

# FATF-Aligned Adverse Media Taxonomy

Our adverse media profiles are assigned at least one category depending on the type of media they have been associated with. Categories enable users to refine their search to reduce irrelevant risks, or to distribute risk across different teams, and to better understand the context of a profile.

Category	Description	FATF	EU ML Directive
<b>Property</b>	Topics involving the unlawful taking of property, including money and intellectual property (piracy / copyright infringement). Includes theft, burglary, and possession of stolen property. Also includes embezzlement, misappropriation, larceny.	✓	✓
<b>Financial AML/CFT</b>	Financial topics related to AML/CFT, that are not explicitly property crime. Includes money laundering, tax related offences (including smuggling to avoid tax), and insider trading.	✓	✓
<b>Fraud-linked</b>	Fraud is intentional deception to secure unfair or unlawful gain, or to deprive a victim of a legal right. Specific topics include fraud (corporate, VAT, identity, etc.), scams, counterfeiting, and forgery.	✓	✓
<b>Narcotics AML/CFT</b>	All producing, trafficking, distribution, and dealing of narcotics (drugs) - will be linked to AML as a predicate offence. Does not include drug usage or possession.	✓	✓
<b>Violence AML/CFT</b>	Serious violence related topics that are relevant to financial institutions. Primarily focused on FATF and EU directive predicate offences. Excludes non predicate offences (assault, most sexual crimes) but does include murder and grievous bodily harm. Includes topics where violence is implied and/or there are AML implications: human trafficking; child pornography; illegal arms / weapons possession / trading; pimping; slavery.	✓	✓
<b>Terrorism</b>	All terrorism related topics including attacks, financing, membership, and aiding. Includes all forms of terrorism - religious, political (left & right wing), state.	✓	✓
<b>Cybercrime</b>	Related to computer related topics and crime, in particular illegal: Access to information systems; system interference; data interference; interception. Does not include topics only because computers are involved (such as fraud), but only topics where it is specifically computer/cyber related.		✓
<b>General AML/CFT</b>	Includes major topics related to AML and CFT. Different to the "Other" categories. Topics include: Smuggling (goods & migrants); organised crime and gang activity; corruption and bribery; environmental crimes including poaching and polluting.	✓	✓
<b>Regulatory</b>	Topics that relate to activity that contravenes regulation - often this is specific to a particular country or state or industry. Includes: Fines or disciplinary action by regulators and industry bodies; collusion / antitrust / price-fixing issues; specific entities that have been denied by industry bodies and regulators; specific industry related issues such as front-running, greenmail, and churning for the stock market, or illegal gambling.		
<b>Financial difficulty</b>	Topics where the subject is mentioned in the context of bankruptcy, having a high amount of debt, or experiencing fatal business issues.		
<b>Violence NON AML/CFT</b>	Violence related topics that are not predicate offences for AML/CFT - everything violence related that is not specified in the "Violence AML/CFT". Includes assault, domestic violence & physical abuse, harassment, rape & sex offences. Also includes some state level topics such as massacres, human rights abuses, torture, and genocide.		
<b>Other financial</b>	Non AML/CFT related financial topics such as predatory lending, questionable billing practices, creative accounting, and loan sharking.		
<b>Other Serious</b>	Potentially serious topics that are not AML/CFT related. Many different topics includes such as perjury, arson, obstruction of justice, escaped fugitives, spying & espionage, treason, and civil disorder.		
<b>Other Minor</b>	Other minor topics and difficult to classify topics that do not fall into any of the other classes. Includes things like drugs possession, prostitution, misconduct, conspiracy to commit a crime where the crime is not specified, vandalism, drink driving / DUI, and commercial litigation between entities. May also include some more general corporate related topics like human resources issues / labour disputes, and health & safety.		