BACKGROUND CHECKS YOU CAN STAND BEHIND

Do you really know who you are dealing with?

This is what your report could look like: two fictitious cases — one from financial services, one from critical infrastructure. Seven screening categories, traffic-light ratings instead of raw data, every source dated, every rating substantiated.

7	**100%**	**2**
SCREENING CATEGORIES	SOURCES DATED	FICTITIOUS CASES

HOW TO READ THIS REPORT

Traffic-light ratings instead of raw data — with a source and date behind every finding.

Each of the seven categories receives exactly one of three ratings. Anything notable does not end up in a score, but in a substantiated finding — with source, timestamp and context.

Clear	No notable findings in this category — documented with the sources checked and the cut-off date.
Review	A finding requires clarification by a human reviewer — you see what it is, where it comes from and why it may be relevant.
Flagged	A finding that must be resolved before any decision — including recommended next steps.

The seven screening categories

1 · Sanctions & watchlists	Screening against more than 40 sanctions and watchlists, cut-off date documented.
2 · PEP status	Politically exposed functions and close associates.
3 · Adverse Media	Critical media coverage, deduplicated and put into context.
4 · Registers & UBO	Commercial registers, directorships, ultimate beneficial owners.
5 · Press & public records	Public proceedings, insolvencies, public offices, publications.
6 · Network & affiliations	Shared directorships, addresses, recurring connections.
7 · Social & digital footprint	Consistency of the public professional profile.

WHY SEVEN CATEGORIES?

A single finding says little. Only the interplay of registries, media, network and CV produces a picture you can stand behind — documented to withstand internal and regulatory scrutiny.

The decision stays with you. The report is a documented basis for a decision — not an automated decision about a person.

CASE A · FINANCIAL SERVICES

Max Mustermann

Candidate for the position of Head of Compliance at a Swiss private bank. Focus: anti-money-laundering, affiliations, CV plausibility.

Enhanced due diligence recommended

CASE B · CRITICAL INFRASTRUCTURE

Erika Mustermann

Candidate for Program Manager at an aerospace supplier with export-control-relevant projects. Focus: institutional proximity, CV timeline.

Hire with conditions

CASE A · FINANCIAL SERVICES

Max Mustermann — Overview.

SUBJECT **Max Mustermann, 44**	PURPOSE **Candidate** Head of Compliance	CLIENT **Musterbank Privatbank AG** (fictitious)
SCREENING DEPTH **Boutique** in-depth screening	CUT-OFF DATE **15.07.2026**	LEGAL FRAMEWORK **GwG (German Anti-Money-Laundering Act) · GDPR** proportionality assessed

Seven categories — ratings at a glance

Sanctions & watchlists	No matches across 42 lists (cut-off date 15.07.2026).	42 sources	Clear
PEP status	No PEP function; no close associates identified.	6 sources	Clear
Adverse Media	Two reports (2020) on an internal investigation at a former employer; subject named as a witness, not accused.	312 hits · 2 relevant	Review
Registers & UBO	Board mandate at Blackfort Holding Ltd. (Cyprus); ultimate beneficial owners not identifiable.	5 registries	Flagged
Press & public records	Closed bankruptcy proceedings (2016) of a GmbH under his management; no allegations of fraud.	3 sources	Review
Network & affiliations	Overlapping roles 2019–2020 (see CV timeline); two shared directorships with a Blackfort director.	graph analysis	Review
Social & digital footprint	Consistent professional profile; no discrepancies with the stated information.	4 profiles	Clear

3 findings under review **1** flagged finding **Recommendation:** Enhanced due diligence (L2) — page 5

