

Beneficial Ownership

Connect the Beneficial Ownership Dots for a Complete Compliance Picture



Understanding whom you do business with is a fundamental regulatory requirement. In compliance-speak, you should know the Ultimate Beneficial Ownership (UBO) of all entities you work with as customers, suppliers, or third-parties, including the direct and indirect relationships of beneficiaries.

While regulations dictate compliance, understanding UBOs also illustrates good corporate governance, builds transparency, and protects your brand reputation, especially at a time of increased scrutiny by regulators, consumer advocates, and shareholder activists.

The challenge for most businesses is figuring out how to achieve compliance and risk mitigation without sacrificing strategic growth and efficiency.

COMPLIANCE & RISK MITIGATION

- Adhere to all compliance laws and regulations
- Perform due diligence on all customers, suppliers, and business partners
- Protect the brand



STRATEGIC GROWTH & EFFICIENCY

- Move at the speed of business to drive profits
- Get real-time insights into customers, suppliers, and business partners
- Promote the brand

You deserve consistent global data you can trust to protect your business from risk.

You deserve a systematic approach to the research and documentation of beneficial owners that ensures compliance, while moving quickly to promote growth.

You deserve clarity, efficiency, and accuracy with real-time updates and monitoring of your beneficial owners.

Introducing Dun & Bradstreet's Beneficial Ownership Solution

Dun & Bradstreet's global database provides the deep UBO knowledge you need to make smart compliance decisions.

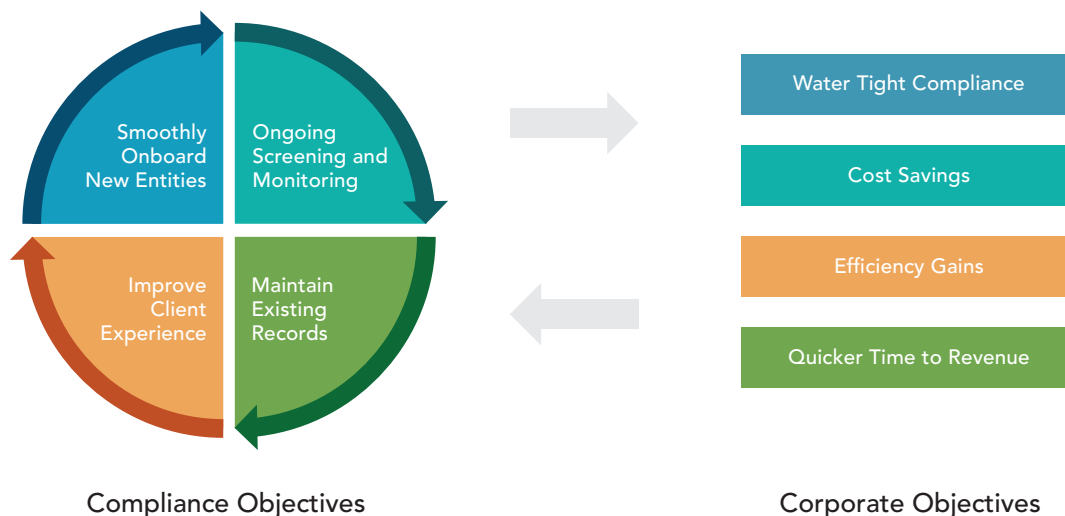
BEST-IN-CLASS DATA

- Provides risk intelligence on UBOs from the world's largest commercial database, which includes information on 45 million UBOs, 83 million shareholders (66M individuals, 17M corporates), and over 300 million businesses in 120 countries
- Delivers linkage data for insights into corporate entities and beneficial owners, including corporate beneficiaries and individuals up to and including ultimate beneficial owners
- Enriches sourced data from registries across the globe through our analytics, including legal form, SIC codes, business activity, beneficial ownership calculation and country codes to support risk-based due diligence decisioning
- Ensures compliance with anti-bribery/anti-corruption, sanctions, anti-money laundering, and other regulations

SEAMLESS INTEGRATION

- Deploys as an automated solution with established processes
- Supplies data via modern APIs, Batch, and online options
- Use of the DUNS Number provides a unique key identifier to help predict the reliability and/or financial stability of the company in question
- Establishes an audited view of due diligence processes
- Provides real-time data updates and alerts when beneficial ownership status changes

