



KYC Central

● KYC due diligence report

Sample report · fictional company

EXAMPLE TRADING GROUP LTD

Company No: 000000000

Generated: 28 Sep 2026, 09:00 UTC

OVERALL RISK

HIGH

8 risk flags identified

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DISCLAIMER

Data in this report reflects the sources at the time of generation (28 Sep 2026, 09:00 UTC) and may since have changed — see the timestamps within each section, and always verify critical findings through primary sources before taking action.

Risk indicators in this report are generated from public data sources and probabilistic name-matching. They are decision-support only: verify matches against source records and apply human review before acting. This report does not by itself satisfy obligations under the Money Laundering Regulations 2017 and is not legal advice.

KYC Central Overview

Overall risk level	HIGH
Risk flags identified	8
Assessment run	28 Sep 2026, 09:00 UTC
Oldest data point	28 Sep 2026, 09:00 UTC
Rule set	Standard KYC Check — 55 rules



Company Overview

Example Trading Group Ltd is a private limited company incorporated in England and Wales in 2018, trading in wholesale distribution and holding activities. It changed its name from Example Imports Limited in 2021. The company is controlled through a multi-layer offshore ownership structure ultimately traced to an individual.

Summary of Findings

This report finds no critical flags. The overall risk is HIGH, driven by a corporate ownership chain that is deeper than usual, an overdue confirmation statement, a significant shareholder who is not registered as a Person with Significant Control, and an outstanding charge held by an offshore-registered creditor. None of these findings individually indicates wrongdoing, but together they warrant closer review of the ownership structure and filing compliance before proceeding.

Potential Risks by Area [View risks identified →](#)

AREA	RISK LEVEL	FLAGS
Target Company	HIGH	4
Officers	HIGH	2
Ownership	HIGH	2

Recommended Next Steps

1. Confirm the identity of the ultimate beneficial owner at the top of the ownership chain. — A three-layer offshore chain makes independent verification of the ultimate owner's identity important before relying on the PSC register alone.
2. File the overdue confirmation statement and confirm no further filings are outstanding. — An overdue statutory filing is itself a compliance gap that should be resolved and re-checked.
3. Clarify whether the shareholder holding 30% of shares should be registered as a PSC. — A shareholder above the 25% statutory threshold who is absent from the PSC register may indicate an update is needed to the public register.

Source: KYC Central rule engine | Assessed: 28 Sep 2026, 09:00 UTC

Basic Company Details



Core identifiers — selectable for copy/paste

Name	EXAMPLE TRADING GROUP LTD
Company number	00000000
Incorporated	14 Mar 2018
Status	Active
Company type	Private limited company
Nature of business (SIC)	46900 – Non-specialised wholesale trade 64209 – Activities of other holding companies n.e.c.
Registered office	1 Example Street, London, ZZ1 1ZZ, United Kingdom

Regulatory Profile

No regulated sector was identified from the company's SIC codes. Standard KYC checks apply; confirm manually if you believe the company operates in a regulated sector.

FCA Financial Services Register: FCA was not selected for this report.

Source: FCA Financial Services Register (register.fca.org.uk) | © The Financial Conduct Authority

Officers (4)

NAME	ROLE	APPOINTED
Alexandra Jane Example	Director	14 Mar 2018
Daniel Sample	Director	10 Jan 2019
PLACEHOLDER NOMINEES LIMITED	Corporate Director	01 May 2020
Morgan Testwell	Secretary	14 Mar 2018

Persons with Significant Control (1)

NAME	NATURE OF CONTROL	NOTIFIED
EXAMPLE HOLDINGS (BVI) LIMITED	Owns 75–100% of shares, Holds 75–100% of voting rights	14 Mar 2018

Source: UK Companies House public register | Synced from Companies House bulk data: 28 Sep 2026, 09:00 UTC

Potential Risks Identified



Assessment generated at 28 Sep 2026, 09:00 UTC.

Target Company

HIGH 4 flags detail →

HIGH Confirmation Statement Overdue — Annual confirmation statement is overdue.

HIGH Offshore Charge Holder — An outstanding charge is held by 'SAMPLE FINANCE (CAYMAN) LIMITED' — creditor name suggests an offshore or shell company jurisdiction.

LOW ICIJ Offshore Leaks Match — 1 potential ICIJ Offshore Leaks match(es) found, unconfirmed — review and confirm in the Offshore Leaks tab.

LOW Recent Adverse Media — 1 potential recent adverse media match(es) (published in the last 6 months) found, unconfirmed — review and confirm in the Potential Adverse Media tab. See [Rule Breakdown](#) →.

ICIJ Offshore Leaks data: there are legitimate uses of offshore companies and trusts; inclusion in the database is not an allegation of wrongdoing.

Potential adverse media: the matched articles are listed under [Potential Adverse Media](#) →.

Officers

HIGH 2 flags detail →

HIGH Directorship Overload — Daniel Sample holds 27 current directorships — an unusually high number, which can indicate a nominee or professional-director arrangement; review their other appointments.

MEDIUM Corporate Officer — 1 active corporate officer(s) — adds a layer of ownership opacity.

Ownership

HIGH 2 flags detail →

HIGH Deep Corporate PSC Chain — Corporate PSC chain is 3 layers deep — chains longer than 2 layers may indicate beneficial ownership obfuscation.

