



**Inside**

INTELLIGENCE & SECURITY INVESTIGATIONS



**Inside Due Diligence & Compliance**

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*Your new choice for risk management*

## ABOUT US

INSIDE gathers information, at a national and international level, that is useful to companies for risk management, in compliance with regulations, professional ethics and corporate governance standards. The information is used to assess the economic, financial and reputational risks of organisations and individuals with whom the company may establish business relations.

This series of information allows **strategies and techniques to be prepared to counteract the dangers** inherent in various market sectors (pharmaceuticals, automobiles, insurance, finance, government...), which can affect small businesses as well as larger companies.

Reports can also be prepared on **politically exposed persons (PEPs)**, who hold or have previously held public office, and are therefore more exposed to the risk of committing certain crimes, such as corruption, bribery or money laundering.

INSIDE **helps organisations to know their business partners**, guiding their activity towards more informed decisions, through a range of services that ensure regulatory compliance and fulfilment of legal and auditing requirements (regulations of the Foreign Corrupt Practices Act - FCPA, the UK Bribery Act, Anti-Money Laundering – AML controls, the USA PATRIOT Act and Countering the Financing of Terrorism – CFT controls); the research conducted - which can cover all market sectors and any organisation, regardless of its size - provides a thorough check on potential business relations, highlighting any risks of corruption arising from a geopolitical analysis of the case.

The reports provide all information on a company and its directors, activities, history, administration, conflicts of interest, financial liabilities, legal and judicial affairs (compliance risk), and reputational risk. They also include verification of statements by the administrators, compliance with anti-money laundering (AML) rules, anti-corruption controls, FCPA and UKBA rules, sanctions against Iran, and International and US due diligence procedures.

INSIDE reports are generally recommended for verification of financial crimes, but are not limited to this: the research by INSIDE provides **a valid solution in situations of geopolitical risk** (high-risk countries) regarding a transaction or an individual involved in it, for supply chain and due diligence checks, before major investments such as mergers or acquisitions, and for **an integrated compliance programme**.

INSIDE conducts the investigations itself, thereby maintaining a high level of quality and efficiency, with access to a large number of **operators located across five continents and speaking over 60 international languages**; it also uses native speaker professionals, who can grasp language nuances that are often incomprehensible to those outside of a particular culture. The information and “open source” data collected is abundant and of high quality, as the various sources used are constantly updated with foreign official information.

Through these services, INSIDE supports its Clients in the assessment of the value and financial health of potential business partners, as well as the professionalism of employees or candidates for employment, in order to allow an aware and informed decision, and thus a positive conclusion to transactions, avoiding economic risks and associated financial and reputational damage. It is highly important to examine the profile of a company that may present risk factors or operate in a dangerous environment (ensuring compliance with current regulations: AML, KIC, FCPA), and the professional and personal profiles of its directors.

The research activities are **carried out by specialised staff** (including former police officers, journalists and professional experts capable of uncovering the most hidden information), operating both in Italy and abroad and including native speakers of the most widely used international languages.

The team employed consults a huge range of information channels, databases and public registers in various languages. These are, however, public sources and, as such, accessible to anyone (therefore verifiable) and compliant with the laws of the country concerned. They can be used to create a detailed profile of clients or business partners, and highlight their records, properties, involvement in lawsuits and regulatory violations.

In countries where the possibility of accessing certain types of information is limited, **INSIDE integrates its Due Diligence & Compliance Investigation dossier with findings from on-the-spot investigations.**

INSIDE provides the requested reports with highly competitive delivery times and costs. They often concern cases involving matters of corruption and money laundering, or preparatory investigations for operations such as mergers, joint ventures, acquisitions, private equity and investments in general. Given the large commitment in terms of movement of capital in such transactions, due diligence activities to profile the parties involved become essential.

The service therefore brings to light any risks involved in the transactions (financial relationships are often not consolidated, so there is no real knowledge of the other party), **allowing the Client to address them in advance**, thus contributing to their success or convincing him/her to reject them.

More specifically, the service allows information to be obtained on financial and operational track records, reputational, business and personal backgrounds, litigation, financial management, corporate problems, unrealistic expectations, liabilities not reflected in the financial statements and overstated profits.

## GRC - Governance, Risk Management & Compliance

### Company Reputation Dossier

This contains all information from external sources concerning legal entities.

