Empowering lenders with smarter due diligence and risk intelligence

Failure to meet regulatory standards can result in severe consequences, including fines, sanctions, and even criminal liability. But compliance is just the beginning. Lenders must also protect their reputation by avoiding associations with individuals or entities linked to fraud, corruption, or scandals. Informed credit risk assessment is essential for adjusting loan terms and identifying high-risk applicants. To safeguard assets and uphold institutional integrity, lenders need proactive strategies — such as early warning systems and enhanced due diligence — to stay ahead of emerging threats.

Key challenges faced by lenders

Regulatory compliance and legal risk

Lenders must adhere to Anti-Money Laundering (AML), Counter-Terrorist Financing (CTF), and Know Your Customer (KYC) regulations to avoid penalties and ensure they are not inadvertently funding illegal activities.

Reputation and portfolio risk management

Protecting brand integrity requires avoiding clients with ties to scandals or criminal behavior. A proactive approach helps maintain trust and credibility in a tightly regulated environment.

Credit risk and decision-making

Accurate borrower insights are critical for assessing creditworthiness, adjusting loan terms, and identifying high-risk profiles. Enhanced due diligence is especially vital when dealing with high-risk clients.

A smarter way to manage risk and help ensure compliance

Wolters Kluwer's Adverse Media Search and Watch List Search empower lenders to meet compliance standards, protect their reputations, and make confident lending decisions. Users can search individuals or businesses by name, with optional address details for added precision. These tools scan a wide range of sources — including news outlets, blogs, government databases, social media, and forums — to uncover negative news events and ensure compliance with federal law, helping lenders manage risk across their portfolios with confidence.

Adverse Media Search includes the following data points, subject to availability:

1. **Profile overview:**
   - Name searched and related negative news events found

2. **Event details:**
   - Description, date, and category (e.g., fraud, business crimes, scams, trafficking)
   - Source information: Publisher, publication name, type, publish date, and website (if available)

3. **Additional identifiers:**
   - Known addresses
   - Any discovered aliases ("AKA" names)

Watch List Search includes results from the following US, Canada, EU, and UK government databases:

Jurisdiction	Search type
US Department of Treasury	Office of Foreign Assets Control (OFAC)
US Department of Commerce	Denied Persons List (DPL)
US Department of Commerce	Entity List (EL)
US Department of Commerce	Unverified List (UVL)
US Department of State	Terrorist Exclusion List (TEL)
US Department Housing/Urban Development	Limited Denials of Participation (LDP)
System Awards Management	Excluded Parties List System (EPLS)
Ontario, Canada	Office of the Superintendent of Financial Institutions (OSFI)
Brussels, Belgium	European Union (EU) Watch List
London, UK	United Kingdom (UK) Watch List
New York, NY, USA	United Nations (UN) Watch List

About Wolters Kluwer Financial & Corporate Compliance

Wolters Kluwer (EURONEXT: WKL) is a global leader in information solutions, software and services for professionals in healthcare; tax and accounting; financial and corporate compliance; legal and regulatory; corporate performance and ESG. We help our customers make critical decisions every day by providing expert solutions that combine deep domain knowledge with technology and services.

Wolters Kluwer reported 2024 annual revenues of €5.9 billion. The group serves customers in over 180 countries, maintains operations in over 40 countries, and employs approximately 21,600 people worldwide. The company is headquartered in Alphen aan den Rijn, the Netherlands.

Wolters Kluwer shares are listed on Euronext Amsterdam (WKL) and are included in the AEX, Euro Stoxx 50, and Euronext 100 indices. Wolters Kluwer has a sponsored Level 1 American Depositary Receipt (ADR) program. The ADRs are traded on the over-the-counter market in the US (WTKWY).

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