HIGH Significant Shareholder Not Registered as PSC — Daniel Sample holds 30.0% of shares (made up to 29 Aug 2025) but is not registered as a Person with Significant Control.

Areas checked with no issues are not listed here individually. The Rule Breakdown lists every check performed, and the Screening in Detail, Potential Adverse Media and Offshore Leaks in Detail sections show the screening results in full.

Company Details & History



Registration Details

Status	Active
Type	Private limited company
Incorporated	14 Mar 2018
Jurisdiction	England and Wales
Address	1 Example Street, London, ZZ1 1ZZ, United Kingdom
SIC codes	46900 – Non-specialised wholesale trade 64209 – Activities of other holding companies n.e.c.
Last accounts	30 Dec 2025
Next accounts due	03 Dec 2026
Next confirmation due	11 Sep 2026 (OVERDUE)

Latest Filings by Type

FILING	DATE	DESCRIPTION	DOCUMENT
Latest accounts	31 Jan 2026	accounts with accounts type total exemption small	View on Companies House
Confirmation statement	29 Aug 2025	confirmation statement with updates	View on Companies House
Name change	01 Jun 2021	change of name by resolution	View on Companies House
PSC update	27 Dec 2024	cessation of a person with significant control	View on Companies House
Officer appointment	01 May 2020	appoint person director company with name date	View on Companies House
Officer resignation	30 Jun 2019	termination appointment director company with name date	View on Companies House

Previous Names

NAME	UNTIL
EXAMPLE IMPORTS LIMITED	01 Jun 2021

Source: UK Companies House public register | Registration details: Synced from Companies House bulk data: 28 Sep 2026, 09:00 UTC | Filings: Fetched from the Companies House API: 28 Sep 2026, 09:00 UTC

Financial Obligations — Charges (1 outstanding of 2 total)

Outstanding Charges

CHARGE	CREATED	PERSONS ENTITLED	TYPE	BRIEF DESCRIPTION
#1	01 May 2022	SAMPLE FINANCE (CAYMAN) LIMITED	A registered charge	Fixed and floating charge over all assets

Satisfied Charges (1)

CHARGE	CREATED	PERSONS ENTITLED	SATISFIED
#2	01 Feb 2019	EXAMPLE BANK PLC	01 Feb 2021

Source: UK Companies House public register | Synced from Companies House bulk data: 28 Sep 2026, 09:00 UTC

Insolvency History (0 open, 0 closed)

No insolvency history found.

Source: UK Companies House public register | Fetched from the Companies House API: 28 Sep 2026, 09:00 UTC



Officers



Secretaries

NAME	ROLE	APPOINTED	NATIONALITY	COUNTRY OF RESIDENCE	DATE OF BIRTH	CURRENT APPOINTMENTS
Morgan Testwell	Secretary	14 Mar 2018	British	United Kingdom	8/1988	—

Directors

NAME	ROLE	APPOINTED	NATIONALITY	COUNTRY OF RESIDENCE	DATE OF BIRTH	CURRENT APPOINTMENTS
Alexandra Jane Example	Director	14 Mar 2018	British	United Kingdom	4/1975	—
Daniel Sample	Director	10 Jan 2019	British	United Kingdom	11/1980	27

Corporate Directors

NAME	ROLE	APPOINTED	NATIONALITY	COUNTRY OF RESIDENCE	DATE OF BIRTH	CURRENT APPOINTMENTS
PLACEHOLDER NOMINEES LIMITED	Corporate Director	01 May 2020	—	—	—	—

Current appointments: the officer's active appointments across all UK companies, including this one, from Companies House. A dash means the count was not available.

Corporate Officers — Unconfirmed Company Matches

Our officer data for this company comes from Companies House's bulk officer data, which does not include a corporate officer's registration details, so the company below could not be identified automatically. These are name-similarity suggestions against the company register and have NOT been confirmed. Nothing in this report treats them as the same entity. Confirm or dismiss each in the Officers tab before relying on them.

- **PLACEHOLDER NOMINEES LIMITED** — possible match for: PLACEHOLDER NOMINEES LIMITED (ZZ000001, Active; name-similarity 0.62)

Officer Risk Flags

SEVERITY	RULE	DESCRIPTION
HIGH	Directorship Overload	Daniel Sample holds 27 current directorships — an unusually high number, which can indicate a nominee or professional-director arrangement; review their other appointments.
MEDIUM	Corporate Officer	1 active corporate officer(s) — adds a layer of ownership opacity.

Source: UK Companies House public register / Synced from Companies House bulk data: 28 Sep 2026, 09:00 UTC

Ownership



Under the Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017, s.28(9), the Persons with Significant Control register is not conclusive evidence of beneficial ownership. Cross-reference the Share Ownership table (from the confirmation statement) and the reconciliation notes below (where present) before relying on this section for CDD purposes.

Share Classes

CLASS OF SHARES	NUMBER ALLOTTED	AGGREGATE NOMINAL VALUE	CURRENCY	RIGHTS
Ordinary	1000	1000	GBP	votingdividendcapital

Share Ownership

NAME	SHARE CLASS	SHARES	% OF COMPANY	% NOMINAL	% VOTING
EXAMPLE HOLDINGS BVI LTD ●	Ordinary	700	70.0%	70.0%	70.0%
SAMPLE, Daniel Name matches director Daniel Sample (not confirmed: the confirmation statement gives no date of birth) ●	Ordinary	300	30.0%	30.0%	30.0%

● and bold: holds 25% or more of the shares, their nominal value or the votes.

