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EDITORIAL

The current big box office hit is 'I Robot' starring Will Smith. It's the story of hoards of robots running amok in the year 2035 and is the summer's most successful sci-fi flick so far. I haven't seen it yet, but expect the 'pester power' of my son will soon make me crack. Since childhood, many of us have read of hysterical predictions of computers or robots taking over the world, and many of us can reel off numerous books and films on the subject.

In his review of resources on artificial intelligence, Jonathan Crowhurst today gives us a down-to-earth summary of this subject, which is no longer the preserve of sci-fi books and films.

Sometimes, on one of those days when you've received numerous emails and text messages, wrestled with your Internet connection, hung on the line for customer service to sort out your frozen digital TV, and been phoned -- at least twice -- by a computer voice from a call centre trying to sell you something, it can feel like technology really has taken over the world.

All information professionals know that you get the best results with a mixture of human input and computers working in harmony. What you get out of a search engine and database is only as good as what you put in. The growth of records management, and in particular European freedom of information legislation, has meant that companies have had to not only get their electronic records management systems in place, but have had to consider the significance of recruiting people to manage those systems.

The increasing regulatory environment in business is impacting information professionals in other ways too. In her article on money laundering, Olivia Freeman explains how European legislation on money laundering, that came into force in March of this year, means that there must be systems in place to keep records and provide tools to support client acceptance procedures. Not just by banks either, but by auditors, accountants, legal professionals, real-estate agents and others. She reviews customised client information products specially developed to assist in the client-checking process. The subscription-based 'World Compliance Due Diligence Database' sounds particularly useful; it is a database of 600,000 senior political figures, known or suspected terrorists, drug traffickers, arms dealers, money launderers and fraudsters. I can see a use for this not only for compliance checks by the financial sector but by investigative journalists and news information researchers too.

We hope you find today's FreePint interesting and useful. Please post your feedback and comments in reply to my posting at the Bar <<http://www.freepint.com/go/b29467>>. Do also continue to spread the word about FreePint to your colleagues and friends -- why not forward this issue to them now? They can sign up for their own copy at <<http://www.freepint.com/subs>>.

All the best

Annabel Colley Editor
FreePint <annabel.colley@freepint.com>

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To see the Jobs Update No.77 and read the new 'Jobs Advice' section, visit
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<<http://www.freepint.com/go/j3389>>
Media Information Specialist with 2 years media sector experience, an understanding of the financial markets and lots of initiative.
Recruiter: Glen Recruitment

NB: There are 15 other jobs in the current edition of the Jobs Update
<<http://www.freepint.com/go/b29370>>.

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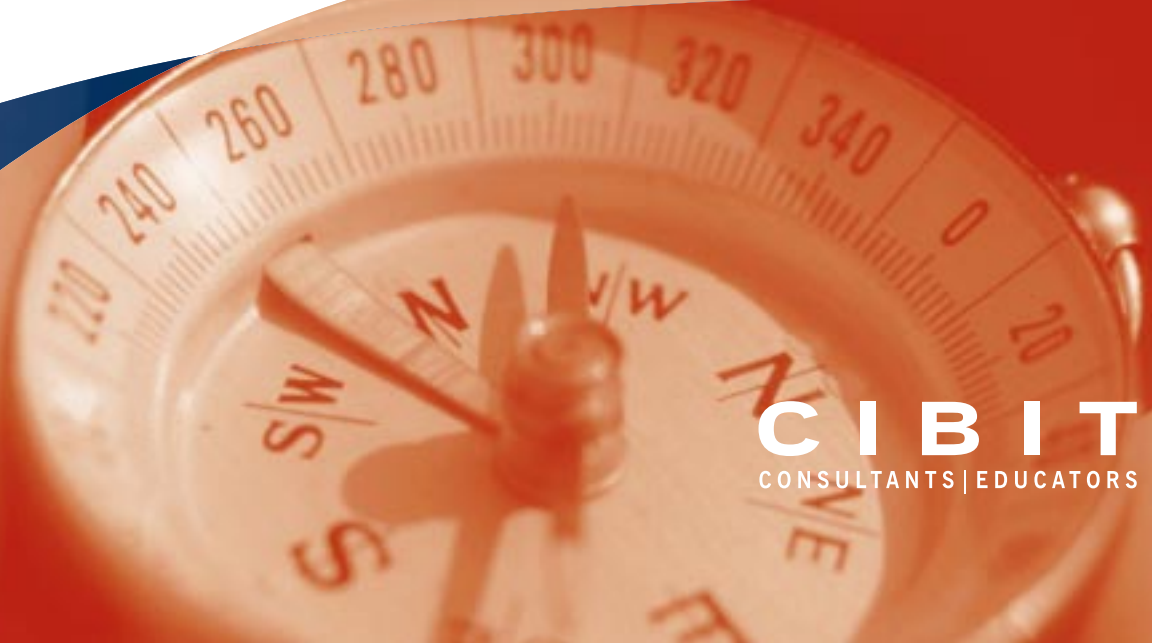
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Phil Bradley is an internet consultant who provides training courses on aspects of the internet. He is a well known speaker and writer on internet-related topics
<http://www.philb.com>

Submit your top five favourite Web sites. See the guidelines at
<http://www.freepint.com/author.htm>.

