KEY BENEFITS

» Facilitate Timely Compliance with Regulations Including USA PATRIOT Act Requirements
  - Avoid costly fines and penalties
  - Obtain necessary documentation and audit trails

» Reduce Financial Risk, Exposure and Costs
  - Automate and streamline compliance efforts
  - Seamlessly integrate into your business with no need for additional technology resources
  - Maintain your firm’s reputation and integrity

» Improve Productivity and Allocate Resources More Efficiently
  - Eliminate lengthy, manual searches of multiple databases
  - Efficiently facilitate due diligence efforts through Compliance

Facilitate compliance, minimize risk and reduce losses

In today’s volatile marketplace, the financial services industry is facing many challenges — including the need to comply with numerous regulations while attempting to better assess account risk to minimize exposure and losses. Failure to comply with these regulations can result in costly fines and impact a company’s reputation in the marketplace.

Compliance Data Center, Inc. (CDC) — a wholly owned subsidiary of Equifax — has been serving the financial services and securities industries for more than 40 years. CDC maintains a comprehensive database which includes multiple sources of information, such as various government and agency lists worldwide, as well as global media reports of white-collar criminal activity and terrorist-related activities. CDC actively manages financial default information gathered from and extensively used throughout the investment industry. Our system’s flexible architecture allows you to customize your services and our sophisticated search and matching logic minimizes unwanted false positives.

CDC offers the following data selections

Office of Foreign Assets Control (OFAC) — CDC provides up-to-date information by monitoring all U.S. Treasury Sanction lists — providing you with the necessary due diligence to facilitate compliance with all U.S. Treasury requirements. CDC monitors all names contained on the U.S. Treasury’s SDN list and on all other U.S. Treasury Sanctions including the Palestinian Legislative Council list.

Office of the Superintendent of Financial Institutions (OSFI) — OSFI is an agency that supervises Canadian financial institutions and foreign branches operating in Canada and provides these institutions with a list of persons and entities they must monitor against their customers. CDC monitors the OSFI site for changes. The OSFI list includes names of persons or organizations covered by the regulations under the Criminal Code or by the United Nations Suppression of Terrorism Regulations.

Politically Exposed Persons (PEPs) — Our PEPs solution utilizes data that has been obtained through a partnership with Dow Jones. This data can unravel webs of personal and political connections, providing detailed information on PEPs, their relatives, and close associates from a continually updated database of more than 500,000 individuals covering every country in the world.

CDC Member Data — Our member firms contribute their negative brokerage experiences to CDC, which are then loaded into a unique database providing default data to assist in risk assessment. The database includes persons or entities who have failed to meet financial obligations, including, but not limited to, insufficient fund transactions and reneges on trades. The data also includes potentially fraudulent activity including stolen or forged certificates, counterfeited or altered checks, Automated Clearing House (ACH) fraud, and Electronic Funds Transfer (EFT) fraud.
Published Data — CDC aggregates and leverages thousands of data sources. Published data includes OFAC, OSFI, U.S. Government lists, global lists, U.S. and foreign regulatory authorities, money service businesses and global media. This solution offers comprehensive searches of published data for worldwide compliance coverage.

CDC Alert™ — Published Data and CDC Member Data.

CDC Alert™ with PEPs — Offers the most comprehensive compliance solution.

Complement your data selections with the following services

Screening — Also known as “look-forward” processing. Consumer inquiries/portfolios are screened against any of the customer-selected CDC data selections.

Monitoring — Also known as “look-back” processing. Customer inquiries/portfolios are continually monitored for any changes to any of the customer-selected CDC data selections. CDC stores the portfolio and sends alerts based upon matches to the data sources.

False Positive Review (FPR) — A process where trained information analysts manually review initial hits using predefined judgment rules and experience to identify “qualified” hits. FPR is included with screening and monitoring. The CDC data selections for Screening and Monitoring can be different based on customer need. Inquiries/portfolios can be sent via batch through FTP or secure email. Alerts are returned in batch and email PDF. Data cleansing services are also available on input data.

Contact Us Today
For more information about Compliance Services, contact your Equifax sales representative, visit us at www.equifax.com or call 1-800-879-1025.

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