

WHITEPAPER

Adverse Media Screening Best Practices

AI-Assisted Discovery, PEP Context & Enforcement Intelligence

*Sanctions lists tell you who is designated today.
Adverse media can surface risk before a designation does.*

DOJ

SEC

FinCEN

FCA

Shadow

Default Mode

Pilot

Availability

AI

Assisted Triage

Human

Review

SecurePoint USA

securepointusa.com

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01 Why Sanctions Lists Alone Are Not Enough

Sanctions lists are reactive. OFAC designates an individual or entity after evidence has been gathered and reviewed. By the time a name appears on the SDN List, the underlying conduct has often been under way for some time.

Adverse media screening can help narrow this gap. DOJ indictments, SEC enforcement actions, FinCEN penalties, and investigative journalism can surface compliance-relevant information before formal sanctions designation.

The challenge is volume. Government enforcement databases, court filings, and global news produce a large volume of items every day. A workable program sets aside low-confidence noise and routes ambiguous, serious items to people.

Availability: SecurePoint USA offers adverse-media monitoring as a controlled pilot, not general self-service. By default it runs in a monitoring-only mode: its signals inform human review and do not block a visit, hold a transaction, or decide an adjudication.

02 Enforcement Intelligence Sources

DOJ Press Releases ([Department of Justice](#))

Public DOJ press releases on prosecutions, indictments, guilty pleas, and sentencing, found through web search limited to justice.gov. A charge is an allegation until resolved, so these items inform review rather than decide it.

SEC EDGAR Filings ([Securities & Exchange Commission](#))

Company filings in SEC EDGAR, such as 8-K current reports, that mention enforcement actions, penalties, or fraud, found through EDGAR full-text search.

FinCEN Enforcement Actions ([Financial Crimes Enforcement Network](#))

Entries on FinCEN's public enforcement actions page covering Bank Secrecy Act and anti-money-laundering penalties, classified from their published titles.

FCA (UK) Enforcement News ([Financial Conduct Authority](#))

Enforcement items, such as fines and prohibitions, from the FCA's public news feed. Useful context for organizations with UK exposure.

OpenSanctions Wanted-Person Data ([Aggregated Datasets](#))

Wanted-person datasets published through OpenSanctions, including INTERPOL Red Notices and FBI Most Wanted. Coverage depends on pilot configuration.

News Search ([Commercial search services](#))

English-language news results for fraud, sanctions, export, money-laundering, and bribery terms. Outlets vary with what the search services return. AI reads each headline and snippet.

03 AI-Assisted Triage and Human Review

Confidence thresholds sort news and enforcement items in a shared index. They do not block anyone, and adverse-media findings about a monitored party wait for a reviewer's decision.

AI Classification

- A language model reads each headline and snippet, extracts the primary named party, and assigns a category, a

severity, and a confidence score.

- Each item keeps its source link, a short summary, and the model's rationale.

How Confidence Thresholds Are Used

- Below 0.50: set aside and not used for matching (likely noise)
- 0.85 and above: indexed for matching
- 0.50 to 0.85 with high or critical severity: flagged for human review
- 0.50 to 0.85 with medium or low severity: indexed for matching

04 Source Credibility & Recency Scoring

Not all adverse media is created equal. A DOJ press release carries fundamentally different weight than an unverified blog post.

Source Credibility Tiers

- Government sources (DOJ, SEC, FinCEN, FCA): 0.95-1.0
- Wire services (Reuters, AP, AFP): 0.90
- Major financial press (WSJ, FT, Bloomberg, NYT, BBC): 0.80-0.85
- Trade press (Law360, Compliance Week, GIR): 0.70-0.75
- Other and regional outlets: 0.50

Recency Weighting

- Under 30 days: 1.0 | 30-90 days: 0.9 | 90-180 days: 0.8
- 6-12 months: 0.7 | 1-2 years: 0.5 | 2-5 years: 0.3 | 5+ years: 0.2

Composite Scoring Formula

60% Entity Match + 20% AI Confidence + 10% Source Credibility + 10% Recency

Name-match threshold: 0.65, lower than the default used for restricted-party screening, because adverse media is informational rather than blocking.

05 Politically Exposed Persons as Review Context

PEP signals can represent elevated risk due to political connections and exposure to bribery, corruption, and illicit financial flows. They should inform review, not replace a compliance decision.

- PEP context is not part of default screening. Where it is enabled for a pilot, matches are informational review aids.
- Useful PEP context includes political position, country, term dates, and alternative name spellings, where the source provides them.
- PEP matches are informational signals alongside sanctions and adverse media context, not compliance decisions.