MY FAVOURITE TIPPLES by Phil Bradley

- Furl <<http://www.furl.net>> allows users to store the full text of useful web pages in their own searchable database on the Furl site. Great for creating a filing cabinet of useful material!
- Amphetadesk <<http://www.disobey.com/amphetadesk/>> is my news aggregator. It's free, easy to use and allows me to check news sites and weblogs in a matter of moments.
- Being a news junkie I find the BBC news page <<http://news.bbc.co.uk/>> invaluable, and drop in several times a day to see what is occurring in the world.
- Searchenginewatch <<http://searchenginewatch.com/>> is invaluable in keeping up-to-date with what is happening in the world of search engines, news, developments and informed comment.
- Jigzone <<http://www.jigzone.com/>> provides me with a new jigsaw everyday that takes about 5 minutes to complete. It's marvellous for getting the brain into gear before starting work.

EVENTS

United Kingdom:

- ECDL 2004 European Conference on Digital Libraries, 12th - 17th September
 <<http://www.freepint.com/go/e307>>
- Gartner IT Security Summit 2004, 20th - 21st September <<http://www.freepint.com/go/e268>>
- Private Equity / Venture Capital Info Pro Meeting, 28th September
 <<http://www.freepint.com/go/e336>>
- CiG AGM & Expo 2004, 29th September
 <<http://www.freepint.com/go/e340>>

Canada:

- e-Marketing WorldExpo Hosted by WowGao, 17th - 18th August
 <<http://www.freepint.com/go/e278>>
- e-Institutions WorldExpo, 8th - 9th September
 <<http://www.freepint.com/go/e291>>
- Competia International Symposium 2004, 28th September - 1st October
 <<http://www.freepint.com/go/e284>>

South Africa:

- Information Led Policing Management Seminar, 28th July <<http://www.freepint.com/go/e339>>

Australia:

- KM Australia 2004, 23rd - 24th August
 <<http://www.freepint.com/go/e329>>

Netherlands

- Email Management: Reclaiming Email as an Effective Communication Channel, 27th - 28th September <<http://www.freepint.com/go/e328>>

This is just a selection from the 17 listings in FreePint Events. For your free listing, complete the form at <<http://www.freepint.com/events>>.

FREE PINT BAR In Association with Factiva a Dow Jones & Reuters Company

Wow, there have now been over 25,000 research questions and answers at the FreePint Bar. This makes a fantastic searchable archive and it's odd to think that we've read and moderated every single one. It is a 24/7 job, but well worth it. We hope you agree.

A *really* big thank you to Factiva whose generous financial sponsorship of the Bar over the years means that it has grown into an extremely valuable knowledgebase.

We know about the commitment required to manage the FreePint Web site, but whose job is it to look after your Intranet? This is a current thread at the Bar, and maybe you can share what happens in your organisation?

<<http://www.freepint.com/go/b29463>>. Talking of roles, maybe you can give some input to someone working in the information services division of a university who wants to write about staffing structures and hierarchies in library and information workplaces <<http://www.freepint.com/go/b29422>>.

Can you help with an evaluation of media alert services for a charity? <<http://www.freepint.com/go/b29346>>. A long-time FreePinter in Austria has helpfully summarised the debate on library management software (LMS) <<http://www.freepint.com/go/b29455>> and perhaps you can recommend some software for document collation? <<http://www.freepint.com/go/b29438>>.

There have been a number of market-related research requests. For example, are there any official statistics on e-learning? <<http://www.freepint.com/go/b29397>>. What about the motivation of children to play certain sports? <<http://www.freepint.com/go/b29452>>. Can you add anything to the thread which is building up a listing of UK market research companies? <<http://www.freepint.com/go/b29423>>. Are there any market statistics and forecasts for authentication products and services? <<http://www.freepint.com/go/b29431>>. Is there a list of UK industry/business awards? <<http://www.freepint.com/go/b29360>>

The thread about life after Google has had a number of interesting comments <<http://www.freepint.com/go/b29353>> and don't forget to add yours to Annabel Colley's editorial debate on usability from the last issue <<http://www.freepint.com/go/b29358>>.

Over at the FreePint Student Bar your input is requested to a survey on the digitisation of manuscripts <<http://www.freepint.com/go/s4175>>. Help is also needed in choosing a post-grad distance-learning knowledge management (KM) course <<http://www.freepint.com/go/s4162>> whilst another student is researching KM consultancies in the UK <<http://www.freepint.com/go/s4161>>.

