

VITAL⁴

10 YEARS. 4 PILLARS. ONE BENCHMARK.

This Is What Compliance Data Looks Like When It's Built Right.

The VITAL4 name is not a coincidence. It was not a catchy name randomly selected at the business launch ten years ago. The "4" represents the four VITAL components of a robust data compliance program:

ACCURACY

COMPLIANCE

COVERAGE

VALUE

Every technical build, data decision, and market claim maps directly back to these four core pillars.

How does a platform move beyond legacy limitations to redefine the global compliance benchmark? The answer lies in a five-step engineering process where every technical decision is governed by the four pillars.

STEP 1 — Data Collection: Engineering-Driven, Expert-Configured

VITAL4 configures direct access to tens of thousands of primary sources across WLS, PEP, and Adverse Media using a code-based solution. There is no AI involved at this stage—and that is not the differentiator here. The edge lies in the people and the process:

- **Extraction Expertise:** Developers are exceptionally skilled at extracting data from complex, irregular, and difficult-to-access source formats—turning sources that most competitors simply skip into structured, searchable data. This gives VITAL4 better **coverage** and greater **accuracy** than any legacy provider.
- **Direct-to-Source:** VITAL4 goes directly to every verified primary source. Data is not purchased from any third party. This makes the information more **accurate**, more timely, and more **compliant** because it is all there, exactly as sourced.
- **Pricing Value:** Because third-party data costs are eliminated, VITAL4 can price solutions to deliver far greater **value**—without sacrificing quality.
- **The Technical Gap:** Legacy competitors like LexisNexis, Dow Jones, and LSEG frequently lack the technical capability to ingest difficult source formats. When they can't access a source, they omit it—leaving **compliance** gaps and **coverage** gaps their clients never know about.

STEP 2 — Data Storage

Each full collection cycle ingests hundreds of thousands of new articles and records. All data is stored immediately in the database and queued for product-specific AI enrichment as applicable.

STEP 3 — Data Fueling: Where Proprietary AI Is Applied

This is where proprietary AI does its work, varying by product:

Vital4WLS — Watchlist & Sanctions

No AI or Machine Learning is applied. WLS data is preserved exactly as it appears at the source. The **value** here is in source breadth and precision field mapping—ensuring the most **compliant**, unmanipulated watchlist data available, with the broadest **coverage** on the market.

Vital4AM — Adverse Media 2.0

As articles are ingested, patented **Contextualized Entity Extraction (CEE)** technology is applied.

What makes it revolutionary?

- **Entity Identification:** CEE identifies every named person and business entity within each article.
- **Specific Sentiment:** It then reads the context and sentiment of the article specific to each entity—not just the article as a whole.
- **Noise Elimination:** Only entities with a directly associated negative concept are stored and returned in search results.
- **Proven Results:** This eliminates false positives as they are defined in adverse media today—delivering up to a **100% reduction in irrelevant results** and **7x fewer articles to review** than legacy providers. That is the definition of **accuracy, compliance, and value working together**.

Vital4PEP — Politically Exposed Persons

As articles are ingested, patent-pending **Relationship Extraction and Machine Learning models** process each one to build and continuously update the PEP database:

- **Relationship Mapping:** The models identify political figures and extract their relationships—family members, business associates, social connections. This is near **real-time coverage** that no manual process can match.
- **Analyst Oversight:** The PEP Analyst team reviews each extracted relationship in near real-time, confirming or denying the association.

- **Data Integrity:** Confirmed data is immediately written to the database. Denied entries are fed back as model training data, continuously improving **accuracy**.
- **Capturing Change:** Newly elected officials and new political relationships are captured almost in real time—often before government-published lists update. That is **compliance** and **coverage** that legacy providers simply cannot deliver.
- **Market Disruption:** Fewer than 10 companies globally operate a proprietary PEP database. Most providers license theirs from legacy incumbents who maintain it through manual processes involving up to 1,000 analysts at significant cost. VITAL4 achieves superior accuracy with a team of fewer than 10, enabling a meaningfully better value for clients.

STEP 4 — Data Search: AI-Enhanced Name Matching

Once data is enriched, searches run through an advanced name matching engine built for the real-world complexity of global compliance screening. It goes far beyond simple string matching:

- **Proximity Precision:** Eliminates false positives from unstructured text.
- **Nickname Matching:** Covers millions of known name variations.
- **Phonetics Analysis:** Catches names that sound alike even when spelled differently.
- **Relevancy Match Score:** Replaced outdated frequency scoring with a clean percentage that reflects how closely a found name matches the searched subject. Clients can calibrate this score to their own risk tolerance.

The result is a **name matching capability** that finds who compliance teams need to find, filters out the noise that wastes analyst time, and gives organizations full control over the balance between **precision** and **coverage**.

STEP 5 — Smart Monitoring

Legacy monitoring re-screens everyone, every time—wasting analyst hours on records that haven't changed. **VITAL4 Smart Monitoring** watches continuously and alerts only when something net-new emerges, eliminating redundant reviews entirely. The result is always-on compliance vigilance, without the noise.

When the regulator calls, the answer lives in VITAL4. The **VITAL4Search® UI** is a fully auditable compliance command center—logging every search, user action, result, and decision made within the platform to create an unimpeachable historical record of a compliance program in action. Users can adjudicate results, generate PDF reports, and produce documented proof that controls were applied consistently, correctly, and on time—all from a single system built for the moment accountability matters most.

The Final Standard

In AML compliance, the difference between passing an exam and failing one comes down to four things: whether data is **accurate**, whether a program is **compliant**, whether **coverage** is complete, and whether the institution is getting **value** from every dollar spent.

That is not a coincidence—that is VITAL4.