

## Business Intelligence Services

### Help you assess your risks through OSINT



#### Globalisation: opportunities versus risks

Globalisation is opening up new opportunities abroad with new private wealth clients, mergers and acquisitions targets and investments in listed equity, private equity, real estate or collectibles. Yet, you need to watch out for red flags indicating potential risks that could potentially hurt the reputation of your business, bring scrutiny by regulators, cause financial losses or result in regulatory or criminal sanctions. As such, you need to assess your risks proactively to better understand the entities, individuals or assets with which you are doing business.

#### Blacklists are no longer sufficient

Unfortunately, criminals have adapted to screening processes, so that regulators and law enforcement officials underline the fact that blacklist listing, while mandatory for professionals subject to anti-money laundering regulations, is not sufficient for Customer Due Diligence. Identifying `red flags` for potential fraud, money laundering, corruption, bribery, involvement in organized crime, tax evasion and other malpractices is becoming the best practice following the increase in legislation and regulation, such as the United States Foreign Corrupt Practices Act (FCPA), the UK Bribery Act, the United States Foreign Account Tax Compliance Act (FATCA), or the forthcoming European Union fourth AML directive.

#### Deloitte can help you assess your risks

Deloitte is able to assist you in identifying and addressing these business risks by gathering key information and intelligence on third parties. We can help you in proactive enhanced Know-Your-Customer (KYC) or transaction monitoring processes, deal or asset due-diligence, integrity due diligence, risk assessments, assistance in situations of commercial dispute or investigation.

#### Our methodology

Deloitte uses Open Source Intelligence (OSINT), the collection of intelligence from public sources. These techniques are used by intelligence and law enforcement agencies and proven successful in many investigations. Deloitte applies its jurisdiction knowledge and the language skills of its network of highly trained investigation and intelligence specialists. Deloitte is able to retrieve background intelligence and business intelligence anywhere in the world subject to jurisdictional rules and data availability, from media, web based communities, public data (e.g. trade registers, sanctions lists) and professional and academic literature.

## Our services

<b>Enhanced Customer Due Diligence</b>	To complement your KYC files with information on background, source of wealth, political connection and 'red flags' issues, such as money laundering, organized crime, fraud, corruption, bribery, tax evasion.
<b>Integrity Due Diligence</b>	To complement the financial and legal due-diligence process by providing an in-depth insight into the background, track record, political connections and reputation of a business partner and identifying potential 'red flags' issues (e.g. AML, FCPA) before a deal or as part of a business or practice review.
<b>Asset tracing</b>	To gather information on assets: identification, origin, location, current owners.
<b>Strategic background investigation</b>	To corroborate strategic background information on entities or individuals or to screen candidates for key appointments (e.g. verification of Curriculum Vitae).
<b>Commercial dispute and investigation support</b>	To assist you in internal fraud investigations, alleged fraud or embezzlement indicators, leaks of information, intellectual property disputes, breach of contract, or other commercial conflict or disputes.

Deloitte conduct these due-diligence and background searches under strict confidentiality, high ethical standards and within the boundaries of the law.

Our approach is tailor-made to your needs, direction and requirements. We collect information, process it, analyse it and deliver relevant intelligence and evidence in a factual report. If need arise, Deloitte can help you in obtaining a better picture of a subject's interaction with other persons and entities with a "link analysis".

Our pricing usually follows a time-spent approach and volume discounts may be available should numerous searches be required.

## Contacts



**Michael Martin**  
Partner | Forensic & Restructuring  
+352 451 452 449  
michamartin@deloitte.lu



**Guilhem Ros**  
Manager | Forensic & Restructuring  
+352 451 452 166  
guros@deloitte.lu

**Deloitte Luxembourg**  
560 rue de Neudorf  
L-2220 Luxembourg  
Grand Duchy of Luxembourg

Tel.: +352 451 451  
Fax: +352 451 452 401  
[www.deloitte.lu](http://www.deloitte.lu)

Deloitte is a multidisciplinary service organisation which is subject to certain regulatory and professional restrictions on the types of services we can provide to our clients, particularly where an audit relationship exists, as independence issues and other conflicts of interest may arise. Any services we commit to deliver to you will comply fully with applicable restrictions. Due to the constant changes and amendments to Luxembourg legislation, Deloitte cannot assume any liability for the content of this leaflet. It shall only serve as general information and shall not replace the need to consult your Deloitte adviser.

About Deloitte Touche Tohmatsu Limited:

Deloitte refers to one or more of Deloitte Touche Tohmatsu Limited, a UK private company limited by guarantee, and its network of member firms, each of which is a legally separate and independent entity. Please see [www.deloitte.com/lu/about](http://www.deloitte.com/lu/about) for a detailed description of the legal structure of Deloitte Touche Tohmatsu Limited and its member firms. Deloitte provides audit, tax, consulting, and financial advisory services to public and private clients spanning multiple industries. With a globally connected network of member firms in more than 150 countries, Deloitte brings world-class capabilities and high-quality service to clients, delivering the insights they need to address their most complex business challenges. Deloitte has in the region of 210,000 professionals, all committed to becoming the standard of excellence.

© 2015 Deloitte General Services

Designed and produced by MarCom at Deloitte Luxembourg