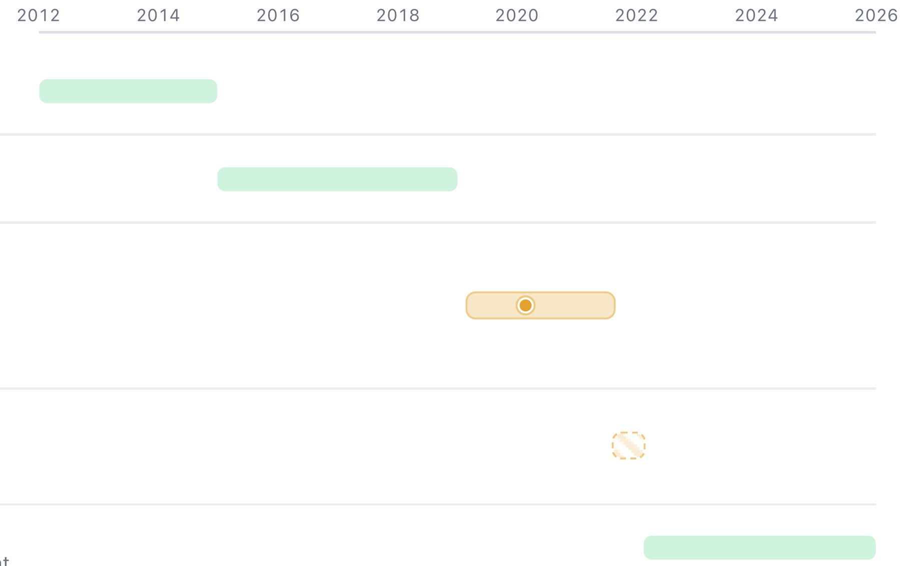
WHY SOURCES INSTEAD OF A SCORE?

A score tells you “how much”, but not “why”. Behind every rating are the sources, with date and excerpt — you do not have to trust us, you can read the evidence. That applies to “Clear” just as much as to “Flagged”.

DEEP-DIVE MODULE

CV timeline & plausibility check.

Every stated position is mirrored against commercial registers, universities and public records. Green: confirmed. Amber: needs clarification — here, one overlap and one undeclared gap.



Compliance Officer
Rhein-Main Bank AG (fictitious) · 2012–2015

Senior Compliance Manager
Rhein-Main Bank AG (fictitious) · 2015–03/2019

Chief Compliance Officer
Helvetia Trust AG (fictitious) · 03/2019–08/2021
Overlap: managing director of MM Consulting GmbH, active until 06/2020 according to the commercial register

Not declared
09/2021–02/2022 · 6 months
Gap in the stated CV

Independent consultant
MM Consulting GmbH (fictitious) · 03/2022–present

Plausibility check of qualifications

Executive Master of Laws, HSG	Confirmed by the university (graduation year 2014).	Confirmed
CAMS certification	Not verifiable in public directories — to be raised in the clarification interview.	Follow-up
Specialist publications 2017–2019	Three specialist articles on anti-money-laundering; authorship confirmed.	Confirmed

WHY THE CV TIMELINE ANALYSIS?

Discrepancies in a CV are the most common early indicator of inaccurate statements — usually harmless, sometimes decisive. Especially for roles with personal accountability (MLRO, compliance), what matters is whether the record is complete and consistent. We surface overlaps and gaps at a glance — you ask targeted questions.

Finding · Adverse Media

Review

Media coverage (2020) of an internal investigation into inadequate anti-money-laundering controls at a former employer. The subject is named as a witness — not as an accused. Relevant because of his proximity of responsibility to the period under investigation.

FinanzPress Online (fictitious) 03.11.2020
Excerpt: "…internal investigation of the anti-money-laundering controls; a senior compliance manager at head office is also named as a witness…"

WirtschaftsTag (fictitious) 14.12.2020
Excerpt: "…the investigation was closed without any charges; the bank is restructuring its control functions."

FINDING REQUIRING ACTION

Registers & UBO — one mandate that requires clarification.

Finding · Board mandate, Blackfort Holding Ltd. Flagged

COMPANY
Blackfort Holding Ltd. (fictitious), Limassol, Cyprus

ROLE
Member of the board of directors since 04/2021

BUSINESS ACTIVITY
Not identifiable from the register

ULTIMATE BENEFICIAL OWNERS
Not identifiable from the register

Cypriot commercial register (extract) retrieved 15.07.2026
Entry confirms the mandate; no information on business activity or ownership structure.