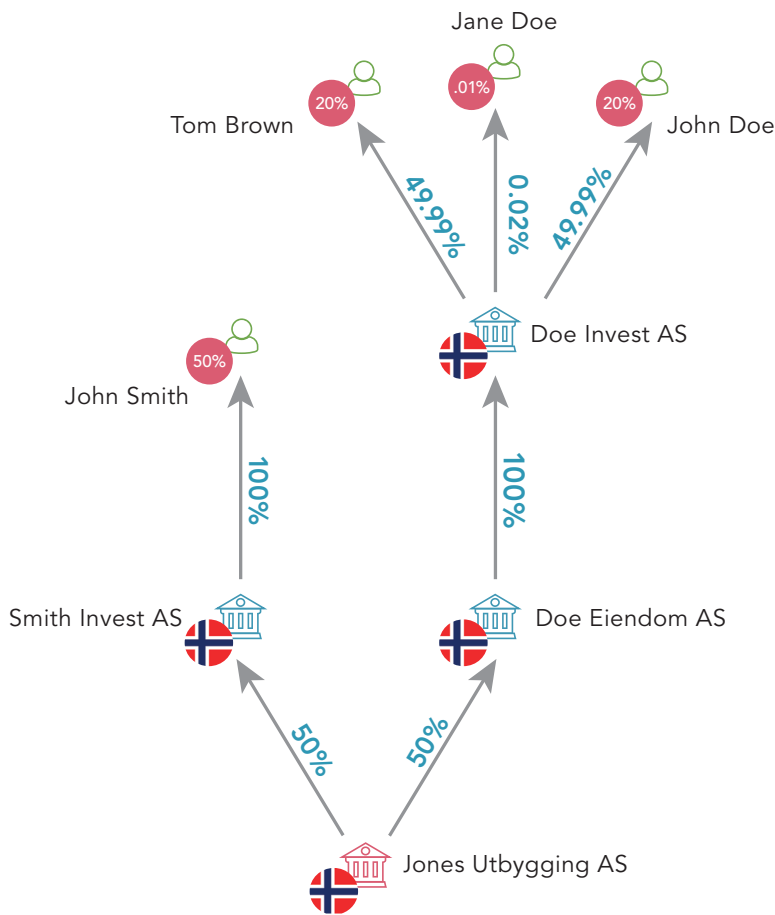
Beneficial Ownership supports compliance and corporate objectives



D&B data and analytics enable you to quickly calculate detailed levels of individual people ownership, reducing costs and accelerating due diligence processes.

Beneficial Ownership Visualization

D&B offers visualization for ownership analytics. Now users across the enterprise can readily understand complex relationships. In D&B Onboard, we display a company's ownership structure. This includes the spiderweb of global direct and indirect beneficial owners, their location with a country flag indicator, and the connections between the owners and companies and percentages of ownership where available. With visualization, you can immediately filter out complexities to quickly access the ownership information you need. Visualization also provides various options to display company hierarchy and complex connections. UBO can also be viewed as individual beneficial ownership, including indirect, or as a list view with ownership percentages.



*All names above are fictitious and are used for illustration only

OPTIONS FOR VIEWING UBOS

- Individual beneficial ownership, including indirect
- Visualization with full tree structure nodes for corporations and people, as well as percentage value held
- List view with ownership percentages

TARGET
 ORGANIZATION
 INDIVIDUAL
 ENTITY
 BENEFICIAL OWNERSHIP % OF TARGET
 SHARE % OF TARGET

Beneficial Ownership Dashboard

We've added a new feature to D&B Onboard. The Beneficial Ownership Dashboard enables faster decision making for users reviewing ownership risk. The dashboard displays the following beneficial ownership information on the business you are reviewing:

- Total number of connections – unique organizations, entities or individuals within the ownership structure
- Breakdown of connections by organization, individuals and entities
- Total number of relationships – links between two entities including any returning links
- Total number of corporate beneficial owners
- Allocated ownership percentage
- Maximum degree of separation
- Connections per country
- Ultimate Beneficial Ownership (UBO) jurisdiction flag for headquarters

Users will find deeper data details behind the dashboard by clicking View Details to access Beneficial Ownership visualization capabilities and tables.



ABOUT DUN & BRADSTREET

Dun & Bradstreet (NYSE: DNB) grows the most valuable relationships in business. By uncovering truth and meaning from data, we connect customers with the prospects, suppliers, clients and partners that matter most, and have since 1841. Nearly ninety percent of the Fortune 500, and companies of every size around the world, rely on our data, insights and analytics. For more about Dun & Bradstreet, visit DNB.com.