Screen before **you sign**

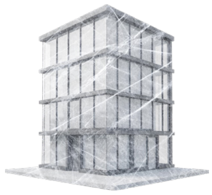
5 minutes to check who you're really dealing with: before the contract, not after.

Sanctions cascade. Even if your direct customer isn't on a list, you can still be in breach if a **listed person owns or controls 50% or more** of that customer or controls it indirectly. A 5-minute screen at the start of the relationship is the cheapest insurance you'll ever buy.

The 50 % rule, in one picture

Mr. X
on EU list

owns 60% →



Company A
frozen

owns 80% →

Your customer
also frozen!

5 things to check

- **Legal name & aliases** — Former and trading names too
- **Directors & UBOs** — Anyone with ≥25 % interest
- **Registered address** — Sanctioned region or known transit hub?
- **Parents & shareholders** — Apply the 50 % rule upward
- **Near-matches** — Misspellings & partial hits

- → Counterparty is in or owned from a **high-risk jurisdiction**: ramp up due diligence.
- → UBOs are **hidden behind nominees, trusts or layered companies**: ask and **document the answer**.
- → You get a **partial / fuzzy match** on a list - don't dismiss it; investigate before proceeding.
- → Counterparty **refuses to disclose** ownership or hesitates on basic KYC questions.

Free tools to use

EU Sanctions Map
sanctionsmap.eu
Official EU overview by country and regime, start here.

OFAC SDN search
sanctionssearch.ofac.treas.gov
Official US lookup, with fuzzy match for spelling variants.

OpenSanctions
opensanctions.org
Free aggregated search across EU, US, UK, UN lists + PEPs.

UK OFSI list
gov.uk/government/publications/the-uksanctions-list
Official UK consolidated list, relevant post-Brexit.

Screenshot or PDF every screening result with date and source.
A clean record is worth a hundred verbal assurances if a bank, regulator or auditor ever asks.

No in-house compliance team? Contact:

1. Your **bank**
2. CDIU / MinBuZa / DNB
3. Your **lawyer**
4. Your **sector association**