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vs
responsible journalism

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
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Why did HSBC shut down bank accounts?

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Why did HSBC shut down bank accounts?

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VICE NEWS

VICE News Reveals the Terrorism Blacklist Secretly Wielding Power Over

EUROPE

VICE News Reveals the Terrorism Blacklist Secretly Wielding Power Over the Lives of Millions

By Namir Shabibi and Ben Bryant

February 4, 2016 | 2:20 pm

An American Muslim civil rights leader praised by George W. Bush, an economist honored by the British Queen, and a prominent anti-extremism campaigner have all

Security

Global 'terror database' World-Check leaked

 25

Thomson Reuters 'working furiously' to secure 2.2 million sensitive records

29 Jun 2016 at 06:30, [Darren Pauli](#)



The "terrorist database" World-Check used by global banks and intelligence agencies has, we're told, leaked online.

The mid-2014 version of [the database](#) contains some 2.2 million records and is used by 49 of the world's 50 largest banks, along with 200 government and intelligence agencies. Access to its contents

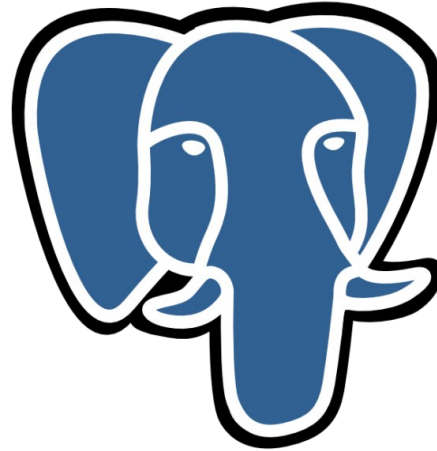
Overview

- Ethics and law
- Handling the data
- Understanding the data
- What I found
- Telling the story
- Lessons & what next

Ethics and law

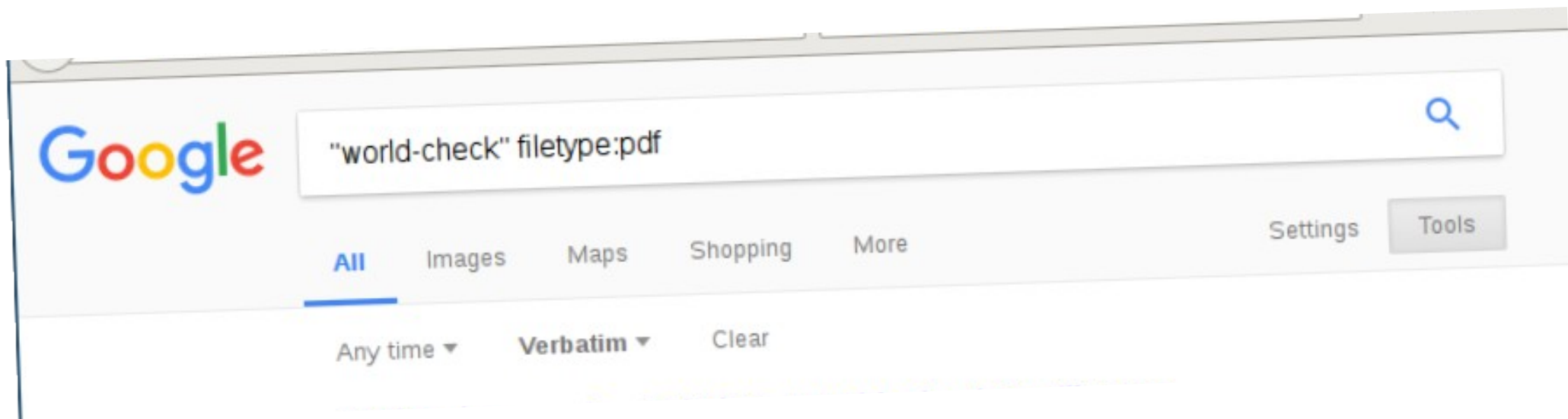
- Why do we want to look at the data?
- Is it ethical?
- Is it legal?

