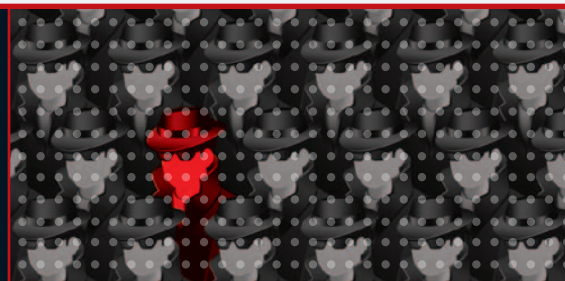


SAFE List Management



SAFE List Management is a fully automated service that goes beyond list consolidation to monitor, download and format data from government sanctions lists, third-party PEPs and high-risk databases and internal lists.

Quality Assurance, Operational Efficiency

Managing multiple lists and large databases to work seamlessly with a filtering engine is one of the more challenging and time-consuming tasks to emerge from KYC and EDD requirements. Organizations must scan customers and transactions against a growing number of list sources including, but not limited to, Sanctions, PEPs, FinCEN 314a, high-risk and internal lists. Downloading and maintaining these various lists, while keeping pace with the constant stream of updates, is a labor-intensive process.

SBS takes the pain out of list management with SAFE List Management. This automated service addresses the many issues that complicate gathering and formatting watch lists, namely, the lack of a single authoritative list, no published schedule for updates, spelling discrepancies and no standardized format for filtering.

SAFE List Management downloads lists daily from multiple sources and optimizes the data for better filtering results. It delivers consolidated watch lists in any format and works seamlessly with any filtering engine or anti-money laundering solution to complement existing systems. OFAC and other

updates that might take days or weeks to process can be filter ready in hours with SAFE List Management.

Outsourcing list management to SBS provides a level of quality assurance checks and balances that reflects SBS' expertise working with global sanctions and complex reference databases.

Flexible Solution, Dependable Results

Safe Banking Systems delivers whatever lists an institution wants, however and whenever the institution wants them. List options include:

- Government sanctions
- Third-party aggregators
- Any combination or subset of the above
- Internal lists

Additionally, SBS offers Sanctions for Payments, a list consolidation and management service for real-time transaction monitoring. Filtering in real time against accurate data that is properly formatted and optimized returns a high-quality result set that enables institutions to manage risk more effectively.

The following three processes, performed daily by SBS, are integral to the success of SAFE List Management. They address the broader challenges of data management and differentiate SBS' offering.

Data Optimization and Enhancement

SBS performs daily validations and enrichment on all new and changed records in third-party reference databases to ensure data is properly formatted for the selected scanning engine. Filtering against well-structured, accurate data greatly improves filtering results. Validations include:

Name matching — SBS' experienced data editors review the name field to identify problematic issues. Adjusting for single-name aliases, alternate spelling, improper name parsing, unknown last names, extraneous words and duplicate aliases improves the integrity of the data and delivers a more accurate result set.

Address and location review —

To enhance screening, SBS reviews and modifies the structure of the address field, removes extraneous and unknown text, adds missing codes and standardizes information needed to conform to specific requirements.

Other data fields — SBS converts non-alphanumeric characters and abbreviations into alphanumeric only characters that can be scanned effectively. Using a daily automated process, other data fields are also validated for range and format.

Data Formatting

The ability to customize information is a key feature of SAFE List Management. Whatever data structure an institution needs — from standard file formats to specific third-party filter requirements — can be accommodated quickly and economically.

Data Extraction

Although third-party aggregators strive to be universal for the worldwide market, flexible data extraction options in SAFE List Management provide intelligent use of these databases. Organizations can choose to extract and customize filtering subsets to meet specific risk criteria or scan against all records in a third-party database for a broader view of risk. Subsets can be created, added or changed within days or weeks, not months, to more quickly align with changes in risk appetite or regulatory requirements.

SAFE List Management delivers accurate, high-quality matches whether scanning against subsets, including sanctions, PEPs and negative media, or entire commercial reference databases.

Beyond Name Matching

SBS enables institutions to go beyond basic name matching by incorporating its patented risk ranking methodology, SAFE Exposure Index®, into SAFE List Management. SAFE Exposure Index measures the severity of each match to provide a hierarchy of risk within the result set so that an investigation team can quickly identify and review the alerts that present the greatest risk. Greater filtering accuracy and fewer false positives improve the efficiency and productivity of an organization's AML and compliance operation.

Internal List Management Made Easy

In addition to the numerous external list sources that must be managed on a daily basis, institution-specific policies have increased the number of internal lists that must also be maintained. SAFE Internal List Manager is a time-saving, web-based utility that automates the upload of internal lists and facilitates subsequent edits to generate filter-ready files. Its unique functionality for searching duplicate records, one-click merging of duplicates into a single record and the ability to clone and link records, further streamline an organization's internal list management operation.

Audit and Control

Available to all SAFE List Management subscribers, SAFE List Archive provides a secure online repository of all SBS managed sanctions lists and institution-specific internal lists. Each sanctions list's update is displayed with a comparison to the previous update. New, changed and deleted records are noted for a complete history of changes. All data is original, unedited data from the issuing government agency. By offering a window into the dynamic changes that affect sanctions and other lists, SAFE List Archive:

- Addresses the daily challenges for validating and managing lists
- Provides clarity and tracking for internal auditors and regulatory agencies
- Offers a full record history to facilitate look-backs

In addition, SAFE List Archive provides downloadable reports and original source files, including OFAC updates beginning February 2000.

Comprehensive Benefits

From automatically downloading, validating, optimizing and extracting data to archiving information for look-backs and reporting, SAFE List Management provides organizations with a manageable and cost-effective service to facilitate watch list filtering. Benefits include:

- Processes OFAC and sanctions changes in hours, not days
- Optimizes lists for better filtering results
- Fully automated service improves operational efficiency
- Supports intelligent data management
- Provides quality assurance and validation checks and balances

The SAFE Advantage

SAFE List Management is part of the integrated suite of software and services of SAFE Advanced Solutions®, SBS' flagship product for list management, entity resolution, research, investigation and reporting.

List / Issuing Agency	Last Updated	PDF	Download	Archive
CIVPEN - OFAC Civil Penalties and Enforcement Information	2007-06-01 00:00:00 3 Records Changed 404 Total Count			35 Feeds
FCEN - FinCEN Section 314a	2013-08-20 00:00:00 89 Records Changed 14,123 Total Count			226 Feeds
FIJICEN Money Service Bureau	2013-03-01 21:00:00 289 Records Changed 51,060 Total Count			57 Feeds
OCC - Office of the Comptroller of the Currency	2009-08-27 00:00:00 1 Record Changed 167 Total Count			4 Feeds
OCC Unauthorized Mexican Financial Entities	2011-12-01 00:00:00 53 Records Changed 53 Total Count			1 Feed
OFAC - Office of Foreign Assets Control	2013-08-21 10:30:00 2 Records Changed 5,633 Total Count			624 Feeds
OFCTY - Office of Foreign Assets Control Country Sanctions	2010-10-08 16:29:02 9 Records Changed 9 Total Count			1 Feed
OFAC - Part 561 List (DFSR)	2013-05-17 00:00:00 1 Record Changed 1 Total Count			2 Feeds

Over 40 lists available in SAFE List Archive