Source: UK Companies House confirmation statement made up to 29 Aug 2025 | Fetched from the Companies House API: 28 Sep 2026, 09:00 UTC

Persons with Significant Control (1)

NAME	NATURE OF CONTROL	NOTIFIED	NATIONALITY	COUNTRY OF RESIDENCE
EXAMPLE HOLDINGS (BVI) LIMITED	Owns 75-100% of shares, Holds 75-100% of voting rights	14 Mar 2018	—	—

Ceased PSCs

Ceased in the last 24 months, and any earlier ceased PSC still named on the latest confirmation statement's share register.

NAME	NATURE OF CONTROL	CEASED
Mrs Alexandra Jane Example	Owns 25-50% of shares	27 Dec 2024

Source: UK Companies House public register | Synced from Companies House bulk data: 28 Sep 2026, 09:00 UTC

Global LEI Registration (GLEIF)

FIELD	VALUE
LEI	00000000EXAMPLE00000
Legal Name	EXAMPLE TRADING GROUP LTD
Jurisdiction	GB
Status	ISSUED
Registration Status	ISSUED
Next Renewal Date	27 Mar 2027
Matched by	Companies House number

Source: GLEIF LEI Register | Fetched: 28 Sep 2026, 09:00 UTC

Ownership Chain & Beneficial Owners

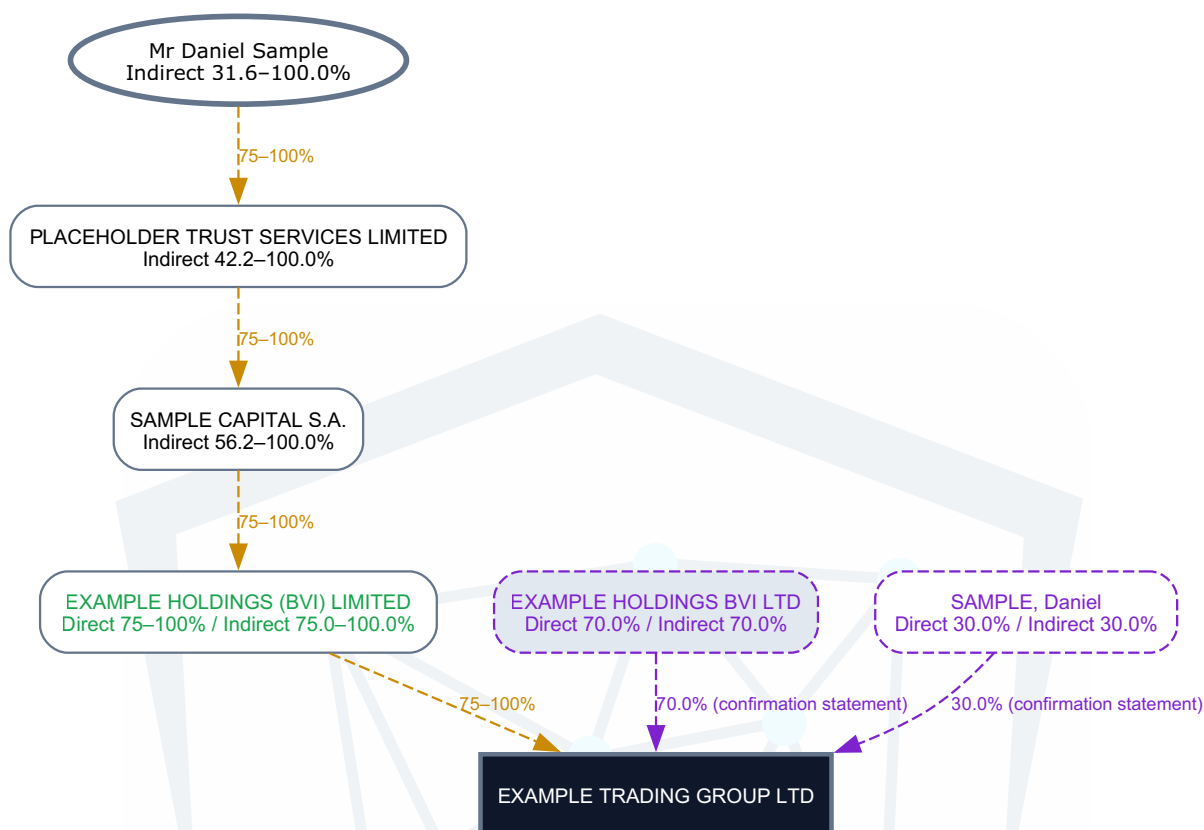
Owners traced up the corporate PSC chain. Direct % is the owner's exact stake from the statement of capital where a matching shareholder is on record, otherwise the Companies House control band (e.g. 75-100%). Indirect % is the range of the owner's effective stake in the target through intermediate companies, found by compounding the low end and the high end of each control band in the chain separately — a wide range simply means the public control bands don't pin the stake down any more precisely than that. A share-register shareholder confirmed as the same person as a registered PSC is drawn here as a single node, with the exact stake attributed to that PSC — not as two separate identities.