Handling the data



PostgreSQL

Understanding the data



```
SELECT * FROM worldcheck  
WHERE biography LIKE "%activist%";
```

A CONSPIRACY FOR EVERYONE

This is a starting point for a world of conspiracies



Stephen Sloan

Assistant Vice President at Barclays
Glasgow, United Kingdom | Investment Banking

Current	Barclays
Previous	Barclays, Abbey, TONI&GUY
Education	St Pauls RC

Linked in

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Operations Officer (Analyst) - Financial Crime Operations

Barclays

March 2008 – January 2012 (3 years 11 months)

Servicing the Stockbrokers business (and eventually moving into Private Banking) for reviewing High Risk clients both prior to on-boarding and throughout the client lifecycle.

Key Tasks:

- World-Check & Lexis-Nexis Screening
- Overnight Client Screening and Investigations
- Country Risk Screening
- Special Focus / Politically Exposed Persons Sign Off and Annual Reviews
- Court Order & Suspicious activity investigations

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Telling the story

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Banks bar honest clients

Three-year-old royal and top historian on 'blacklist' used to block terrorists

Times investigation

Tom Wills Times Data Team

A controversial 'blacklist' used by British banks to identify terrorists and potential money launderers has grown so bloated that it includes details of a three-year-old member of the royal family. The Times can reveal.

World-Check, a database of more than two million "high-risk" individuals including criminals and senior politicians, is used by 40 of the world's 50 biggest banks to carry out compliance

checks on existing and potential clients. Customers who are flagged up face extra scrutiny and their accounts could be closed or their loan and mortgage applications denied. The names listed on World-Check were a tightly guarded secret until a copy was accidentally left online this summer.

The Times has analysed that copy and found that hundreds of individuals were included partly on the basis of unverifiable blog posts and even far-right or extremist websites.

Thousands of others were listed on the database, which dates from 2014,

only because they were relatives or friends of minor public figures. These include Maud Windsor, the daughter of Lord Freddie Windsor and the actress Sophie Winkleman. Ms Windsor was listed at nine months old. The apparent justification was that she was a family member of a "politically exposed person" (PEP), a reference to her father, who is a 4rd in line to the throne. Under an internationally agreed definition only senior public officials and their families are normally classified as PEPs.

Other British PEPs on the database include Sir Neil Cossons, a historian and

the former chairman of English Heritage. "I've never been involved in any party political activities nor in money laundering," Sir Neil said. "I am most concerned to have been identified in any capacity on World-Check."

Thomson Reuters, the media company that makes millions of pounds compiling and selling the database, does not inform individuals that they have been included and banks have an obligation to tell clients why they have been denied services. It declined to comment on why Mr Windsor was included or

Caitlin Moran Mince pies around mine

Magazine



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News

Royal baby put on crime watchlist

Tom Wills

Inbetween entries for Manal (Wajilan), a Taliban governor, and Nafarid Wiyuter, a convicted money launderer, the name Maud Windsor stood out.

Far from being a fraudster or even a politician like most of those on the World-Check database, at the time of her inclusion Maud was a nine-month old baby.

In spite of her age the child was included on the database, which is used by the majority of the world's banks to help identify and in many cases blacklist suspected customers. The list, compiled by Thomson Reuters, was secret until a copy was accidentally left open this summer. Individuals on World-Check are not informed.

An analysis of the leaked database, which dates from 2014, raises questions about its credibility. Maud was included because she was the daughter of Lord Frederick Windsor, son of Prince Michael of Kent and a minor royal married down as a "politically exposed person" (PEP).

The database is supposed to be an easy way for banks to check customers' names against government sanctions lists, and to flag up senior politicians who must be monitored in case they try to launder corrupt funds.

But World-Check appears to have cast the net far wider, resulting in thousands of people potentially being brought under suspicion.