The focus of the assessment is **the level of risk exposure of legal persons or entities**, and therefore that of their representatives; a study is made of their operational history (operational risk) and background in terms of reputation (reputational risk), economic conditions and compliance risk (legal-judicial affairs).

It also includes an indication of all the commercial affairs in which the entity has been involved over the past 5-10 years (judicial proceedings, protests, bankruptcy procedures, and legal entries and registrations), asset verifications and, for joint-stock companies, an analysis of the financial indicators resulting from a comparison of the items in the recent financial statements.

The company's public legal data is then supplemented by **findings gathered on-site** and indications from economic operators in that specific field. The dossier concludes with a **reliability assessment** (an opinion on the credit that may be granted).

COMPLETION TIME

**15/20 days**

## Reputational Risk management

### Personal Reputation Dossier

The addition of a new professional figure to its structure (for example, a new manager), is considered a major investment for a company. A choice made too hastily, without the necessary precautions, could place a strategic role in the wrong hands, with the risk, over time, of major logistical and economic/financial repercussions, as well as harm to the company's reputation.

INSIDE provides senior management required to choose a new figure with a series of investigative activities, **fully compliant with the provisions of Art. 8 of Law 300/70 (Workers' Statute)**, for assessing the suitability of the candidate.

More specifically, it offers a **"customised" investigative dossier on the individual and/or business partner**, aimed at determining their reliability as a partner for business relations and/or professional and/or corporate assignments.

An examination is made of all the indicators of the individual's competence and reliability, as well as information collected on-the-spot concerning any detrimental business and/or personal aspects.

COMPLETION TIME

**15/20 days**

## Monitoring Check

### Annual Monitoring of Customers & Suppliers

This service allows **continuous monitoring of a business** (and its representatives) to verify any events that may affect the Client's commercial risk over time, and promptly indicate their occurrence through an alert system that permits immediate updating.

## Compliance Check

This service allows you to check your clients, specifically verifying their inclusion in particular databases, indicated below:

COMPLETION TIME

**24H**

### COUNTER-TERRORISM LISTS

Lists drawn up by legislators and institutions from various countries;

### ITALIAN ANTI-MONEY LAUNDERING LISTS

Containing more than 400,000 names of individuals and entities involved in crimes of this type in Italy, in accordance with the provisions of international law;

### PIL LISTS

Containing the names of Local Italian Politicians (regional, provincial and municipal);

### INTERNATIONAL PEP LISTS

Containing more than 400,000 names of Politically Exposed Persons from over 240 countries, identified based on the anti-money laundering directives of the Financial Action Task Force (FATF) and relevant global legislation;

### LISTS OF ILLEGAL GAMBLING SITES

Indicating redirect sites and international companies that own sites without authorisation from the Autonomous Administration of State Monopolies (AAMS);

### BLACKLISTS & WATCHLISTS

Containing the names of persons sought by national or international investigation authorities, such as the DIA, FBI and Interpol, as well as governments, persons included in the lists of judicial authorities or government agencies, and persons served with orders issued by financial authorities, such as FINMA, or supervisory authorities.

## Web Intelligence Reputation Analytical Description

### INTRODUCTION

There is no doubt about the benefits provided by the Web, particularly for companies: it allows the dissemination of commercial information so that products and services can be advertised or sold. Moreover, because the Internet gives a reliable perception of reality, any business can analyse the information published online to assess how it is perceived by the market, and this can provide a **strong competitive advantage**: companies can use online research to enhance their image in terms of marketing or to simply improve the quality and features of their products.

### A NEW METHOD OF DATA ANALYSIS

A computer is a machine with artificial intelligence and can therefore perform functions and operations similar to those of the human mind. In order to facilitate the analysis of texts, PCs would have to be given the capacity of study and interpretation that individuals develop during their school years.

The data comprehension process involves analysis of a text on four different levels:

- 1) **grammatical analysis**: this allows a grammatical sense (verb, adjective, noun, article...) to be given to each segment of the text, thereby removing lexical ambiguity;
- 2) **logical analysis**: this recognises the role that groups of words play within the text and answers questions such as where? how? when? and who?;
- 3) **semantic analysis**: this allows a meaning to be assigned to the right syntactic structure and, consequently, to the linguistic expression, eliminating semantic ambiguities;
- 4) **analysis of sentiment**: this allows the polarity of the content regarding an individual, a product or a brand to be determined (positive, neutral, negative).