OWNER	TYPE	LAYER	DIRECT %	INDIRECT %	SCREENING	POTENTIAL ADVERSE MEDIA
EXAMPLE HOLDINGS (BVI) LIMITED ●	Non-UK corporate (PSC)	1	75-100%	75.0-100.0%	CLEAR	—
EXAMPLE HOLDINGS BVI LTD ●	Shareholder (CS01)	1	70.0%	70.0%	NOT SCREENED	—
SAMPLE, Daniel ●	Shareholder (CS01)	1	30.0%	30.0%	DISMISSED	—
SAMPLE CAPITAL S.A. ●	Non-UK corporate	2	—	56.2-100.0%	CLEAR	—
PLACEHOLDER TRUST SERVICES LIMITED ●	Non-UK corporate	3	—	42.2-100.0%	CLEAR	—
Mr Daniel Sample ●	Individual	4	—	31.6-100.0%	CLEAR	—

Sanctions screening covered the company, its officers, PSCs and charge holders (listed in Screening in Detail) and the companies and people in the PSC ownership chain above it. Share-register holders marked Not screened were not screened.

● and bold: a direct or effective stake of 25% or more (the top of the range, where the stake is a range).

Ownership Structure



Arrows point from an owner to the entity it controls. Node colour reflects the owner's screening / adverse-media status; a link is green when the attached share rights are known **and** the owner's identity has been confirmed against the confirmation statement's share register, and amber (dashed) otherwise — including when the share rights are known but the owner's identity has not been confirmed this way. Individuals with an effective stake of 25% or more are shown in bold with a heavier border. Purple (dashed) nodes and links are shareholders of record from the confirmation statement's share register that are not a current direct PSC of the target — this may indicate a nominee/trust arrangement or that the ownership structure has changed since the statement was made up; verify against the PSC register. A grey-filled node is an owner the sanctions screening did not cover (Not screened in the table above).

Ownership Reconciliation

The following shareholders hold >25% but are not registered as Persons with Significant Control — verify why:

- SAMPLE, Daniel (30.0%)

Probable Name Variants — Unconfirmed

Each shareholder below shares a forename and surname with a registered PSC, so the two are probably the same person under different spellings. The ownership checks match names the same way, so neither raised a disclosure flag for these pairs. The link has not been confirmed: signed-in users can confirm it in the Ownership tab, which removes this notice.

- EXAMPLE HOLDINGS BVI LTD (70.0%) — PSC EXAMPLE HOLDINGS (BVI) LIMITED

Sector Registries



FCA Financial Services Register

FCA was not selected for this report.

Source: FCA Financial Services Register (register.fca.org.uk) | © The Financial Conduct Authority | Checked: 28 Sep 2026, 09:00 UTC

HMRC VAT Registration

VAT number GB0000000000

Format valid; live HMRC lookup unavailable.

Source: HMRC Check a UK VAT number (api.service.hmrc.gov.uk) | Checked: 28 Sep 2026, 09:00 UTC

Screening in Detail



9 name(s) screened: 0 potential match(es) not yet reviewed, 1 dismissed. Match % is the name-similarity score; only matches above the screening threshold are shown as flagged. A potential match is a name-similarity candidate only and is unconfirmed until an analyst reviews it. “Confirmed match (analyst-reviewed)” records an analyst’s confirmation that the name is the listed person or entity; “Reviewed & Dismissed” records that an analyst marked the match not relevant.

NAME	RELATION	STATUS	MATCH %	DATASETS
SAMPLE, Daniel	Officer	REVIEWED & DISMISSED	58%	OFAC SDN
SAMPLE FINANCE (CAYMAN) LIMITED	Charge holder	CLEAR	—	—
EXAMPLE BANK PLC	Charge holder	CLEAR	—	—
EXAMPLE TRADING GROUP LTD	Company	CLEAR	—	—
EXAMPLE IMPORTS LIMITED	Company	CLEAR	—	—
EXAMPLE, Alexandra Jane	Officer	CLEAR	—	—
PLACEHOLDER NOMINEES LIMITED	Officer	CLEAR	—	—
TESTWELL, Morgan	Officer	CLEAR	—	—
EXAMPLE HOLDINGS (BVI) LIMITED	PSC	CLEAR	—	—

Coverage limits: This report does not screen for politically exposed persons (PEPs), their family members or close associates. Personal-insolvency checks use the Insolvency Service’s Individual Insolvency Register, which covers England and Wales only; Scotland’s Accountant in Bankruptcy register and Northern Ireland’s register are not consulted.

Source: OFAC SDN · UN SC · UK Sanctions List (FCDO) · EU FSF | Checked: 28 Sep 2026, 09:00 UTC

Potential Adverse Media



AI Overview

AI-generated summary of search results. It may contain errors or mix up people and companies with similar names — check each article before relying on it.

One confirmed article was found for Example Trading Group Ltd, reporting a regulatory fine for late filings — this is the confirmed match shown below. A separate article about a local councillor named Daniel Sample was reviewed and dismissed as referring to a different person with the same name, not the company's director.

References

- [Example Trading Group fined for late filings](#)

AI overview generated 28 Sep 2026, 09:00 UTC

1 of 2 searched names returned adverse coverage confirmed relevant by the analyst.