Jackie Arnott was flagged as a PEP on an account of her husband, Alan, sitting as the ceremonial mayor of Chelmsford in 2010. World-Check researchers documented her public activities, such as a position as membership secretary of the local National Trust branch, the 2014 leaked database shows.

Mrs Arnott said that she had received no adverse attention from the authorities since a phone call from the Foreign Office in the 1980s, inquiring about her holidays in the Eastern Bloc. "I'm pretty ordinary," she said. "Goodness knows why I should be on World-Check."

The database also carried entries for people merely accused, questioned or investigated over possible criminal activity, without being charged or convicted. Reports of minor convictions are kept on file years after the event.

Steve Morgan, a photojournalist from Hixden Bridge, West Yorkshire, earned a listing alongside drug traffickers and fraudsters after he was convicted of trespass in California in 2004. He was accompanying Greenpeace activists on a peaceful protest at a US air base. Thirteen years later he was still tarnished with a record in World-Check's crime category.

Peter Humphrey, a British corporate investigator, told the Financial Times that he believes he was blacklisted by HSBC as a result of his inclusion on

Q&A

What World-Check does
Banks are obliged by law to check new and prospective customers' names against those of known terrorists, criminals and "politically exposed persons". World-Check is marketed as a comprehensive and reliable list of people whom banks should think twice about.

How it compiles its lists
Researched from EU sanctions, ranging from public sources, ranging from EU sanctions lists to local newspapers, in order to find names to add to the database. A job advert for a position as a World-Check researcher in Washington DC stated that responsibilities included writing "more than 200 biographical intelligence profiles" every month.

How many people are on it?
More than two million people worldwide. The 2014 copy of the database listed more than 1,000 British people in the terrorism category, a further 45,000 under crime and 22,000 under politically exposed persons. Based on the rate of growth advised by World-Check, there are now thought to be more than 100,000 British people listed.

What are the criteria for entry?
In addition to criminals, the database can cover anyone in senior public office, plus their families and close friends. World-Check appears to have expanded the criteria even further by including minor local politicians.

How do I know if I'm on it and what can I do about it?
Anyone may request a copy of their personal data from World-Check. If you are on it and believe that the information is inaccurate or out of date, you can request



Lord Frederick Windsor, with Maud and his wife Sophie, is a "politically exposed person"

that your entry be updated or removed. The first step is with Thomson Reuters.

How do banks use it?
Banks must ensure that they do not provide services to people on

official sanctions lists. They are also told to monitor senior politicians who might be in a position to receive corrupt funds, and to report suspicious activity such as unexplained cash deposits.

Who owns and runs it?
World-Check was acquired by Thomson Reuters in 2011. It was set up in 2000 by David Leppan, an entrepreneur. In ten years it grew into an organisation of more than 500 employees.

World-Check. Mr Humphrey was jailed in China in 2014 after a secret trial found that he had illegally obtained information on Chinese citizens.

He told the newspaper that HSBC had closed his accounts after he was repatriated to the UK last year, despite a decades-long relationship. HSBC said it gathered information from a wide range of sources when assessing risk.

Thomson Reuters says that its World-Check reports are clearly attributed and banks are told to investigate allegations themselves. Tom Kea Inge, a former HSBC employee who researches systems such as World-Check, said compliance staff might struggle to dismiss allegations of links to terrorism at some point you're going to hit an effort that's being presented." He said.

Many "reputable sources" that Thomson Reuters claims to use to decide who to include on the database are hate sites, an analysis shows.

They include Stormfront, the neo-Nazi forum and Radio Islam, an anti-semitic website which advocates "the struggle against Jewish domination". Breitbart, the rightwing news website controlled by Steve Bannon, a key adviser to Donald Trump, is also cited.

Listings for two black Britons contained links to the Stormfront hate website. Markon Grantley, a south London gang leader, was jailed in 2007 for possessing weapons and drugs. While his listing in the "Crime - narcotics" category also cited mainstream news sources, it linked to a page on the Stormfront website where white supremacists exchanged stories under the heading "Ethnic crime report".

