



Decide with Confidence

Identity Verification

Business Verification

AML Compliance

Fraud Detection



Decide with Confidence



Dun and Bradstreet (D&B) have been operating in Australia since 1887 and in New Zealand since 1903 as a correspondent country. In 1987 The DBA Corporation recognised the strategic importance of the New Zealand economy and hence established a direct operation.

D&B currently employs over 500 professionals in Australia and New Zealand (Melbourne, Sydney, Brisbane, Perth, Adelaide & Auckland). D&B is market leader in the credit information and debt management services sector in Australia and New Zealand.

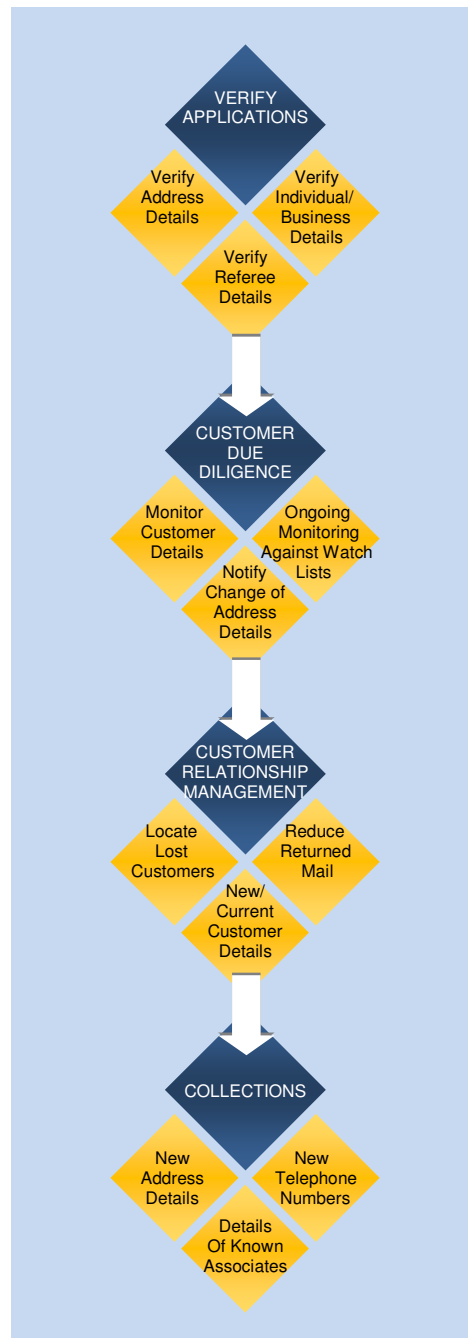
The Australasian operations were bought out by AMP Capital and the senior management group in August 2001. It was the first MBO of a wholly owned subsidiary in D&B's History worldwide. AMP Capital sold its stake to Lazard Carnegie Wylie (then Carnegie Wylie) in 2007 and the D&B Corporation (US) purchased the company on August 31, 2010.

D&B helps customers to maximise their cash flow by optimising their receivables cycle. Through integrated solutions we enable customers to assess risk, make informed decisions and predict the future. D&B has the largest database in the world with information on more than 150 million businesses, over 2.8 million of which are located in Australia and New Zealand.

D&B provides a range of credit services, including debt collection and recovery, receivable management outsourcing, credit reporting and credit scoring decisioning tools, Consumer Credit Bureau and business marketing information services. In 2009 Dun & Bradstreet successfully acquired FCS OnLine to further integrate its credit reporting and identity verification businesses.

D&B throughout its 163 year History has maintained an impeccable profile in the business community world - wide and is dedicated to protecting our strong brand and market presence.

Advantage of D&B verification





Identity Verification

Identity fraud is a billion dollar industry in Australia and the problem is growing annually.

D&B offers the most comprehensive tools to minimise the risk associated with verifying the identity of businesses and individuals. We assist with the validation of new customers, and aid obliged organisations to comply with Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF) legislation.

