYC) onboarding, ongoing monitoring and rescreening cycles.	•				S A
Passport-Check	Verify the authenticity of machine-readable passports and ID documents issued by more than 180 countries.	•		•		A
Dynamic Download	Significantly reduce the number of records in your routine download, letting you focus remediation efforts and balance downstream costs with risk appetite.				•	S A
Advanced Dynamic Download	Get additional search items and filtering options, helping you minimize the number of false positives returned.				•	A
Customized Data File	Cut the amount of content inside the records in your daily download. This reduces file sizes and allows you to focus your efforts on meaningful data.				•	S A
Display Graph or Connection Risk Analyzer	Use our interactive map to see associations and relationships between records, and reveal second-degree relationships – these may be where the real risk lies.	•		•		S A
Secondary Matching	Set auto-resolution rules using source types and secondary fields. You can either auto-exclude or resolve the applicable matches as false.	•	•			S A
Customized Sources	Depending on your requirements, turn off all World-Check data sources – sanction, law enforcement, regulatory enforcement, PEP and other bodies.	•	•		•	S A

\* S = Standard A = Advanced

# Feature descriptions

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## Field Updates

Use Field Updates to see key changes in records. This feature tags updated fields or tabs in three ways – with a green flag for World-Check Online users, a date for Data File users, and a yellow circle for World-Check One users. It gives you crucial updated information and helps you keep track of important details in the daily flow of information. As a result, you can focus your remediation efforts only on the data that has changed, reducing the time you spend on review.

## Exclude Low-Quality Aliases

Separate low-quality or weak aliases from useful ones, allowing you to focus your search and match efforts. Aliases considered low quality are abbreviated single names, nicknames, descriptive names, and other noms de guerre. While aliases may offer insight into a person's identity, weak aliases can be misleading or irrelevant (e.g., Johnny "Sideburns" or "Baby Face" Nelson). Our filtering software recognizes them as unimportant, significantly reducing the volume of false positives generated.

## PEP Sub-Classification

Handle PEPs more strategically by only screening against the type of PEP that fits your risk-based approach and screening policy. World-Check classifies PEPs by level of government influence (e.g., local, sub-national, national) and relationship (e.g., PEP, close associate, immediate relative). This lets you focus your remediation efforts and make risk-based decisions before engaging with public officials and State Owned Entities (SOEs). It also helps compliance teams determine the level of activity monitoring and due diligence required.

## PEP Expiration

Visualize the chronological role details of PEPs in the multi-value field "PEP roles". This allows World-Check Advanced subscribers to configure PEP expiration to suit their specific needs.

Once you can define a shorter PEP expiration than the World-Check default, you can exclude certain records from rescreening. This reduces the time spent on remediation, allowing for a more efficient workflow and quicker decision making.

## Update Categorization

Qualify updates to World-Check Risk Intelligence according to their relevance, and exclude updates based on categorization. Save time checking updates based on your risk approach.

Some information may be critical, but not all updates need attention or rescreening. Update Categorization classifies information by importance – from C1 (most critical) to C4 (least critical). It clearly shows the significance of each change made

– which in turn helps **your** compliance staff prioritize remediation activity. It also accelerates the screening process, letting you configure your systems to re-screen by update category.

## Native Character Names

Screen and match **records** against local, non-Latin character names and reduce the chance of missing a hit due to translation issues. This feature offers more than 40 non-Latin character sets, including Chinese (Simplified and Traditional), Russian, Hebrew, Arabic, Japanese, Korean, Greek, Persian and Thai. Screening against native character names and aliases significantly reduces incorrect matching and false positive rates – plus it lessens the need for transliteration.

## Chinese Commercial Codes

Use these codes – which are standard in the Chinese, Hong Kong and Taiwanese financial systems – to transmit and store Chinese characters. Chinese Commercial Codes are critical for financial institutions that transact with organizations in Chinese-speaking countries. They help resolve identity issues and ensure that the right entities are flagged in regulatory and verification processes. This feature also includes the SWIFT e-CCC codes.

## Watchlist Screening

Screen multiple lists according to your business requirements. This feature offers a choice of methods to upload your own and third-party lists. By automating processes, it reduces the risk of manual mistakes. It provides full workflow capabilities and matching, together with an extensive audit trail of activities to satisfy regulators.

## Batch Screening

Customize batch settings to fit your screening policy and manage cases intelligently with our case manager. Batch Screening ensures data integrity during the batch upload process by checking records for inconsistencies, while the data updates function ensures your data is up to date. Rule setting lets you target your most important secondary identifiers, and – if you choose to use the auto-resolve function – reduces user intervention.

## Passport-Check

Use this feature to help verify the authenticity of passports, travel documents and certain types of identity cards. Passport-Check uses an internal algorithm to verify the two lines of code in a passport's Machine Readable Zone, based on the personal details entered. It helps streamline compliance procedures like KYC.

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## Dynamic Download

Significantly reduce the number of records in your routine download and – as a result – the size of your download file. Do this by specifying the content you need for each record – for example, country, sanction, watchlist, PEP sub-classification or category.

## Advanced Dynamic Download

Use the extra filter options in this feature to refine your search and reduce the number of false positives returned. For example, save your download URLs and combine URLs with the same date, creating very specific data sets in a single file.

