

Case Study

# 4Stop

**Industry:** Regtech – Know Your Customer (KYC), Know Your Business (KYB)

**Products:** Adverse media data

**4Stop** is a global leader in real-time KYC and KYB, compliance and anti-fraud technology. 4Stop was founded in 2016 to respond to the challenges many compliance professionals experience with compliance and risk: siloed data, poor customer experience, manual processes and complex integrations and workflow management. Therefore, 4Stop's mission was to create an all-in-one solution for enterprise-level KYB, KYC, compliance and anti-fraud to empower businesses to grow with confidence. To achieve this mission, 4Stop needed an AML data partner who could provide rich and accurate financial crime insights in near real time.

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“Switching to ComplyAdvantage has made our results more efficient at reducing false positives and receiving the full suite of data in real-time with the continuous, simple and cost-effective monitoring of entities is a real game changer.”

**Nolan Bolusan**  
COO, 4Stop

## Problem

Enriching data required constant manual upkeep, and the automated data available only provided very basic information. In addition, 4Stop’s method of continuously monitoring and tracking individuals was costly as their provider required scheduled rechecks at full cost.

Therefore, 4Stop was looking to partner with a higher-quality data provider that was easy to integrate, cost-effective, and would allow 4Stop clients to easily manage fuzzy logic and correctly mark potential matches. The aim was to reduce false positives, thereby also improving results and usability.

## Solution

4Stop integrated the ComplyAdvantage two-way RESTful API with absolute ease and efficiency. The team ensured that the sandbox data matched production data and provided ongoing support to enable fast and efficient integration. What made ComplyAdvantage stand out from competing providers was the simplicity of the API and the high quality of data provided. That combination allowed 4Stop to gain rich financial crime insights.

## Outcome

Partnering with ComplyAdvantage has allowed 4Stop clients to confidently meet compliance watchlist requirements. ComplyAdvantage’s two-way RESTful API has allowed 4Stop clients to receive higher-quality financial crime insights and to easily configure the risk level and match status of their entities, associated UBO’s, directors and shareholders and furthermore their customers, as well as adjust fuzziness level for the searches, all relative to their risk-based approach. Client feedback has shown that these richer insights and customisable parameters have helped reduce false positives significantly. 4Stop ensures a constant feedback loop with clients to improve match rates and ensure their compliance solutions serve their community with the best performance possible.

“ComplyAdvantage allowed 4Stop to easily add a large number of watchlists and adverse media sources to its service & enable continuous monitoring on these sources at a cost-effective price. ComplyAdvantage’s powerful AI and high frequency of daily scans means we can deliver confidence to our clients that they won’t be inundated with false positives and can still be sure that any changes to a monitored individual status will be captured. All this with a simple real-time API.”

**Brian Daly**

Head of Product Implementation and Innovation, 4Stop.