Our services contribute to the bottom line of business allowing speedy identification of new customers so they are on board faster.

D&B solutions are performed in real-time using the most comprehensive Australian identity databases, sophisticated matching and scoring techniques to allow you to make informed decisions.

Real-time identity verification can highlight inconsistent and unusual elements of an identity within seconds and will help clients:

- Accelerate application processing
- Reduce fraud and false positive matches
- Decrease associated operational costs
- Maintain customer databases
- Comply with AML/CTF legislation

Our services are delivered in a flexible and secure environment to integrate with any existing systems or processes. Delivery options are:

- Web-based access
- Batch processing
- XML-based Application Programming Interface



AML/CTF compliance is now a legal requirement

In Australia, AML/CTF legislation was introduced in December 2007. As a result, all organisations providing 'designated services' including banks, credit unions, insurance companies, superannuation funds and more are required by law to identify their customers.

- Under the law, these organisations are required for individuals to, at a minimum:
- Collect the name, date of birth and address of the customer
- Verify the individual's details using independent and reliable data sources

D&B can provide solutions for:

- First point of customer contact
- Exception handling
- Watch list monitoring
- Ongoing due diligence
- Re-identification when certain transaction thresholds are reached



Identi-Check® for AML

Identi-Check® offers a high-tech solution to protect against credit risk, fraud and money laundering, by quickly verifying people's information via:

- Comprehensive cross-referenced databases
- Sophisticated and tailored scoring models
- An assessment report analysing predictive patterns related to identity theft, fraud and risk

Identi-Check® is an Australian product with a growing global profile in the consumer lending, banking, telecommunications, insurance and superannuation industries and with any organisations accepting applications or enrolments.

Our comprehensive products allow clients to search the following databases for identity verification:

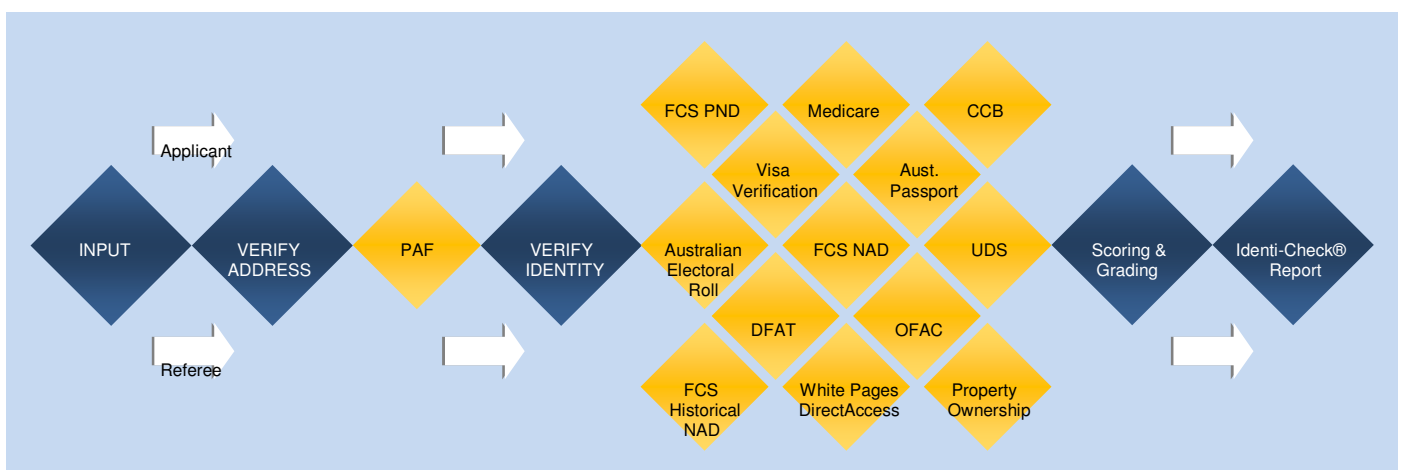
- Australian Electoral Roll (for AML/CTF purposes only)
- Name and Address File (NAD)
- White Pages® DirectAccess
- FCS Public Number Telephone Directory (FCS PND)
- FCS Historical Name and Address File – 150+ million records dating 10+ years
- Visa & Passport Verification
- Property Ownership
- DFAT / OFAC
- Medicare
- Unique Data Source
- **Consumer Credit Bureau (New!)**