Company

EXAMPLE TRADING GROUP LTD 1 CONFIRMED RELEVANT

Current company name

MATCH	ARTICLE	SOURCE	PUBLISHED
CONFIRMED RELEVANT — LAST 6 MONTHS	Example Trading Group fined for late filings	Example News	16 Jul 2026

People

SAMPLE, Daniel 1 CONFIRMED NOT RELEVANT

Officer

also: Daniel Sample

MATCH	ARTICLE	SOURCE	PUBLISHED
CONFIRMED NOT RELEVANT	Local councillor Daniel Sample re-elected	Example Gazette	10 Feb 2026

Source: news search via sample data | Searched: 28 Sep 2026, 09:00 UTC

Offshore Leaks in Detail



1 potential match(es) against the ICIJ Offshore Leaks database (Panama Papers, Pandora Papers, Paradise Papers, Bahamas Leaks, Offshore Leaks). Matches are name-similarity candidates only. Those marked "Potential Match — Unconfirmed" are unconfirmed until an analyst reviews and confirms or marks them not relevant in the Offshore Leaks tab.

NAME	MATCH	TYPE	INVESTIGATION	MATCH %	STATUS
SAMPLE CAPITAL S.A.	Sample Capital S.A.	Entity	Panama Papers	73%	POTENTIAL MATCH — UNCONFIRMED

Source: ICIJ Offshore Leaks Database | Checked: 28 Sep 2026, 09:00 UTC



AI Analysis



The summary of findings and the recommended next steps are in the [KYC Central Overview](#) →.

Key Findings

SEVERITY	TITLE	DETAIL	RULE
HIGH	Corporate PSC chain is unusually deep	Ownership is traced through three offshore corporate layers before reaching a named individual.	Deep Corporate PSC Chain
HIGH	Confirmation statement overdue	The annual confirmation statement is overdue, indicating a filing-compliance lapse.	Confirmation Statement Overdue
HIGH	Significant shareholder not on the PSC register	A shareholder holding 30% of shares is not registered as a Person with Significant Control.	Significant Shareholder Not Registered as PSC
HIGH	Offshore-registered charge holder	An outstanding charge is held by a creditor whose name suggests a Cayman Islands registration.	Offshore Charge Holder

Rows marked "AI observation" are the model's own reading of the data. They are not rule flags, carry no severity and are not counted in this report's risk total. Verify them against the source records.

Risk Narrative

The company's beneficial ownership sits behind three layers of offshore holding entities before reaching a named individual, which is consistent with legitimate international group structuring but also increases the effort needed to verify who ultimately benefits from the company. This is compounded by a share register entry that does not exactly match the registered PSC's name, and by a >25% shareholder who has not been registered as a PSC at all. Filing compliance shows one lapse — the confirmation statement is overdue — while accounts remain up to date.

Positive Indicators

- Accounts are filed and not overdue.
- No confirmed sanctions matches across any screened name.
- No insolvency, disqualification or individual-insolvency history found.

Regulatory Sources

UK regulatory passages retrieved for the flags raised in this report and given to the AI. Reference material, not legal advice.

[R1] Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017 (cited above) — <https://www.legislation.gov.uk/uksi/2017/692/contents>

[R2] Money laundering regulations: forms and guidance (cited above) — <https://www.gov.uk/guidance/money-laundering-regulations-forms-and-guidance-for-monitoring-and-reporting>

AI analysis by KYC Central AI at 28 Sep 2026

1 statement removed from this analysis by automated accuracy checks.

Document Appendix



Links to the company's most recent Companies House filings. Each opens the filed document (or the filing-history page where no document is attached).

DATE	TYPE	CATEGORY	DESCRIPTION	DOCUMENT
31 Jan 2026	AA	accounts	accounts with accounts type total exemption small	View on Companies House
29 Aug 2025	CS01	confirmation statement	confirmation statement with updates	View on Companies House
27 Dec 2024	PSC07	persons with significant control	cessation of a person with significant control	View on Companies House
01 May 2022	MR01	mortgage	mortgage charge created	View on Companies House
01 Jun 2021	NM01	change of name	change of name by resolution	View on Companies House
01 Feb 2021	MR04	mortgage	mortgage charge satisfied	View on Companies House
01 May 2020	AP01	officers	appoint person director company with name date	View on Companies House
30 Jun 2019	TM01	officers	termination appointment director company with name date	View on Companies House
10 Jan 2019	AP01	officers	appoint person director company with name date	View on Companies House
14 Mar 2018	PSC02	persons with significant control	notification of a person with significant control	View on Companies House

Source: UK Companies House filing history | Fetched from the Companies House API: 28 Sep 2026, 09:00 UTC

Rule Breakdown



Complete list of rules evaluated for this assessment, grouped by severity. This appendix reflects the full rule set executed at assessment time.

47

PASSED

8

FAILED

0

NOT EVALUATED

CRITICAL 0 of 6 failed

PASSED

Disqualified Director

DISQUALIFIED_OFFICER

Checks if any active officer is currently disqualified from acting as a company director under the Company Directors Disqualification Act 1986.

PASSED

Company Not Active

COMPANY_NOT_ACTIVE

Checks if the company status is dissolved, in liquidation, or otherwise not actively trading.

PASSED

Active Insolvency Case

ACTIVE_INSOLVENCY_CASE

Checks if the company currently has an open insolvency case on record (no closing date present).

PASSED

No PSC Registered

NO_PSC_REGISTERED

Checks if there are no active Persons with Significant Control registered — a legal requirement for UK companies. A company exempt from keeping a PSC register (voting shares admitted to trading on a regulated market) passes. A company that has filed a statement that it has no registrable person or relevant legal entity is flagged at medium severity, since its senior managing officials are identified instead (MLR 2017 reg. 28).

