

## Identity Resolution & Data Quality Solutions

Matching, Address Validation, Profiling, Screening, Compliance

# ISTwatch© Global Watch List Compliance

## Product Data Sheet

### I. INTRODUCTION

*ISTwatch*® uses Intelligent Search Technology's (IST) advanced, multicultural, name matching intelligence to ensure Global Watch List Compliance.

The application can quickly search and match entities against a number of global watch lists<sup>1</sup> such as:

- **The U.S. Treasury Department's Office of Foreign Assets Control ("OFAC") Lists:**
  - ⇒ **Specially Designated Nationals (SDN)**
  - ⇒ **Sanctioned Programs**
  - ⇒ **Sanctioned Countries**
  - ⇒ **Palestinian Legislative Council (PLC) List**
- **FinCEN - Financial Crimes Enforcement Network Section 314a Compliance**
- **Bureau of Industry and Security Denied Persons List (DPL)**
- **FBI Most Wanted Terrorists and Hijack Suspects**
- **Bureau of Industry and Security Unverified List**
- **The Entity List, subject to Export Administration Regulations (EAR)**
- **Dept of State, Directorate of Defense Trade Controls List of Debarred Parties**
- **OSFI List of Names Subject to Terrorist Suppression Regulations (Canada)**
- **OSFI List of Organizations Subject to Terrorist Suppression Regulations (Canada)**
- **Bank of England's Consolidated List (UK)**
- **European Union Consolidated List (EU)**
- **United Nations Consolidated List (UN)**
- **FATF List of Non-Cooperative Countries (Money Laundering) (France)**

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<sup>1</sup> Additional lists can be added.

### II. GENERAL CAPABILITIES AND CHARACTERISTICS

#### A. ADVANCED FUZZY, MULTICULTURAL NAME MATCHING

Powered by IST's advanced, multicultural, fuzzy searching and matching engine, *ISTwatch* finds hits often overlooked by standard methodologies. An extremely intelligent system is required to overcome the infinitely numerous techniques used to disguise real identities. *ISTwatch* uses built-in searching and matching intelligence to achieve unparalleled accuracy and speed while overcoming data disparities due to misspellings, transcriptions, transpositions, acronyms, phonetics, sequence variations, nicknames, cultural differences, and many other common errors. It comes with an extensive multicultural name rulebase. In addition to the rulebase system, *ISTwatch* relies on a set of sophisticated and highly efficient phonetic algorithms and comparison routines to provide the most accurate and powerful searching and matching technology while virtually eliminating false positives.

**Multicultural name transliteration** – Non-English names will often have multiple English transcriptions causing anomalies in the data matching process. It is possible that one name can be spelled five to ten different ways, based on the conventions used. These differences include vowel and diacritic representations, non-standard word splitting and concatenation, use of glottal stops, double letters and consonants not present in Latin-based alphabets. For example, depending on a transcription method, the name "Mohammed Al-Kadir" can be spelled "Mohammad Alqadir," "Muhamad Alkadr," or "M'hamed Al Qadr," making it impossible for regular comparison routines to find all relevant matches.

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Table 1. Transliteration of Foreign Names

Input	Matches Found
Abd'rahman Mohamed	ABDUREHMAN, Ahmed Mohammed; ABDURRAHMAN Mohamad Iqbal
Abdul Hadi	YASIN, Abdul Hadi; AL Hadi Abd; AL-IRAQI Abdal AL-Hadi
R. Diaz Gonzalez	DIAZ, Rolando (GONZALEX) ; DIAZ PONTON, Gonzalo

**Data Variations** - Spelling and keyboard errors account for many variations in a typical database. In many cases, names and addresses require extensive cleansing prior to being submitted for matching. Through the use of built-in data cleansing routines, intelligent key building and advanced comparison routines, *ISTwatch* successfully overcomes many data variations including: multiple typos, letter transpositions, missing or incomplete words, extraneous information, sequence variations etc.

Table 2. Typical Spelling Errors with Matches Found

Input	Matches Found
Jorge Emilio Kartes Schmidt	SMITH CORTES, Jorge Emilio
Michael A. Velasquez	VELASQUEZ, Miguel Angel
Tareez Azeez	AZIZ, Tarik; AZIZ, Tariq Mickhail
John Mendes Salasar	MENDEX SALAZAR, John Jairo

Table 3. Typical Keyboard Errors with Matches Found

Input	Matches Found
→sanchez maryurida&&&	SANCHEZ MARMOL, Maryurida
to: ahmed hamid @ #213	AHMED HAMED
!@_# metalform gmbh = =,	H & H METALFORM GMBH
("ramirez_andrew")	RODRIGUEZ RAMIREZ, Andre

## III. ISTWATCH KEY ADVANTAGES

Advantages of using *ISTwatch* include the following:

### No More Headaches in Keeping Data Lists Current

– *ISTwatch* is kept up to date with the latest government files. Each time the OFAC, OSFI, or other government list is updated, IST incorporates the changes into its *ISTwatch* software and makes the update available to you immediately. No more manual checks at numerous websites. All the work is done by IST, saving you hours of effort and the headaches involved with keeping in compliance.