Network analysis as of 15.07.2026
Two shared directorships with another Blackfort director, one of them in a letterbox entity.

WHY IS THIS FLAGGED?

Roles at companies with an opaque ownership structure are a standardised risk factor (GwG, FATF recommendations). This does not imply misconduct — but before hiring into a role with anti-money-laundering responsibility, enhanced due diligence is the documented path.

Recommendation: Enhanced due diligence (L2)

Resolve before decision

Three points to clarify, in this order:

1. Role and economic interest in Blackfort Holding Ltd. — purpose of the mandate, ownership structure, business activity.
2. Overlap 2019–2020 (managing directorship alongside a full-time role) and the undeclared gap 09/2021–02/2022.
3. Proof of the CAMS certification.

Reviewed and approved (name, function)

Date

This recommendation does not replace a decision — it documents its basis. Every finding is backed by source, timestamp and context, reproducible as of the cut-off date 15.07.2026.

CASE B · CRITICAL INFRASTRUCTURE / AEROSPACE

Erika Mustermann — Overview.

SUBJECT **Erika Mustermann, 36**	PURPOSE **Candidate** Program Manager, export-control-relevant	CLIENT **AeroDefense Systems GmbH** (fictitious)
SCREENING DEPTH **Boutique** in-depth screening	CUT-OFF DATE **15.07.2026**	LEGAL FRAMEWORK **KRITIS (German critical-infrastructure regime) · Export control · GDPR**

Seven categories — ratings at a glance

Sanctions & watchlists	No matches across 42 lists (cut-off date 15.07.2026).	42 sources	Clear
PEP status	No PEP function; no close associates identified.	6 sources	Clear
Adverse Media	No critical media coverage.	540 hits · 0 relevant	Clear
Registers & UBO	No directorships or shareholdings.	5 registries	Clear
Press & public records	Professional mentions (conference paper 2022, specialist article 2023) — positive/neutral.	4 sources	Clear
Network & affiliations	Co-authorship (2018) with an institute placed on an export-control list in 2022 — the listing occurred after her involvement.	graph analysis	Review
Social & digital footprint	Consistent professional profile; no discrepancies.	3 profiles	Clear

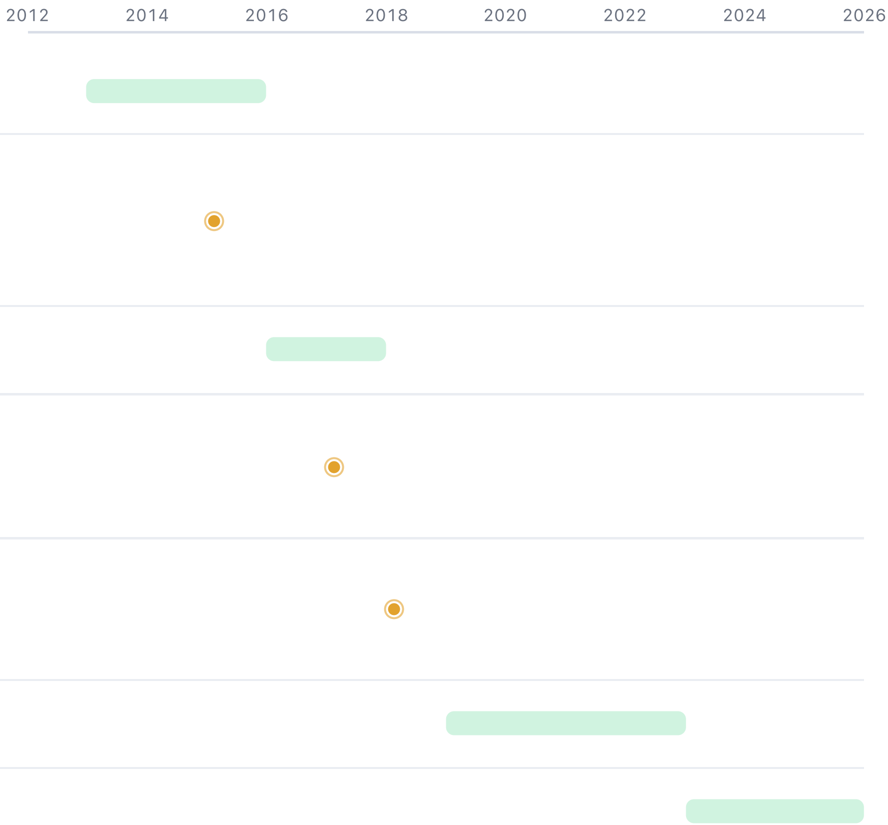
2 findings under review **0** flagged findings **Recommendation:** Hire with conditions — page 8