When Identi-Check® is coupled with Search® for AML, you have a comprehensive set of tools to assist you in your AML/CTF obligations, including when manual exception processing is required.

Identi-Check® can be seamlessly integrated into any existing business applications or incorporated into both manual and automated business processes of any organisation via a web browser UI, XML web service API or batch process.



How Identi-Check® for AML Works





Identi-Check® for AML Features & Benefits

Customer Acquisition Process

Using Identi-Check® for AML to assist with your AML/CTF KYC requirements will also help streamline your customer acquisition process. Identi-Check® for AML will enable you to quickly and accurately electronically verify the identity details of your customer.

Accurate Information

Drawing on multiple data sources, Identi-Check® for AML utilises data corroboration to generate the highest level of identity confidence to assist your organisation meet your AML/CTF requirements.

Real Time Transaction Processing

Real-time transaction processing accessing multiple data sources with rapid response times.

Customisable Risk Assessment

Identi-Check® for AML using highly configurable Electronic Verification scoring and sophisticated modelling which can be tailored to suit an organisations risk management requirements.

Ongoing Customer Due Diligence

D&B has the ability to provide batch processing of multiple records to use as a solution for ongoing customer due diligence to actively mitigate any risk of money laundering or terrorist financing.

Validation of Multiple Identity Attributes

The system validates multiple identity attributes, through splitting the identity into numerous sub components. Each identity element is then assessed against the various data sources, validating a number of detail components of the individual.

Flexible System Deployment & Delivery

Identi-Check® for AML is available through a number of deployment options to suit the varied nature of organisations and enable easy integration into existing internal systems.



Search® for AML

Invariably, circumstances will arise where automatic identity verification is not possible. In these situations, Search® for AML provides a tool to manually search for the identity enabling human intuition to be used to find and verify the identity.

Search® for AML is an electronic search enabling you to perform a number of different search types up front:

- Telephone Number search
- AEC Name and Address search
- Historical Name and Address search

Additional sources available through Search® for AML include:

- Property data
- Socio-demographic profile
- Australian Business Registry (ABR)



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RecoNexus® for AML

RecoNexus® is a complete customer data quality and contact recovery solution that is ideal for customer relationship management as well as AML/CTF compliance. This solution consolidates match details from more than 10 million telephone listings and 150+ million current and historical records to correct errors, verify, update or fill in gaps in your database.

RecoNexus® can also enrich your data with additional information such as socio-demographic address profiles; appending telephone numbers and a Delivery Point Identifier (DPID) or details from the Australia Post National Change of Address file.

On an ongoing basis, RecoNexus® can actively monitor customer contact details and alert you to any changes. When used for AML/CTF compliance, RecoNexus® legally accesses the live Australian Electoral Roll with more than 17.5 million records.



General Enquiries

Monday to Friday
8:30am to 7.00pm
t 13 23 33
clientservices@dnb.com.au



Sales

Monday to Friday
8:30am to 7.00pm
t 13 23 33
clientservices@dnb.com.au



System Availability / Support Hours

Monday to Friday
8:30am to 7.00pm
t 13 23 33
clientservices@dnb.com.au



Privacy / Complaints Handling

For information about privacy or to lodge a complaint please visit [Complaints Handling](#) or contact Client Services via clientservices@dnb.com.au

D&B services are available for use 24/7

24/7 support can be made available. For information about after hours or emergency support please contact our support desk during business hours.