Clustering techniques are then used to classify various types of comments into groups (e.g. complaints or suggestions), thus creating new keys for interpretation of the data.

### KNOWLEDGE MINING: A NEW METHODOLOGICAL APPROACH

This new approach to the interpretation of data consists of two phases:

- 1) **a mining phase**: examining relevant texts as if they were a mine to be explored;
- 2) **a knowledge phase**: identifying the information of real importance and any connections that were initially hidden.

The approach involves the use of a crawler, software that analyses the content of the network methodically and automatically, placing it in an index: it then analyses all the data collected and subdivides it according to relevance and importance in order to understand its meaning. The importance of one item of information compared to another is not identified on the basis of certain keywords: everything depends on the contextualisation of the information and its automatic comprehension.

The knowledge mining process, which allows **the data online to be found and interpreted** in terms of quality, quantity and reputational sentiment, can be summarised as follows:

- Study of the context, in order to select data on the Web in line with the object of the search;
- Exploring the web with a crawler: study of the content, separation and classification of what is relevant;
- Interpretation of content in terms of quantity and quality;
- Decoding the polarisation: evaluation of data collected in terms of quality, through the recognition of expected and unexpected results.

## Web Intelligence Reputation Level of Detail

### SMALL Report

**Sources consulted:** open sources (Internet, major search engines, social networks).

**Output:**

- **Negative:** *"No information of interest regarding the subject was found"*.
- **Positive:** a short collection of the evidence found in graphical format with links to the source.

COMPLETION TIME

**3/5 days**

### MEDIUM Report

**Sources consulted:**

- open sources (Internet, major search engines, social networks);
- press records from over 4,000 national and local newspapers published in a period of up to ten years (e.g. 2004-2014).

**Output:**

- **Negative:** *"No information of interest regarding the subject was found"*.
- **Positive:**
  - a collection of the evidence found in graphical format with links to the source;
  - a copy of the article/s and details of the publication.

COMPLETION TIME

**5/7 days**

### LARGE Report

**Sources consulted:**

- open sources (Internet, major search engines, social networks);
- press records from over 4,000 national and local newspapers published in a period of up to ten years;
- detrimental factors of a confidential nature from intelligence activities (combined with journalistic interviews, if available).

**Output:**

- **Negative:** *"No information of interest regarding the subject was found"*.
- **Positive:**
  - a collection of the evidence found in graphical format with links to the source;
  - a copy of the article/s and details of the publication.
  - clear indications of the types of detrimental factors that have emerged.

COMPLETION TIME

**8/12 days**

### NOTES ON THE CONFIDENTIALITY OF INFORMATION

All the information collected in the report, resulting from the analysis of posts in blogs, forums, social networks and news articles, is **publicly available** and, as such, is accessible to anyone.



## Providers & Compliance Business Information

### Analytical Description

#### STANDARD Report

**suitable for assessment and certification of high-end partners and individuals external or internal to the company.**

Official data, rating, score, payment experiences and check on negative information (protests, detrimental aspects, bankruptcy proceedings) in a format that allows immediate identification of the areas of risk (company, representatives), together with details, where appropriate. Data on representatives and local units. The financial statements section is based on the last three years, both for the balance sheet highlights and the indicators. Market information and number of queries. Summary comment. For an agreed monthly fee, alerts can be received in the event of changes in the reliability assessment or the corporate structure.

COMPLETION TIME

**1/3 days**

#### PREMIUM Report

**suitable for assessment and certification of high-end suppliers, partners and franchisees.**

Official data, rating, score, payment experiences and credit. For rating and score: industry comparison and trend analysis. Check on negative data (protests, detrimental factors, bankruptcy proceedings) in a format that allows immediate identification of the areas of risk (company, representatives or partners), together with details, where relevant. Data on representatives, family history, partners, past joint investments, board of directors and local units. The financial statements section should be based on the last three years, both for the balance sheet highlights and the indicators. Market news, press releases, CIGS (extraordinary redundancy fund) and the number of queries. Media, crime and web reputation. Analysts' comments. For an agreed monthly fee, alerts can be received in the event of changes in the reliability assessment or the corporate structure.