PASSED

FCA Prohibited Individual

FCA_PROHIBITED_INDIVIDUAL

Flags if any active officer or PSC has an FCA prohibition order.

PASSED

Director / PSC has Active Bankruptcy Restriction Order

DIRECTOR_BANKRUPTCY_RESTRICTION

Flags if any active officer or PSC has an active Bankruptcy or Debt Relief Restriction Order — which makes it illegal to act as a company director.

Covers England and Wales only (the Insolvency Service's register).

HIGH 5 of 20 failed

FAILED

Confirmation Statement Overdue

CONFIRMATION_OVERDUE

Checks if the annual confirmation statement is overdue.

Annual confirmation statement is overdue.

FAILED Deep Corporate PSC Chain

DEEP_PSC_CHAIN

Flags when the corporate ownership chain above the company is more than 2 layers deep, which may indicate beneficial ownership obfuscation. A chain ending at a company listed on a UK regulated market (exempt from keeping a PSC register) passes.

Corporate PSC chain is 3 layers deep — chains longer than 2 layers may indicate beneficial ownership obfuscation.

FAILED Directorship Overload

DIRECTORSHIP_OVERLOAD

Flags officers holding an unusually high number of current appointments — which can indicate a nominee or professional-director arrangement.

Daniel Sample holds 27 current directorships — an unusually high number, which can indicate a nominee or professional-director arrangement; review their other appointments.

FAILED Offshore Charge Holder

OFFSHORE_CHARGE_HOLDER

Flags outstanding charges held by creditors whose names suggest an offshore or shell company jurisdiction.

An outstanding charge is held by 'SAMPLE FINANCE (CAYMAN) LIMITED' — creditor name suggests an offshore or shell company jurisdiction.

FAILED Significant Shareholder Not Registered as PSC

SHAREHOLDER_NOT_REGISTERED_AS_PSC

Cross-checks the share register from the latest confirmation statement against the PSC register: a shareholder holding more than 25% who is not a registered Person with Significant Control is a possible undisclosed beneficial owner. A shareholder named as a trust or settlement is not flagged when a registered PSC holds its interest via a trust.

Daniel Sample holds 30.0% of shares (made up to 29 Aug 2025) but is not registered as a Person with Significant Control.

PASSED Accounts Overdue

ACCOUNTS_OVERDUE

Checks if the company's annual accounts filing deadline has passed.

PASSED Insolvency History

INSOLVENCY_HISTORY

Checks if the company has any recorded insolvency history on its Companies House profile.

PASSED Registered Office Address in Dispute

REGISTERED_OFFICE_IN_DISPUTE

Flags companies whose registered office address is marked as in dispute by Companies House.

PASSED Proposal to Strike Off

PROPOSAL_TO_STRIKE_OFF

Flags a company that is subject to an active proposal to be struck off the Companies House register.

PASSED Super-Secure PSC

SUPER_SECURE_PSC

Flags if any PSC has claimed super-secure status, hiding their identity from the public register.

PASSED PSC in High-Risk Jurisdiction

PSC_HIGH_RISK_JURISDICTION

Checks if any active PSC resides in a FATF high-risk or other monitored jurisdiction, or in a country under a broad UK sanctions regime (such as Russia or Belarus).

PASSED Director in High-Risk Jurisdiction

DIRECTOR_HIGH_RISK_JURISDICTION

Flags active directors resident in FATF high-risk or monitored jurisdictions, or in a country under a broad UK sanctions regime (such as Russia or Belarus).

PASSED Overseas Entity: Beneficial Owner Declared Sanctioned

OE_BENEFICIAL_OWNER_DECLARED_SANCTIONED

Flags a beneficial owner of a linked Register of Overseas Entities registration that the entity itself has declared to be a designated person under UK sanctions — a statement on the register, not a name match.

PASSED High PSC Change Rate

HIGH_PSC_CHANGE_RATE

Flags if three or more PSC change filings appear within the last 12 months — unstable beneficial ownership is a significant AML risk indicator.

PASSED High-Risk SIC Code

HIGH_RISK_SIC_CODE

Flags companies operating in sectors with elevated financial crime exposure based on their SIC codes. Lowered to medium when the company's own FCA register entry (an analyst-confirmed FRN or a Companies House number match) shows it is authorised.

PASSED No Confirmation Statement Filed

NO_CONFIRMATION_STATEMENT

Flags if a company has other filings on record but no confirmation statement, suggesting it has never filed a confirmation statement.

PASSED FCA Firm Status Restricted or Cancelled

FCA_RESTRICTED_FIRM

Flags if the company's FCA register entry has a non-active or restricted authorisation status. Only a confirmed identity counts: an analyst-confirmed FRN, or a register entry carrying the company's Companies House number. A name-only match is shown for review and never flagged. Lowered to medium when the status says only that the permission ended (e.g. no longer authorised), which is often a voluntary cancellation to confirm with the firm.

PASSED LEI Parent Chain in High-Risk Jurisdiction

LEI_HIGH_RISK_PARENT

Flags if any company in the LEI corporate parent chain is registered in a FATF high-risk jurisdiction.

PASSED Director / PSC has Recent Personal Insolvency

DIRECTOR_PERSONAL_INSOLVENCY

Flags if any active officer or PSC has a personal insolvency record (bankruptcy, IVA, or DRO) within the last 5 years.

