VITAL4

The Regulatory Data Behind the **SRO Check**

VITAL4 provides background screening providers, financial institutions, and insurance carriers with the underlying SRO regulatory data that powers compliant pre-employment screening — delivered in real time via API or direct integration, with the accuracy and audit trail your compliance team demands.

DATA SOURCE	INTEGRATED BY	USED BY	REQUIRED BY
VITAL4 SRO Data	Screening Providers & Financial Institutions	Talent Acquisition & Compliance Teams	FINRA · FDIC · SEC · State Regulators

140+
Individual data sources in SRO product

65
Distinct regulatory agencies covered

53
State & territory jurisdictions

Real-Time
Data refresh — no stale batch cycles

WHAT VITAL4 SRO DATA DELIVERS

Three Capabilities. One Integrated Data Product.

Financial services and insurance organizations face hiring risk at three distinct levels — threats to institutional security, gaps in regulatory compliance, and exposure during examinations. VITAL4's SRO data product is purpose-built to address all three, delivering enforcement and disciplinary history from 140+ sources across 65 regulatory agencies in a single, structured result.

SECURITY
Keep Bad Actors Out

Surface enforcement actions, sanctions, and disciplinary history before a candidate is onboarded. VITAL4 reaches across 65 agencies — including every state securities regulator — so no prior misconduct slips through a coverage gap.

COMPLIANCE
Meet Every Mandate

FINRA Rule 3110(e), FDIC Section 19, SEC registration requirements, state securities laws — SRO data satisfies the regulatory enforcement history component of each, across broker-dealers, banks, investment advisers, and insurance carriers.

AUDIT
Exam-Ready By Design

Every result is structured, timestamped, and documented — giving compliance officers and internal audit teams a defensible, repeatable record. When regulators ask how a hire was vetted, the answer is already on file.

SOURCE COVERAGE

FEDERAL REGULTORS

- SEC — 29 data sources, enforcement, trading, registration
- FINRA — 21 data sources · sanctions, licensing, disciplinary
- FTC — 15 data sources · penalty offenses, orders, reports
- CFTC — 10 data sources · admin sanctions, enforcement actions
- NFA — futures & derivatives registrant actions
- HUD — Limited Denials of Participation (LDP)

EXCHANGES & MARKET SROS

Nasdaq · CBOE · ICE · Box Exchange · MIAX

STATE & TERRITORY REGULATIONS

All 50 states + DC, Puerto Rico & U.S. Virgin Islands

WHO INTEGRATES VITAL4 SRO DATA

Built for the Organizations That Power Financial Services Hiring

SECURITY | COMPLIANCE
Background Screening Providers

Embed VITAL4 SRO data into your financial services packages. Deliver the regulatory enforcement history component your clients need to satisfy FINRA, FDIC, and state securities mandates — without building the infrastructure yourself.

COMPLIANCE | AUDIT
Banks & FDIC-Insured Institutions

Satisfy the documented inquiry standard under FDIC Section 19 with structured, timestamped results from FRB, FDIC, NCUA, and OCC enforcement records — ready for examiner review on demand.

SECURITY | AUDIT
Broker-Dealers & Investment Advisers

Fulfill FINRA Rule 3110(e) preregistration investigation requirements with a single, auditable pull across all required regulatory sources — Form U4 disclosures verified against live enforcement data.

SECURITY | COMPLIANCE
Insurance Carriers & Agencies

Screen producers and agents against state and federal regulatory databases. As insurance aligns with financial services compliance standards, SRO data closes the gap between what's required and what legacy screening provides.

AUDIT CAPABILITY | SECTION 19 | FDIC
Every Query Leaves an Examination-Ready Record

FDIC Section 19 requires a reasonable, documented inquiry before hire. VITAL4's SRO results are structured and timestamped — surfacing FDIC, FRB, NCUA, and OCC enforcement orders in a format built for examination readiness. Security teams get actionable risk signals. Compliance teams get a regulatory paper trail. Audit teams get a defensible record. Criminal history screening is a separate, complementary component handled by fingerprint-based providers. Penalties for Section 19 non-compliance reach $1M per day.

INTEGRATION OPTIONS

API
Direct REST API

Embed into existing screening platform or workflow SAAS Vital4Search

SAAS
VITAL4Search UI

Browser-based search for compliance & audit teams

BATCH
Bulk Data Feed

Scheduled delivery for high-volume screeners

SECTOR-SPECIFIC REQUIREMNTS

Specialized Regulatory Coverage by Industry Segment

SECTOR	GOVERNING FRAMEORK	SRO DATA APPLIED
Broker Dealers	FINRA Rule 3110(e) · Form U4/U5	FINRA sanctions, disciplinary history, licensing & employment registration records
FDIC-Insured Banks	Section 19 FDI Act · FFIEC · 2024 Final Rule	FRB, FDIC, NCUA, OCC enforcement orders; regulatory disciplinary records & sanctions history
Investment Advisors	SEC Registration · Advisers Act	SEC enforcement actions, state securities commission records, sanctions screening
Insurance	State DOI Requirements · NAIC Guidance	Producer/agent license history, state regulatory actions, financial misconduct records
Futures & Derivatives	NFA Rules · CFTC Oversight	NFA disciplinary data, CFTC enforcement actions, exchangelevel sanctions history