COMPLETION TIME

**5/9 days**

#### ADVANCE Report

**suitable for assessment and certification of high-end suppliers, partners and franchisees.**

Official data, rating, score, payment experiences and credit. All industry comparison and trend analysis data, geographical breakdown. Check on negative data (protests, detrimental factors, bankruptcy proceedings) in a format that allows immediate identification of the areas of risk (company, representatives, affiliated companies, subsidiaries or partners), together with details, where relevant. Data on representatives, family history, partners, past joint investments, board of directors, past shareholdings and local units. The financial statements section should be based on the last three years, both for the balance sheet highlights and the indicators. Market news, press releases, CIGS (extraordinary redundancy fund) and the number of queries. Reputation (media, crime and web) and online and offline sentiment, intelligence context, analytical and predictive scenarios. Identification of buildings with maps and satellite photos, photo identification of the individuals, in-depth evaluation by analysts based on intelligence sources. Possible investigative activity on site.

COMPLETION TIME

**12/16 days**



## Providers & Compliance Business Information

### Levels of Detail

Section	STANDARD Report	PREMIUM Report	ADVANCE Report
Official Data	✓	✓	✓
Rating	✓	✓	✓
Score	✓	✓	✓
Payment Experiences	✓	✓	✓
Credit		✓	✓
Industry comparison and trend analysis data		✓	✓
Geographical subdivision			✓
Check on Negative Information (Protests, Detrimental aspects, Legal Proceedings)	✓	✓	✓
Immediate identification of areas of risk	✓	✓	✓
Company	✓	✓	✓
Representatives	✓	✓	✓
Affiliates, subsidiaries			✓
Partners		✓	✓
Details of Risk Areas (where relevant)	✓	✓	✓
Information on Representatives	✓	✓	✓
Family History		✓	✓
Partners		✓	✓
Past joint ventures		✓	✓
Board of Directors		✓	✓
Past shareholdings			✓
Local units	✓	✓	✓
Annual Financial Statements	3	3	5
Balance Sheet Highlights	✓	✓	✓
Consolidated Balance sheet		✓	✓
Balance Sheet Indicators	✓	✓	✓
Market Information	✓	✓	✓
Press Reports		✓	✓
CIGS (extraordinary redundancy fund)		✓	✓
Number of queries	✓	✓	✓
Reputation (media, crime and web)		✓	✓
Analysts' comments	✓	✓	
Online and offline sentiment			✓
Intelligence Context			✓
Analytic and Predictive Scenarios			✓
Identification of properties with maps and satellite photos			✓
Photo identification of individuals			✓
In-depth assessment by analysts based on intelligence sources			✓
Possible on-site investigative activities			✓

## Litigation Investigative Report

### 360° CREDIT RECOVERY INVESTIGATION

This service is recommended when a dispute arises and allows **the debtor's actual financial and asset situation to be assessed** before taking legal action, which, in the event of confirmed destitution or other limitations, may prove unsuccessful.

The following data is provided for **INDIVIDUALS**:

- Tracing of personal details and addresses
- Search for newly listed telephone connections in addition to those already provided
- Identification and confirmation of work activity (employee/self-employed/retired)
- Information from inspection
- Verification of the subject's involvements in companies in Italy
- Research into the individual's shareholdings in joint-stock companies in Italy
- Search for assets in the national real estate register
- Search for real estate on location
- Tracing of registered cars/motorcycles
- Check for disputes and detrimental aspects (Courts and Land Registry)
- Bank References
- Final assessment of recoverable credit

The following data is provided for **LEGAL ENTITIES**:

- Legal identification of the entity through the General Register of Companies
- Confirmation of effective operation on site and/or tracing of any new location/s
- Information from confidential local sources
- Search for newly listed telephone connections in addition to those already provided by the debtor
- Registered residence and domicile of the legal representative
- Tracing of registered cars/motorcycles
- Search for assets in the national real estate register
- Search for real estate on location
- Search for contract awards
- Search for disputes and detrimental aspects of other types concerning the entity and its legal representative, with relevant details
- Bank references
- Final assessment of recoverable credit

COMPLETION TIME

15/20 days

### 360° CREDIT RECOVERY INVESTIGATION WITH FINANCIAL INFORMATION

Information dossier containing the information provided from service "360° Credit Recovery Investigation" and integrated with **Financial Information** originated from the activity of **Humint Intelligence**, that is from a gathering information from institutes of credit, aimed at identifying eventual banking relationships of individual or legal entities searched.

COMPLETION TIME

15/20 days



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