Covers England and Wales only (the Insolvency Service's register).

PASSED FCA Register ICIJ Offshore Leaks Match

FCA_REGISTER_OFFSHORE_LEAKS

Flags when the FCA-regulated firm's own register name(s) or one of its FCA register individuals appears in the ICIJ Offshore Leaks database (Panama Papers, Pandora Papers, Paradise Papers, Bahamas Leaks, Offshore Leaks). Runs only once the analyst has confirmed the firm's FRN (never a name-only candidate or a bare Companies House number match) and only for names it added — a company (current or previous name), officer or PSC match is OFFSHORE_LEAKS_HIT/OFFSHORE_LEAKS_UNCONFIRMED instead. Confirmation is record-centric like that pair: an analyst-confirmed ICIJ record raises this at HIGH severity, an unconfirmed one at LOW — name matching against the ICIJ reconciliation API is prone to false positives.

MEDIUM 1 of 25 failed

FAILED Corporate Officer

CORPORATE_OFFICER

Flags if any active officer is a corporate entity rather than a named individual.

1 active corporate officer(s) — adds a layer of ownership opacity.

PASSED Company on Sanctions List

COMPANY_ON_SANCTIONS_LIST

Checks if the company name matches any entry on a major sanctions list (OFAC, UN, UK Sanctions List, EU). An unreviewed match raises MEDIUM (HIGH at 98% name similarity or more); an analyst-confirmed match raises CRITICAL; a dismissed match raises nothing.

PASSED Officer on Sanctions List

OFFICER_ON_SANCTIONS_LIST

Checks if any active officer's name matches a sanctions designation. An unreviewed match raises MEDIUM (HIGH at 98% name similarity or more); an analyst-confirmed match raises CRITICAL; a dismissed match raises nothing.

PASSED PSC on Sanctions List

PSC_ON_SANCTIONS_LIST

Checks if any active Person with Significant Control matches a sanctions designation. An unreviewed match raises MEDIUM (HIGH at 98% name similarity or more); an analyst-confirmed match raises CRITICAL; a dismissed match raises nothing.

PASSED Charge Holder on Sanctions List

CHARGE_HOLDER_ON_SANCTIONS_LIST

Checks if any outstanding charge holder (secured creditor) matches a sanctions designation. An unreviewed match raises MEDIUM (HIGH at 98% name similarity or more); an analyst-confirmed match raises CRITICAL; a dismissed match raises nothing.

PASSED Overseas Entity Owner on Sanctions List

OE_BENEFICIAL_OWNER_ON_SANCTIONS_LIST

Checks if any beneficial owner of an overseas entity linked to the company's PSC, officer, shareholder or charge holder on the Register of Overseas Entities matches a sanctions designation. Only automatic or analyst-confirmed links are screened. An unreviewed match raises MEDIUM (HIGH at 98% name similarity or more); an analyst-confirmed match raises CRITICAL; a dismissed match raises nothing.

PASSED PSC Disclosure Exemption

PSC_DISCLOSURE_EXEMPTION

Flags a PSC-register exemption claimed on a basis other than a UK regulated-market listing (a regulated market outside the UK, an EU regulated market, or another market named in the PSC Regulations), so the listing can be confirmed. An exemption based on a UK regulated-market listing, or on FCA DTR 5, is routine and never flagged.

PASSED Unknown Charge Holder

UNKNOWN_CHARGE_HOLDER

Flags outstanding charges with no registered creditor (persons_entitled is empty or absent).

PASSED Multiple Name Changes

MULTIPLE_NAME_CHANGES

Flags companies that have changed their name two or more times in the last five years. Older name changes, and previous names with no recorded end date, are not counted.

PASSED Recently Incorporated

RECENTLY_INCORPORATED

Flags companies incorporated within the last 365 days due to limited operating history.

PASSED Multiple Outstanding Charges

MULTIPLE_OUTSTANDING_CHARGES

Flags if three or more charges registered against the company are still outstanding.

PASSED Rapid Charge Creation and Satisfaction

RAPID_CHARGE_CYCLE

Flags charges created and satisfied within 30 days — rapid cycling may indicate artificial transaction creation.

PASSED Dormant Accounts but Active SIC Code

DORMANT_COMPANY_MISMATCH

Flags companies filing dormant accounts while registered under an active trading SIC code — a potential indicator of misrepresentation.

PASSED Closed Insolvency Case on Record

CLOSED_INSOLVENCY_HISTORY

Flags companies with concluded insolvency cases — distinct from the active insolvency flag, this indicates historical insolvency proceedings.

PASSED Filing Gap

FILING_GAP

Detects gaps of more than 18 months between consecutive filings in the company's history.

PASSED Name Change Filings

NAME_CHANGE_FILINGS

Flags if two or more name-change filings appear in the company's filing history.

PASSED Frequent Registered Address Changes

FREQUENT_ADDRESS_CHANGES

Flags if three or more registered address change filings (AD01) appear in the filing history.

PASSED Confirmation Statement Amended

CONFIRMATION_STATEMENT_AMENDED

Flags if one or more confirmation statement amendment filings exist, indicating the original statement contained errors requiring correction.

PASSED CS01 SIC Code Mismatch

CS01_SIC_MISMATCH

Flags if the SIC codes declared in the latest confirmation statement differ from the current company profile, suggesting a business activity change since the last filing.