### Avoidance of Fines and Risk Reduction

– The fines for non-compliance violations can be substantial. Depending on the program, criminal penalties can include fines ranging from \$50,000 to \$10,000,000 and imprisonment ranging from 10 to 30 years for willful violations. – *ISTwatch* is a powerful tool in the identification of high risk and sanctioned individuals and entities known to represent a direct or potential risk. The best way to mitigate such risks is to regularly screen existing and new customers, vendors, employees and other business related entities against the lists included with *ISTwatch*.

### Reduction in False Positives

– Through our advanced search and matching technology, IST successfully created a system that overcomes many significant variations while reducing incidents of false positives. False positives are people and/or organizations that should not be blocked but are flagged as potential blocked candidates. User controlled similarity thresholds and confidence levels allow complete flexibility in the matching process.

### Portability and Efficiency

– The data and the matching engine are packaged together in a portable software component. The data is loaded in memory which allows for efficient operations. *ISTwatch* libraries are thread-safe and highly scalable, allowing you to reach speeds of millions of records per hour.

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**Easy-to-Use Application Programming Interfaces (APIs)** - Intuitive APIs allows *ISTwatch*'s functionality to be integrated into enterprise systems, applications, and databases.

**Reliability** - IST's advanced, fuzzy, multicultural searching and matching engine has evolved as the leading technology for advanced searching and matching. Integrated with other applications such as our flagship NameSearch product, it is actively used in time and accuracy critical applications and is used by many large organizations, including many Fortune 500 companies and federal government organizations.

**Multi-platform Support** - *ISTwatch* runs on Windows (NT, 2000, XP, 2003, Vista, 7), Linux, UNIX, OS/390, z/OS, and AS/400. It delivers the same results across all platforms.

**Excellent Customer Support** - Clients enjoy free technical support by telephone or email and are entitled to personalized service from IST's qualified technical and customer support personnel. Ninety-Five percent of clients renew their Software Maintenance support every year which can be attributed to IST's attention to the needs of its customers.

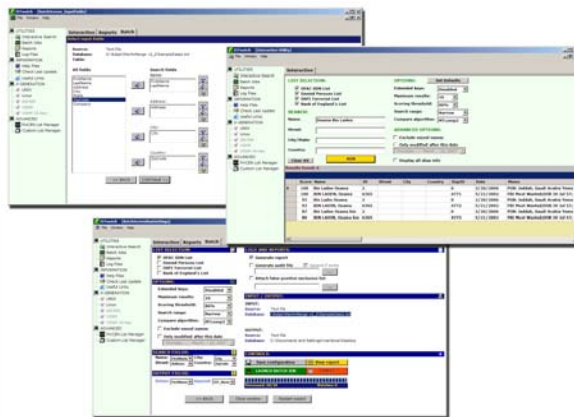
### IV. AVAILABLE VERSIONS

*ISTwatch* is available in two versions: as a stand-alone product for use within your environment, and as a hosted Web service from our Internet site.

#### A. STAND-ALONE, IN-HOUSE VERSION

**APIs** - A flexible API, for the easy integration of *ISTwatch* into enterprise systems, applications and databases. Helpful Software Development Kits (SDKs) and code examples for all major development platforms, to assist with further integration.

**Stand-alone Graphical User Interface (GUI)** - An easy-to-use GUI (screen samples shown below) is used to perform searches against global watch lists in batch or interactive (real time) mode.



#### B. ONLINE VERSION

**Browser-based Version** - Using simple web-based interface users can upload data and perform batch searching or manually enter names to search on a per-record basis.

**Web Service** - Allow client-side applications to invoke server's remote methods and receive processed data back in XML format; or as a simple "thin client" interface utilizing IST's Web Services.

### V. ABOUT IST

Founded in 1993, Intelligent Search Technology has devoted its resources to satisfying company needs for the fastest, most accurate data searching and matching solutions. IST is a privately-held company and has shown continued growth since its inception. IST continues to develop and market corporate data solutions. A small sampling of our customers appears below.

AARP	ACNielsen	American Express
AT&T	Citigroup	JPMorgan Chase
General Electric	Intuit	U.S. Dept. of Defense
Microsoft	TransUnion	Merrill Lynch
U.S. Social Security Administration	Wells Fargo	