## Customized Data File

Cut the amount of content inside the profiles in your daily download. Different applications may require a different set of World-Check fields when screening, so this feature lets you choose which fields to include in your data file. Fields are easily configurable and can be altered and saved. You can also add new fields to your downloads, such as multiple dates of birth (DOBs), citizenships and identification numbers.

## Display Graph or Connection Risk Analyzer

Use our interactive map to see associations between records and reveal second-degree relationships – often where the real risk lies. Relationship networks can be complex and sometimes deliberately obscured. The map gives a visual representation of complex relationships and helps reveal the potential risk in association. This enables you to investigate first- and second-degree relationships more thoroughly.

## Secondary Matching

Set auto-resolution rules using source types (e.g., sanctions, law enforcement, regulatory enforcement, other bodies, PEP) and secondary fields (e.g., individual, DOB). This lets you either auto-exclude or resolve applicable matches as false.

## Customized Sources

Depending on your requirements, turn off all World-Check data sources – sanction, law enforcement, regulatory enforcement, PEP and other bodies. These are turned on by default.

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## Subscription level details

### World-Check Standard (S)

The full set of structured, deduplicated, risk-based data with multiple secondary identifiers.

### World-Check Advanced (A)

The full set of Standard-level data with additional features, including more than 40 non-Latin character sets to screen names in native scripts. Suitable for organizations with truly global footprints that need to work in multiple languages and better understand the risk of doing business in an ever-changing global environment.

## Our opt-in and stand-alone content

		ACCESS			LEVEL*
Our opt-in and extension content may be subject to additional cost. Please check with your Refinitiv advisor for terms and conditions of use.		Refinitiv World-Check One	Refinitiv World-Check Online	Data File	
<b>Iran Economic Interest (IEI)</b>	Avoid unwitting business with Iran to steer clear of sanctions breaches. Following U.S. CISADA legislation, various countries have imposed restrictions against Iran, barring specific exports and investments. World-Check monitors parties that may be facing Iran-related sanctions. The IEI data set – supported by a specialist Iran Enhanced Due Diligence report – lets you screen all your customers, partners, employees and business transactions for such risk.	•	•	•	Opt-in A S
<b>Sanction Set</b>	Use the World-Check Sanction Set to ensure payment processing compliance. This supplies up-to-date sanctions information to global organizations that screen time-sensitive money transfers and conduct high-speed financial transactions. It contains key lists: U.S. sanctions (including OFAC SDN, OFAC Non-SDN and Non-OFAC sanctions), European Union, HM Treasury (United Kingdom), United Nations, Department of Foreign Affairs and Trade (Australia), Canada, Hong Kong Gazette, Hong Kong Monetary Authority, and State Secretariat for Economic Affairs (Switzerland).			•	Stand-alone
<b>U.S. SAM</b>	Access the System for Award Management (SAM), a U.S. government initiative to consolidate procurement databases. SAM lists organizations that are restricted or prohibited from doing business with the U.S. government. All current and potential federal contractors, grantees and assistance award recipients are required to register on this database. SAM supports the World-Check mission to extensively cover sanctioned and listed entities.	•		•	Opt-in FREE
<b>Refinitiv Country Risk Ranking</b>	Get detailed, risk-based information on more than 240 countries and territories, categorized by criminal, economic and political factors. Location-based risk screening is part of a best practice, risk-based approach to compliance, and supports anti-money laundering (AML) and anti-corruption due diligence.		•	•	Opt-in Stand-alone
<b>Vessel Check with IHS Maritime Data</b>	Discover the identity, location and ownership structure of all seagoing vessels of 100GT and above, as well as details on all seagoing, self-propelled merchant ships. This includes previous vessel names, and current and previous ownership structure. IHS lists more than 200,000 vessels. If combined with World-Check Risk Intelligence, screening results may reveal financial crime-related risk connected to international sanctions, money laundering, organized crime and terrorism financing.	•			Opt-in
<b>Media Check</b>	Use Media Check's powerful technology to pinpoint negative media content. Media Check enhances compliance workflow and helps you meet your regulatory and legislative requirements. With intelligent searching, a unique AML taxonomy and machine-learning algorithms, Media Check only presents relevant content. This reduces false positives and improves content navigation, leading to better and more informed decision making. Media Check also provides continuous, up-to-date media and data monitoring.	•			Opt-in
<b>Media Check Ongoing Screening</b>	Simplify your negative media content screening even further with this optional screening tool. Receive daily notifications of any new negative media content impacting your high-risk cases. Fully align your notification updates to your KYC/AML policies with our customizable alert options.	•			Opt-in
<b>UBO Check</b>	Quickly identify the ultimate beneficiaries of any entity and immediately screen them for potential risk. With best-in-class Dun & Bradstreet UBO data and market-leading World-Check Risk Intelligence data, this feature delivers a holistic solution on a single screening platform.	•			Opt-in

### About World-Check

World-Check is a risk intelligence database which helps organizations across the world meet their regulatory obligations and make informed decisions, and helps prevent them from inadvertently being used to launder the proceeds of financial crime or associate with corrupt business practices. The database is managed by a team of over 400 highly trained analysts, speaking more than 65 languages, who monitor more than 700 sanctions, regulatory and law enforcement lists and thousands of media sources, as well as company information and regulatory filings, to ensure World-Check's data is accurate and up to date. The information in World-Check is made available on a subscription basis only to those who require it to carry out due diligence or other screening activities in accordance with their legal or regulatory obligations or risk management procedures designed to combat financial crime.

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