PASSED LEI Registration Lapsed

LAPSED_LEI

Flags companies whose Legal Entity Identifier registration has lapsed — failure to renew an LEI annually is a compliance obligation breach for regulated entities.

PASSED Capital Filing Since Last Confirmation Statement

CAPITAL_CHANGED_SINCE_CONFIRMATION

Flags when a capital filing (e.g. SH01 allotment, SH03/SH06 purchase or cancellation of own shares) was made after the latest confirmation statement, so the share ownership shown may be out of date. The public capital form does not name the new shareholders, so the share rights should be reviewed.

PASSED PSC Does Not Match the Main Shareholder

PSC_NOT_MAIN_OWNER

Compares the largest shareholder per the confirmation statement against the registered PSC: when the person holding the most shares holds more than 25% and is not a registered Person with Significant Control, the company's beneficial ownership structure may need review. A largest shareholder named as a trust or settlement is not flagged when a registered PSC holds its interest via a trust.

PASSED Overseas Entity: No Beneficial Owner Identified

OE_NO_BENEFICIAL_OWNER_IDENTIFIED

Flags a linked Register of Overseas Entities registration that has stated it has no registrable beneficial owner. Passes when the entity is listed (its securities are mapped to its LEI on GLEIF, or an analyst marked it listed); a listed company's holders are disclosed to its market.

PASSED Overseas Entity: Annual Update Overdue

OE_UPDATE_OVERDUE

Flags a linked Register of Overseas Entities registration whose annual update (the overseas-entity equivalent of a confirmation statement) is past its due date.

PASSED Overseas Entity: Held via Trust

OE_HELD_VIA_TRUST

Flags a linked Register of Overseas Entities registration with a beneficial owner holding as trustee. The ownership chain stops at the trustee: trust details are not public, so the people behind the trust are not identified.

LOW 2 of 4 failed

FAILED Recent Adverse Media

ADVERSE_MEDIA_HIGH

Flags potential adverse news coverage of the company name, officers, PSCs, or holders of outstanding charges whose registration has been extracted, published within the last 6 months. Name matching against news search results is fuzzy and prone to false positives (common names, unrelated entities of the same name, etc.), so this rule never asserts a confirmed finding — analyst confirmation in the Potential Adverse Media tab does not change its severity either. It always surfaces as a low-severity 'potential match — review yourself' signal, never as a stated fact about the company or individual, to avoid the platform (rather than the reviewing analyst) being the one asserting an unverified adverse-media match.

1 potential recent adverse media match(es) (published in the last 6 months) found, unconfirmed — review and confirm in the Potential Adverse Media tab.

Raises ADVERSE_MEDIA_UNCONFIRMED in Potential Risks Identified →; the code stays the same once the analyst confirms the articles.

See Potential Adverse Media → for the articles.

FAILED ICIJ Offshore Leaks Match

OFFSHORE_LEAKS_HIT

Flags when the company's current or a previous name, an officer, a PSC, or a holder of an outstanding charge whose registration has been extracted appears in the ICIJ Offshore Leaks database (Panama Papers, Pandora Papers, Paradise Papers, Bahamas Leaks, Offshore Leaks), once an analyst has confirmed a specific match in the Offshore Leaks tab. Confirmation applies to an ICIJ record, whichever screened name it was reviewed under — name variants of the same person (an honorific, or an officer vs PSC spelling) are reported once, against the record they were confirmed on. Unconfirmed matches produce a separate low-severity flag instead — name matching against the ICIJ reconciliation API is prone to false positives.

1 potential ICIJ Offshore Leaks match(es) found, unconfirmed — review and confirm in the Offshore Leaks tab.

PASSED Historic Adverse Media

ADVERSE_MEDIA_MEDIUM

Flags potential adverse news coverage published between 6 months and 2 years ago. Same false-positive risk as recent adverse media applies to historic coverage, so this rule also never asserts a confirmed finding — analyst confirmation in the Potential Adverse Media tab does not change its severity. It always surfaces as a low-severity 'potential match — review yourself' signal rather than a stated fact, to avoid the platform asserting an unverified adverse-media match.

PASSED Overseas Entity: Protected Beneficial Owner

OE_BENEFICIAL_OWNER_PROTECTED

Flags a linked Register of Overseas Entities registration with a beneficial owner whose details Companies House withholds (a protected, 'super-secure' owner). The owner cannot be named or screened.

Source: KYC Central rule engine | Assessment run: 28 Sep 2026, 09:00 UTC

Data Sources, Attribution & Terms



Data sources

- Companies House
- FCA Financial Services Register
- GLEIF (Legal Entity Identifiers)
- Insolvency Service — Individual Insolvency Register
- OFAC Specially Designated Nationals list (US)
- UN Security Council Consolidated List
- UK Sanctions List (FCDO)
- EU Financial Sanctions Files
- ICIJ Offshore Leaks Database
- Sector registries: HMRC VAT
- News search

ICIJ Offshore Leaks data: there are legitimate uses of offshore companies and trusts; inclusion in the database is not an allegation of wrongdoing.

Coverage limits: Personal-insolvency checks use the Insolvency Service's Individual Insolvency Register, which covers England and Wales only; Scotland's Accountant in Bankruptcy register and Northern Ireland's register are not consulted. This report does not screen for politically exposed persons (PEPs), their family members or close associates.

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