06 The Adverse Media Risk Categories

Each indexed item is assigned one category:

- Fraud
- Sanctions Evasion

- Money Laundering
- Bribery
- Corruption
- Export Violations
- Terrorism
- Tax Evasion
- Insider Trading
- Regulatory Action
- Environmental Crime
- Human Trafficking
- Cybercrime
- Organized Crime
- Other

Severity Levels

Severity is assigned by AI, guided by these definitions:

- Critical: Confirmed conviction, active sanctions, terrorism, or a major enforcement action
- High: Indictment, formal charges, or significant regulatory action
- Medium: Investigation, settlement, or minor violations
- Low: Allegations only, or minor compliance issues

07 Building an Operational Monitoring Program

1. Load Your Roster

Import third parties, companies or individuals, as a CSV file or as JSON through the application. Each entity gets a risk tier (low, standard, elevated, or high) and a review cadence (monthly, quarterly, semi-annual, or annual).

2. Run Monitoring Cycles

A daily job adds new enforcement and news items to a shared index. Your team starts monitoring runs against the roster, and each run checks entities against restricted-party lists, that index, and live enforcement and news lookups. Review cadences mark when each entity is next due.

3. Use AI to Triage, People to Decide

AI-assisted triage sets aside low-confidence items and brings ambiguous or serious ones to your compliance team with a summary, a rationale, and a link to the source.

4. Record Decisions and Attestations

Choose a review type: quarterly, annual, ad hoc, or event-triggered. Reviewers can record a decision and notes for each third party. A cycle is completed only after a reviewer and an approver attest its latest monitoring run. Pilot deliverables can include a PDF review report.

08 SecurePoint USA Screening Architecture

Named Enforcement and News Sources

DOJ press releases, SEC EDGAR filings, FinCEN and FCA enforcement publications, OpenSanctions wanted-person datasets, and English-language news search. A daily job adds new items to a shared index and skips items already indexed.

AI Classification with Source Links

AI identifies the primary named party in each item and records a category, a severity, a confidence score, and a short rationale alongside the source link.

Sanctions Screening with Shadow Context

A monitoring run pairs restricted-party screening with adverse media context. By default, adverse media and PEP signals are informational: they do not change screening risk scores or block access. Reviewers record decisions per third party.

Review Lifecycle and Attestations

Reviews move through draft, in progress, pending adjudication, and completed. A cycle is completed only when a reviewer and an approver attest its latest run, and a new run needs new attestations. They must be two different people unless SecurePoint enables single-signer attestation for an organization with one compliance signer, and the record and the PDF report show when that exception was used.

Roster-Based Monitoring Cycles

Assign a risk tier and review cadence to each entity. Operators run monitoring cycles against a shared index that a daily job keeps current. When a run surfaces entities that need attention, compliance contacts receive one summary email for that run.

SRC Sources & Notes

The references below are the primary sources used in this paper. They are listed for traceability and verification; they are not endorsements, and SecurePoint USA does not represent any source as exhaustive. Confirm current text and guidance with the source itself before relying on any citation.

[1] FATF Recommendations (updated June 2026): Recommendation 12, Politically Exposed Persons

<https://www.fatf-gafi.org/content/dam/fatf-gafi/recommendations/fatf-recommendations-2012.pdf>

International framework that underpins PEP screening expectations. Recommendation 12 is unchanged in the June 2026 update.

[2] FinCEN: Enforcement Actions

<https://www.fincen.gov/news/enforcement-actions>

The FinCEN enforcement items the monitoring index draws on.

[3] U.S. Department of Justice: News

<https://www.justice.gov/news>

Press releases on prosecutions, pleas, and settlements, the DOJ source the paper describes.

[4] SEC: EDGAR full-text search

<https://www.sec.gov/edgar/search/>

Company filings, such as 8-K current reports, that mention enforcement actions.

[5] UK Financial Conduct Authority: News

<https://www.fca.org.uk/news>

UK enforcement items, such as fines and prohibitions.

[6] OpenSanctions: FBI Most Wanted dataset

https://www.opensanctions.org/datasets/us_fbi_most_wanted/

One of the wanted-person datasets the paper describes; INTERPOL Red Notices are published the same way.

[7] OFAC: A Framework for OFAC Compliance Commitments (May 2019)

<https://ofac.treasury.gov/media/16331/download>

Frames the independent research a risk-based, documented program does, which adverse media supports.

Revision history

- 2026-10-23** Re-checked the FATF, FinCEN, DOJ, SEC, and FCA references (FATF Recommendation 12 is unchanged in the June 2026 update) and replaced stale source links. Removed unsourced timing and volume statements, and an FBI dataset the paper could not confirm is still published.
- 2026-09-29** Review cycles complete only after a reviewer and an approver attest the latest monitoring run.
- 2026-09-27** Held the paper and the PDF to the shadow-only default: removed statements that findings close without a reviewer, that PEP coverage is comprehensive, and a count of sources.

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Beyond Sanctions Lists, Toward Programmatic Diligence

Sanctions lists show who is designated today. Adverse media can surface earlier context for a human reviewer. SecurePoint USA offers adverse-media monitoring as a controlled pilot: it indexes public enforcement and news sources, applies AI-assisted triage, and supports roster-based monitoring cycles with human review. Adverse media and PEP signals are informational and do not block access by default.

The goal is to spend reviewer time on the items that need judgment.

Schedule a Demo

securepointusa.com/request-demo

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