

identifying high-risk relationships

kdmatch™ is a user-friendly software solution to screen names, such as customer names, against blacklists, or any other type of external list of names. In the fight against money laundering and other financial crimes, all financial institutions are required to identify their customers and to investigate suspicious persons and organizations. kdmatch™ provides an accurate and effective solution to automatically check a customer base against external lists, delivering the highest matching quality. kdmatch™ can be used very flexibly, because it is designed to operate on the basis of any kind of external list, it allows the creation of individual, customized lists, and it can be seamlessly integrated into kdprevent™, the comprehensive Anti Money-Laundering solution.

Know your customer (KYC)

The legal requirements regarding the prevention of money laundering and the funding of terrorism are getting more and more demanding. In general, the “know your customer”-principle (KYC) is a key concept in this area.

Financial institutions are required to check their existing customer base, and particularly their new customers, systematically against blacklists and lists of politically exposed persons. kdmatch™ enables financial institutions to comply with this requirement in a very efficient way, protecting the institution against financial fraud and damage of their reputation.

Highest matching quality

Regarding the effectiveness and the quality of a name-screening solution, the underlying procedures and algorithms to compare different names are of fundamental importance. For kdmatch™, kd labs has developed a highly accurate and sensitive method based on state of the art multi-lingual matching, including phonetic and adaptive components.



View: Main Screen

By using intelligent, fuzzy matching-algorithms, kdmatch™ is able to produce high-quality results even in cases of typing errors or language-specific differences in the transliteration of names. In addition, the software allows customization for specific application fields (such as different languages or types of business) through configuration choices.

Independent of any particular list

Many organizations and authorities are active in the fight against money laundering and terrorism funding, publishing a variety of blacklists and lists of politically exposed persons. kdmatch™ is independent of any particular list provider; it allows the usage of virtually any list that is electronically available (such as OFAC, EU and UN lists, Bank of England list, and many others).

With kdmatch™, users can also create and manage their own lists of names. These internal lists can be used in the name-screening process in addition or in place of the external sources. A flexible user interface allows users to easily create and to edit such internal lists directly within kdmatch™.

List-management by kd labs

If requested by a financial institution, kd labs takes over the responsibility to gather and maintain the external data sources (i.e. treatment of different periodicities in the updates of lists). Therefore, without incurring any additional effort, a financial institution is always sure that the most recent version of the selected blacklists is used in the names-matching procedures.

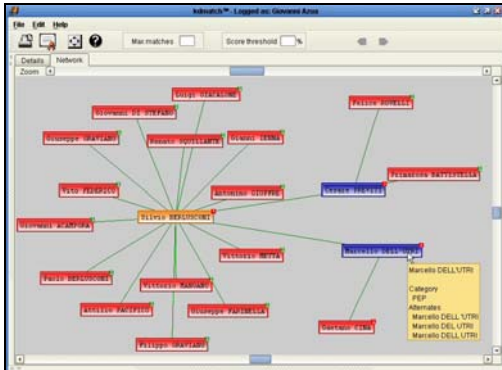
kdmatch™ includes pre-configured interfaces to load and update the lists provided by all major vendors, such as World-Check, Factiva, or Thomson TFP. Interfaces for most public sources of blacklists, such as OFAC, BOE, OSFI, among many others, are also available.

Convenient and user-friendly

The usage of kdmatch™ is absolutely intuitive, allowing users to configure the interface individually. By entering names and other information into pre-defined fields, the search criteria can be easily defined. In addition, the blacklists, or even specific categories within a given list can be selected individually for each run.

The results of the matching process are displayed as a list that can be sorted according to different criteria and customized regarding specific needs (such as limiting the total number of hits, or specifying a threshold matching score to define a hit). With a simple mouse

click, all available data and details of a list entry (if the data include it, even a picture of the matched entry), can be displayed. In addition, the module *link analysis* allows to display relations between all listed persons and to detect and to investigate inter-personal networks.



View: Network Screen

Flexible application fields

kdmatch™ is a software solution that addresses the needs of all financial institutions that are able to minimize their risk by matching their customer names against available blacklists. This applies to banks as well as asset managers, brokers, trustees, payment services providers, insurance companies and other financial services businesses. In addition, kdmatch™ can be installed as a component of kdprevent™, which provides a fully integrated, comprehensive and audit-proof Anti Money-Laundering system.

Strengths of kdmatch™

Because of the following main characteristics, kdmatch™ ranks among the leading names matching-solutions:

- Highest matching quality thanks to sophisticated and powerful matching procedures.
- Individual tuning of matching scores after installation according to the needs of the users (i.e. languages).
- Very user-friendly, intuitive and customizable user interface.
- Includes interfaces to most official and commercial blacklist providers (such as World- Check, Thomson TFP, or Factiva).
- On-site software with no data-transfer via the internet (ensuring data security).
- Gathering and maintenance of external blacklists can be delegated to kdlabs.
- Internal blacklists can be created and edited directly in kdmatch™.

- A *link analysis* component to detect and investigate personal relationships and networks.
- Possibility to extend kdmatch™ with kdprevent™ to get a fully integrated, comprehensive Anti Money-Laundering system.

Technical requirements

System requirements:

- Oracle 9i (Windows, Solaris, Linux, AIX, HP/UX)
- Front-end software:
 - MS-Windows, UNIX, or Linux with Java Runtime Environment 1.4
- Front-end hardware (minimal):
 - PC (1 GHz), Windows 2000, 512 MB RAM, 5 GB Disk space

Contact



European Business Consultants (EBC) was formed in 1998 to help organisations, primarily in the financial services sector, to develop their capabilities in the rapid analysis of information. EBC focuses on providing solutions, which yield real value to the client, via modular solutions and rapid development of the business model. Regarding the prevention of money laundering and financial crime, EBC proposes kdprevent™, a powerful solution developed by kdlabs AG (Zurich, Switzerland).

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