Lauri Alones, a Jamaican who was jailed for benefit fraud in 2011, was listed in the "financial crime" category. Her listing clearly discussed her conviction, commenting on a report of her conviction in a local newspaper.

As large fines for failing to prevent money laundering have become more common, many banks have adopted a more conservative approach to client screening. Critics say that this has gone too far and that compliance officers often adopt a box-ticking approach which results in some clients being dismissed unnecessarily while genuine criminals and terrorists are missed.

This year it emerged that the Palestine Solidarity Campaign, which count Jeremy Corbyn among its patrons, had been listed in the World-Check database under the "terrorism" category. An investigation by Vice News found it was among several listings apparently based on allegations on blogs.

Anyone whose name appears on the database can apply to have inaccurate or out-of-date information removed. Thomson Reuters said.



Police surrounded the body of Anis Amri, who killed 12 people when he drove into a market. His posted footage in which Amri pledged allegiance to the group. Pages 6-7

Extremist sites used by 'Kafkaesque' database to screen clients

Continued from page 1

Maud was included or whether she was still on the database. Heather Wheeler, a Conservative MP listed on the database, told parliament this year that her bank of 30 years informed her that she was "high risk" and that it was "not that deal with me anymore and that it was closing my account." It is not known what role her listing in World-Check played in this decision.

There is a Kafkaesque nature to this, Tom Keatinge, an analyst at the Royal United Services Institute, said. "You don't know you're on the list until your financial life collapses and then you've got no right of appeal." Experts said that World-Check, which is growing by more than 25,000 entries a

month, was partly responsible for the closure of thousands of bank accounts in Britain.

Two British banks shut down more than 1,600 accounts every month, according to a report commissioned by the financial regulator. Many financial institutions have become risk-averse after accusations of money-laundering scandals. World-Check is or has been used by Barclays, HSBC, Lloyds, RBS and the Co-op, among others.

Thomson Reuters claims that it draws through thousands of "reputable sources" to compile the database. The company says that it provides an essential service in the fight against "crime, bribery and corruption." However, hundreds of entries are partly sourced

to extremist or state-run propaganda sites, including a white supremacist forum and anti-semitic conspiracy pages.

Yogan Yoganathan, MBE, a Liberal Democrat councillor in Kingston upon Thames, is linked as "allegedly an activist" of the Tamil Tiger terrorist group. The claim appears to be based on a Sri Lankan government site, which made the accusation against Mr Yoganathan and other councillors in 2007 after they helped to organise peace rallies in London. Mr Yoganathan said "it was very painful (to be accused) and it hurts me in unimaginable ways."

Wafiq, said, a Syrian-born financier who was blacklisted by Barclays this year, said he was contacted by a company source from CyberClass, a fringe site,

which claims that 9/11 was an American plot. It is not known what role, if any, World-Check played in Barclays' decision to close Mr Sadi's accounts. The bank declined to comment on the case.

"You have an arms race where there's no alliance on its website which also set up 'no trust' database," one expert on World-Check said. "They'll pack this database with as many names of individuals as possible. You end up getting a ton of false positives."

Banks are told to make their enquiries before acting on the information in World-Check, meaning that not everyone on it will experience such consequences. The Times saw a copy of the database after Chris Vickery, a computer security researcher at McAfee,

found it on a public internet site. Thomson Reuters said that a third-party software supplier was responsible for the mistake.

Thomson Reuters said: "World-Check has a clear privacy statement available on its website which also sets out how any individual in contact with it believe any of the information held is inaccurate, and we would urge them to do so." The spokesman declined to comment on individual cases.

Barclays, Lloyds and US-based Citigroup that they used multiple sources to identify potential money-laundering. The Co-op Bank said that any access it had to World-Check ended more than five years ago. RBS declined to comment.

Lessons & what next

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