Important: There are no allegations against the subject. The two findings under review concern institutional proximity, not individual misconduct — they are documented clarification needs, not a disqualifying factor.

DEEP-DIVE MODULE

CV timeline & plausibility check.

The career history is fully evidenced. Three entries are marked — not because of the person, but because of the institutions: state-affiliated universities in Russia and China with documented links to military research programmes.



B.Sc. Mechanical Engineering
RWTH Aachen · 2013–2016

Exchange semester
Vladivostok State Technical University (fictitious, RUS) · 2015
University with documented links to state defence research programmes

M.Sc. Aerospace Engineering
TU Munich · 2016–2018

Summer School
National University of Aeronautical Engineering, Chengdu (fictitious, CHN) · 2017
Programme linked to military-civil fusion initiatives

Research paper (co-authorship)
2018 · Institute for Applied Aerodynamics (fictitious)
Institute placed on an export-control list in 2022 — after her involvement

Development Engineer
AeroSys GmbH (fictitious) · 2019–2023

Senior Systems Engineer
Orbitex Space GmbH (fictitious) · 2023–present

Plausibility check of qualifications

M.Sc. Aerospace Engineering, TU Munich	Confirmed by the university (degree with distinction).	Confirmed
B.Sc. Mechanical Engineering, RWTH Aachen	Confirmed by the university.	Confirmed
Two patents (co-inventor)	Confirmed in the patent register; applicant: employer.	Confirmed

WHY DO WE SCREEN UNIVERSITIES?

For roles with access to export-control-relevant technologies, institutional proximity matters — independently of the person. Periods abroad at state-affiliated research institutions are not a disqualifying factor, but a documented clarification need. We make visible what you should clarify in the interview — and we document the clarification.

RECOMMENDATION

Hire with conditions — after documented clarification.

The candidate's professional record is outstanding and fully evidenced, and there is not a single finding against her personally. The conditions safeguard what the role requires: traceable clarity on two periods abroad.

Recommendation: Hire with conditions

No disqualifying findings

Three conditions, before clearance for export-control-relevant projects:

1. Documented interview on the periods abroad in 2015 (Russia) and 2017 (China): content, supervisors, funding, ongoing contacts.
2. Approval workflow for export-control-relevant projects until the clarification is completed and filed.
3. Follow-up check in 12 months (cut-off date 15.07.2027), including a renewed list screening.

Reviewed and approved (name, function)

Date

This recommendation does not replace a decision — it documents its basis. Every finding is backed by source, timestamp and context, reproducible as of the cut-off date 15.07.2026.

WHY A RECOMMENDATION INSTEAD OF JUST DATA?

Data alone leaves the interpretation to you — and in an audit you are left holding a folder of printouts. We write the context in from the start: what was found, what it may mean, what to do next. You counter-sign — and can show, at any time, why.

Proportionality: Only what this role requires was screened — no excessive data collection, no assessment of private circumstances. Legal framework: GDPR, revDSG; sector requirements for critical infrastructure (KRITIS) and export control.

THE NEXT STEP

Do you really know who you are dealing with?

This report is a fictitious sample. Your first real report: three checks free — then from €79 per report. Every source dated, every rating substantiated, every decision documented.

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