



One Platform for AML Compliance

SmartSearch///



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“ SmartSearch is listed in the Top 100 Regulated Technology Businesses Worldwide and Ward Hadaway - Yorkshire Fastest 50 growing businesses.

Our most prestigious award is The Queen's Award for Enterprise (Innovation Category). These awards bear testament to the quality solutions we deliver.”

From Small Beginnings

Conceived in 2011, SmartSearch's unique system has evolved to become the leading Anti-Money Laundering verification platform.

The intuitive and user friendly interface enables clients of all abilities to be fully operational within a matter of one or two hours.

The service delivers AML checks on Individuals and Businesses in the UK and internationally. With UK individual checks taking less than two seconds, and business checks less than two minutes, the time and cost savings for our clients are colossal. Commercially we have engineered SmartSearch to be affordable for the smallest regulated business and all-encompassing to serve the largest corporations.

SmartSearch is already used by over 3,000 client firms and 35,000 users who are now setting new benchmarks for electronic verification.

In the last five years, our achievements have been recognised by industry bodies; SmartSearch is listed in the "Top 100 Regulated Technology Businesses Worldwide" and the "Yorkshire Fastest 50" growing businesses. Our most valued accolade is the Queen's Award for Enterprise - Innovation Category, granted in April 2018. These independent accolades bear testament to the quality solutions SmartSearch delivers.





Smart Systems You Can Rely On




At the heart of our systems is the very latest technology, with the flexibility to be deployed as an efficient web browser solution for many of our SME clients, or a fully integrated solution to serve larger corporations where automated decisioning is paramount.

Uniquely, SmartSearch also hosts all of our clients customer search results for the duration of our contractual relationship. This provides multiple benefits, such as the monitoring of our clients customers against changes, and additions, to sanction & PEPs watch-lists.

This is fully automated and flexible with daily, weekly or monthly monitoring, dependent on your risk policies. Clients have instant access to their customer search data, which is invaluable when internal audits or regulatory visits are required. This instant access also makes servicing AML SARs (Subject Access Requests) that much easier to satisfy.

Our policy of ongoing development ensures you are always compliant with the latest AML verification regulations. You will also benefit from our proactive development strategy, continually enhancing user functionality based on feedback from our clients.

Mirrored service delivery sites provide real-time “fail-over” resilience eradicating the risk from service outages.

-  Fully Automated Monitoring
-  Instant Access
-  Real-time Fail-over Resilience



Data Driven Outcomes

Good technology is only part of the story, you also need top quality data that you can rely on to have confidence in the search outcome.

The SmartSearch data engine has the broadest and deepest coverage and the most frequent update policy to ensure that the “match & pass rate” is maximised.

We have created our data engine with the very best data partners, ensuring the quality of our search results are unquestionably the best. Our positive data universe is delivered from long standing relationships with both Experian and Equifax. We enjoy dual bureau access to their CRA datasets, including full Electoral Roll data.

Additional business information is drawn from Companies House databases and CRA business datasets. International data is acquired via Experian's international networks. Where data is not readily available, this is independently researched on a case by case basis.

Our third principal data partner is Dow Jones and they provide data for negative screening. Their Factiva Watch-list database is hosted on our servers and updated every night to fuel our sanction & PEPs screening and monitoring services.





The Service Dimension

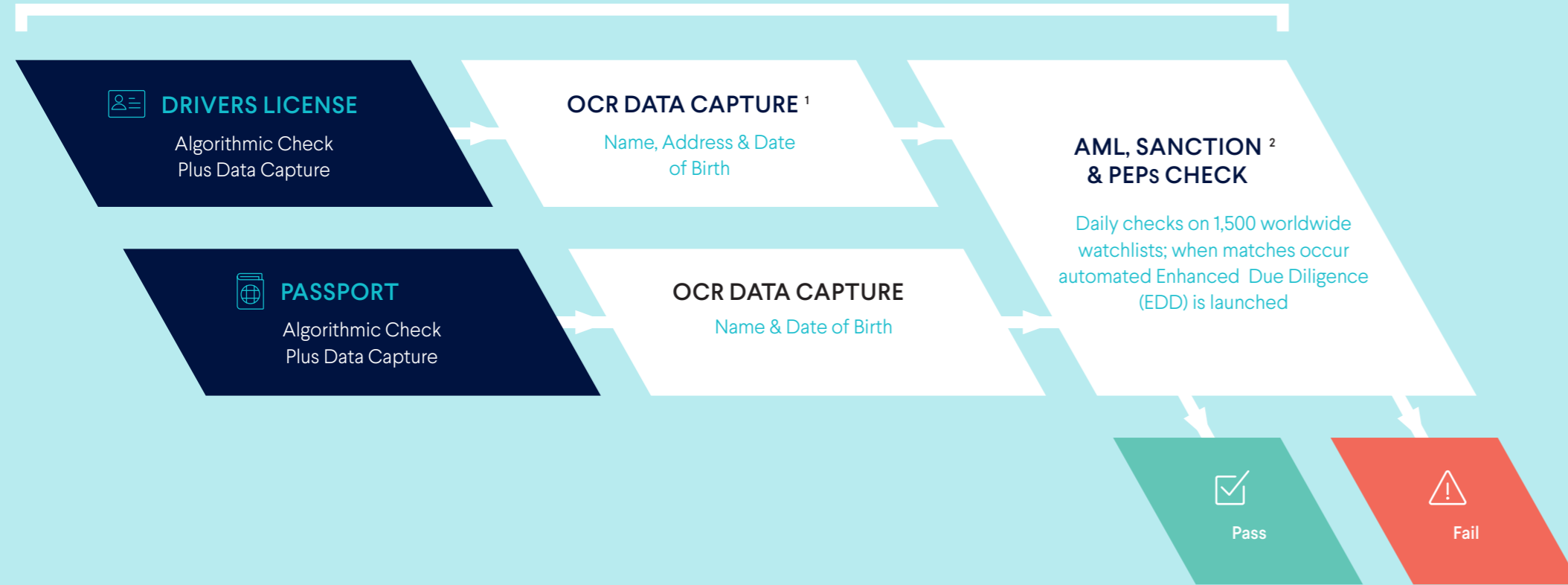
In today's business world, too much emphasis is applied to winning new customers and not enough attention and resource is given to looking after existing customers.

