

# REFINITIV™ WORLD-CHECK® ONE: UBO CHECK

Powered by Dun & Bradstreet

Quickly identify the ultimate beneficiaries of any entity and screen them for potential risk using best-in-class Dun & Bradstreet ultimate beneficial owner (UBO) data and Refinitiv™ World-Check® Risk Intelligence data, which delivers a holistic solution on a single screening platform.

## The complexity of beneficial ownership

Global anti-money laundering (AML) and financial crime laws require organizations to unwrap complex ownership hierarchies and screen beneficial owners for potential risk, but complex, often opaque business structures can make this highly challenging.

When deciding whether to accept a customer or establish a relationship with a third party, or refreshing an existing customer record, companies need to be able to determine the validity of ownership and controllership documentation collected from the customer or counterparty.

The identification and verification of UBOs can be complicated by many factors, leaving organizations at risk of potential reputational or financial fallout.

Ownership or controllership information may be fragmented, stored in different forms and locations, or difficult to find. Moreover, different jurisdictions have different methods of defining and recording ownership, and financial criminals often deliberately obscure the identity of the real owners of an entity by creating layers of complexity.

## A single platform solution

World-Check One's UBO Check brings together best-in-class data and our market-leading World-Check Risk Intelligence, allowing users to optimize workflow by identifying the UBOs of entities and screening them on a single platform to boost speed and efficiency.

This opt-in feature offers an innovative parent/child case management structure that presents users with a clear and holistic picture of interconnected entities, beneficial relationships and the potential risks of the target entity.

## Key features

- Best-in-class Dun & Bradstreet UBO data is gathered from 30,000 sources in more than 215 countries to support the identification of UBOs.
- The solution unlocks 100 million connections, providing insights into corporate entities and beneficial owners with calculations down to 0.01 percent.
- Our market-leading World-Check Risk Intelligence database contains more than 4 million records to screen your matches against – including all major sanction lists, enforcement lists and watch lists, as well as extensive politically exposed person (PEP) coverage.
- Our parent/child case management structure generates a clear picture of beneficial relationships and potential risks.
- A visualization tool within the UBO workflow lets you see, at a glance, the interconnections and ownership share, and explore these individually for more information or to screen against World-Check data.
- Within Refinitiv™ World-Check® One, you can order an Enhanced Due Diligence report if you require more detailed information on the entity being screened.

---

**Reveal the true owners of entities before  
establishing a business relationship.**

---

## Benefits

### Quality data sets

UBO Check offers unsurpassed coverage and content, combining robust, verifiable Dun & Bradstreet data with World-Check Risk Intelligence screening data to help compliance teams conduct thorough due diligence.

### One source

Access to multiple data assets is provided within the World-Check One platform, meaning that UBO checks can be completed alongside risk screening. Furthermore, additional opt-in data sets and functionalities can be added, such as Media Check, our negative media screening feature, or Watchlists, which allows you to upload your own lists or third-party lists to screen against. This approach helps to enhance speed and efficiency.

### Do more with less

The solution eases the burden on often overstretched compliance teams by providing a complete workflow solution, including the ability to monitor for changes within the UBO data and activate the screening functionality on a case record. This frees up resources to concentrate on adding value within the compliance function.

### Make better decisions, more quickly

A 360-degree view means you can quickly gauge risk and make informed decisions based on verifiable data that is delivered in a timely fashion.

### Document proof of due diligence

An extensive auditing capability can be used as part of internal management reporting requirements and to provide regulatory proof of best-practice due diligence. By using additional tools within the Case Manager on UBO Check, you can resolve and mark the risk level. You can also make notes, delegate the case to another user, and include relevant information such as when the record should be reviewed or refreshed.

## Why use UBO Check?

The solution allows the user to peel back the layers of often opaque business structures to reveal ultimate beneficial ownership or controllership, which is becoming a vital component in Know Your Customer (KYC) and due diligence processes. UBO Check optimizes workflow by providing access to multiple data assets within one platform.

The checks are completed alongside risk screening, and compliance staff can track the path to the target entity while visualizing even the most complex and interwoven ownership structures. This 360-degree view enables you to quickly gauge potential risk, look out for changes and make informed decisions about business relationships.

### About Dun & Bradstreet

Dun & Bradstreet, the global leader in commercial data and analytics, enables companies around the world to improve their business performance. Its Data Cloud fuels solutions and delivers insights that empower customers to accelerate revenue, lower cost, mitigate risk and transform their businesses. Since 1841, companies of every size have relied upon Dun & Bradstreet to help them manage risk and reveal opportunity.



Refinitiv is one of the world's largest providers of financial markets data and infrastructure, serving over 40,000 institutions in over 190 countries. It provides leading data and insights, trading platforms, and open data and technology platforms that connect a thriving global financial markets community – driving performance in trading, investment, wealth management, regulatory compliance, market data management, enterprise risk and fighting financial crime.

Visit [refinitiv.com](https://refinitiv.com)

