MOODY'S

Service Level Document

What the Service is

Shell companies can be used to facilitate money laundering of ill-gotten gains from activities such as fraud, bribery and corruption, modern slavery and exploitation, and illegal trafficking of people, drugs, wildlife, or other goods. Throughout due diligence and investigative processes, Moody's is able to flag suspicious corporate behaviour and alert banks, companies, and governments to investigate further. It is difficult and time-consuming to identify patterns of shell company risk.

Our Shell Company Indicator uncovers hidden risk related to shell companies through insightful, typology-driven flags during customer/third party onboarding and investigations for better and faster decisions.

Features and Benefits

→ **Investigate potential shell company risk within the contexts of:** national security, financial services oversight / administration / law enforcement, antifraud, sanctions, criminal network detection, foreign investment and trade, public safety, and tax.

→ **Explore suspicious corporate behavior:** Key shell company risk indicators within corporate formation data and the details surrounding individuals associated with a corporate entity build a picture of risk.

→ **Target your analysis effort:** Cutting-edge data methodologies detect atypical patterns of directorship, circular ownership, jurisdictional risk, mass registration, financial anomalies, dormancy history, and outlier age.

→ **Expose hidden shell company risk more effectively:** Typology-driven flags formulated by industry experts reveal complex patterns within Moody's data. → **Separate the data "wheat" from the data "chaff" (or surface a research "needle" in the data "haystack"):** Know what questions to ask and identify research direction on suspicious activity.

→ **Reduce manual work:** Dramatically decrease the time needed for laborious research and investigative work to uncover shell company risk from months / days to minutes.

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→ Shell Company Indicator's Orbis-integrated UI product will allow you to utilise Orbis research parameters, bulk upload for a network- or portfolio-based risk view, and take advantage of other features of Orbis UX with Shell Company Indicator as an add-on to your Orbis subscription.

→ Shell Company Indicator has data feed delivery available via Moody's DataHub, which allows you to utilize our data on your preferred platform and combine our data with other data you have.

→ Shell Company Indicator has a Passfort-enabled UI as another Moody's platform-based delivery option, with a streamlined user experience to explore our data.

Deployment and Support

Ongoing Training and Support

Moody's offers world-leading training and support. As part of the initial onboarding process, your team will receive dedicated, online training at a convenient time. Our Customer Success team works alongside clients to ensure they get the most out of the product, conducting regular business reviews and best practice sessions with users. Refresher training, training on new features and for new users is always available, and custom in person training can also be arranged. Alongside this, users have access to automated in-app help.

Our Support Team is available to offer advice, solve problems and report any issues. We respond quickly to these and take product feedback very seriously. Many of our recent features have been developed in response to customer feedback and requests.

SLA

99% uptime, per 90-day period. Uptime is calculated as the percentage of total possible minutes that Moody's Investigation Solution was available during the prior 90-day period.

Exclusions:

→ Scheduled maintenance
→ External network or customer equipment problems
→ Unauthorised usage
→ Isolated feature defects
→ Issues related to third party data or otherwise outside of Moody's reasonable control

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The levels of data backup and restore, and disaster recovery you'll provide, such as business continuity and disaster recovery plans

Moody's is committed to being prepared to quickly recover and resume operations in the event of a significant business interruption.

Resilience and Disaster Recovery Planning is in place to ensure the technology and systems to support the recovery processes for critical business functions. There is a disaster recovery team in place that is responsible for mobilizing and managing the recovery process. The ensure disaster recovery procedures are rehearsed and tested.

Moody's has identified the applications that are critical to our business. These applications are implemented in separate production and recovery data centers using industry-standard practices to switch data from the production site to the recovery site without loss of data and minimum downtime. This will be reviewed as part of the Business Continuity Plan implementation. Disaster Recovery Planning activities are not limited to recovery but ensures that production environments are designed from a technology and systems perspective to support the recovery processes for critical business functions, this may include using redundant processing capacity at other locations. Other activities include;

→ Providing remote-access facilities so that key employees can work from home or from non-office locations in the event their primary workplace was disrupted or made inaccessible.

→ Contracting with reputable technology firms specializing in rapid restoration of telecommunications systems, and recovery of software and data assets.

→ Obtaining contractual assurances from certain key vendors that they have business continuity plans.

Being part of a top tier financial services and information provider, we take our commitment to our clients very seriously. We continue to seek ways to improve our preparedness as we recognize new methods to manage business disruption risks, and to coordinate recovery efforts throughout the firm.

Onboarding and Implementation

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Moody's structured implementation approach ensures that our projects are aligned with our customers' business strategy so they can quickly achieve all benefits of the Moody's Solution.

Each customer will have a dedicated team that will cover the following aspects; front line support (helpdesk), training, and commercial account management. Each one of these roles provides a key element, and together will ensure the customer has the best support possible.

Moody's support team will always try to help our customers get the most out of the solution they have purchased. Throughout the contract length, our teams of account managers and helpdesk support will help identify more within the solution and share new ways to utilise the database.

Access to the system is controlled by usernames and passwords. Who these are attributed to is controlled by our back-end administration site and the users will be sent an email directly containing their login details. Users can be deleted and added on the administration site and passwords can be updated/reset. Anyone who does not have a username/password will not be able to access the system.

Technical Requirements

Moody's Shell Company Indicator will work with Microsoft Edge, Google Chrome and Safari.

The Shell Company Indicator product listing on G-Cloud reflects delivery of the shell company indicators through our Orbis user interface. Shell Company can also be deployed through a datafeed and other solutions. If these are of interest please ask and we can share further information and relevant technical information for these alternative delivery methods.

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