All too often you sign up with a new supplier, pay their invoice and that is the last you hear from them! Great if things work well, but not so good if you have issues that need resolution.

At SmartSearch we have a traditional approach to our customer service. All new clients have an account manager who owns the relationship; from issuing your log-on credentials, running your virtual training, answering questions and performing quarterly reviews to ensure you have the most cost effective licence and service growth headroom.

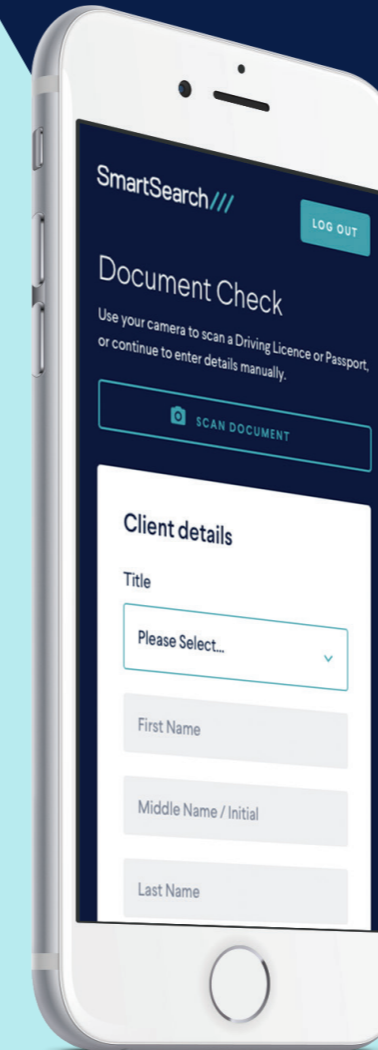
The Account Management team are responsible for client relationships and with a client retention rate of 98%, they do a first class job. We take customer care very seriously; view the numerous client testimonials on our website.

2 SECONDS



1 - OCR = Optical Character Recognition

2 - Biography, Adverse Media & Photographic Evidence Displayed for EDD



Dealing with Documents

Passports & Driving Licences are a simple low tech way of AML checking an individual's identity. The inherent risk is the increasing number of low cost fraudulent documents that are readily available.

Most naïve fraudsters will ensure the document carries their photograph and inevitably compliance teams are unlikely to realise these documents are forgeries.

There are two strategies that SmartSearch deploys to verify documents; Passports have a name, date of birth and a passport number with check digits.

Using Optical Character Recognition (OCR) technology, this data is captured and the name, address and date of birth is verified against CRA data. The number is then processed to validate the format, content & check digit.

The other difficulty with documents is checking Sanction & PEP lists on a regular basis, and where matches occur, performing Enhanced Due Diligence.

SmartSearch performs all of this for you within the same basic check which takes less than two seconds.



No Legacy

Our SmartSearch ongoing development and system support is pro-active to both user requests and changes in legislation.

Since the inception of SmartSearch we have had over 20 major up-grades to the platform. These have been driven primarily from daily contact with our users, and periodically from new AML directives and subsequent changes to legislation.

We take continual feedback from our users and develop the good ideas. This produces new, innovative and relevant functionality. Additional developments are driven by changes in legislation, and we are always ahead of legislative deadlines so our clients remain fully compliant and protected.

The bonus of being a SmartSearch client is that you get all these upgrades at no extra cost as soon as they happen, so “legacy” in our business is a thing of the past!

What Next?

If you like what you have seen and read and would like to take a closer look at SmartSearch, we would of course be happy to demonstrate our AML platform to you and your colleagues, as appropriate.

Our client contact is almost entirely virtual and web based, so we can easily arrange a demonstration to accommodate your diary. To view the UK individual search processes and outcomes you will need to set aside around 15 minutes. If you include UK business and international checks our presentation will take between 30 and 45 minutes depending on how many questions you raise.

Commercially we will tailor a search package to suit your search profiles and business volumes. Prospective clients that already have existing commitments to other providers will typically start to use SmartSearch for their business and / or international searches, and then include individual searches when their existing commitments expire.

If you want to see what our clients say about us then visit our website which contains lots of recent testimonials. As we get further down the decisioning process, we will be happy to supply service references you can talk to.

We look forward to speaking with you soon and hopefully being of service to you in the future.

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