Thank you again to everyone (not least the sponsors) who have helped to build the FreePint Bars into such a fascinating place to frequent. Here's to the next 25,000 queries.
 William Hann <william.hann@freepint.com>
 Managing Editor, FreePint

- The FreePint Bar is where you can get help with your tricky research questions, for free! <www.freepint.com/bar>
- Twice-weekly email digests of the latest postings can be requested at <<http://web.freepint.com/>>.

TIPS ARTICLE

"Artificial Intelligence"**By Jonathan Crowhurst**

Jonathan is reading an MA in Library and Information Studies at City University. His research interests include information law, library history and development, legal information, user studies and the impact of the internet on libraries. Contact him at jonathan@crowhurst0277.freesserve.co.uk.

Alan Turing <<http://www.alanturing.net/>>, the celebrated mathematician, was one of the forerunners behind AI research that has become a driver of computer science. Turing believed machines as intelligent as humans could be built and considered the question of whether people somehow were not very different from machines.

Marvin Minsky

<<http://web.media.mit.edu/~minsky/>>, another founding father of AI, contended that the brain was nothing more than a machine whose abilities would someday be duplicated by computers. His work, and much AI research, both focuses on and influences the areas of computer science, mathematics, robotics, neuroscience, psychology and philosophy.

One strand of AI research sees the human brain as essentially a computer that can be copied to produce an artificial mind. Others argue that human behaviour defies the structures of a computer program and we need to go to the basics of what defines life itself. Today AI considers five main issues:

1 Are people somehow intrinsically different from machines? 2 Can human intelligence be emulated computationally? 3 How should this computation be organised? 4 How do you fit the necessary capabilities into a machine in order for it to perform "humanly"? 5 And where would this work eventually lead?

Artificial Intelligence (AI) has been a mainstay of science fiction literature and film for many years - who can forget the Agents in the Matrix, or Skynet in the Terminator movies, or HAL in 2001: A Space Odyssey? AI is never far from the news - witness, for example, the Deep Blue chess competition in the late 1990s - though some information is no longer available on Deep Blue, IBM has an interesting research site <<http://www.research.ibm.com/>>. 'Robot visions' is an interesting BBC article released around the time of the film AI, directed by Stephen Spielberg <<http://digbig.com/4bkqw>>.

AI has some relevance to information retrieval and information science. It is also a serious scientific discipline embracing computing, mathematics, robotics, expert systems and psychology. It raises huge questions about the future of the human species. In this article I will provide some resources which explain the current thinking in AI, and where you can find out more. It is a thought-provoking subject. 'AI depot' <<http://ai-depot.com/>> provides a general introduction to the topic and this site is well worth studying in depth. The pages of Professor Hubert Dreyfus of the University of California at Berkeley, one of the main critics of computational AI theory, has a number of papers on his homepages <<http://socrates.berkeley.edu/~hdreyfus/>>.

Information Science and AI

Natural Language Processing (NLP) offers promising technology. <<http://registry.dfki.de/>> is a web site with summary details of providers of NLP software to the community. There is search

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interface and the products have been divided into sections including: evaluation tools; language resources; multimedia; spoken language; and written language. IR tools are well covered. The Association for Computational Linguistics <<http://www1.cs.columbia.edu/~acl/>> is an umbrella group for scientific work on natural language.

A very interesting site on the role of AI in information retrieval

<<http://www.aaai.org/AITopics/html/info.html>> lists various resources on this topic and looks well worth pursuing. "Bots"

<<http://www.botspot.com/>>, which are a by-product of AI research, have been starting to have an impact on networked computing. This is how search engines track changes to web pages, or spammers retrieve new email addresses, for example. They are essentially strings of code used for digging through data. This leads down the path of "expert systems" - computer programs that emulate an expert of a given profession by encoding their knowledge onto a computer. Expert systems as a truly viable means of managing information and knowledge <http://www.compinfo.co.uk/ai/expert_systems.htm> have been questioned by Mark Jeffrey: "commercial software that manipulates and applies information about the user as intelligent is the understandable result of programmers and marketing agents".

Schools of AI

As mentioned above, there are a number of avenues AI researchers consider, but it has been said that there are essentially two schools of thought on AI. One, commonly referred to as Classic AI, considers how the brain works and attempts to model behaviours and responses in different ways by building structures of knowledge representation. This leads us down the path of artificial life - software simulations, robotics, proteins, electronics, essentially how a thing lives. Then there are the so-called anti-foundationalists who believe AI works better when considered in the context of the human brain and what we know about it. Essentially their modelling tries to teach computers how to learn in the same manner as humans. One argument against AI is that projects have been of limited scope as they have concentrated on only one or two aspects, which produces unsatisfactory results. ALL aspects of intelligence must be reproduced on a computer before true intelligence can arise. It has also been suggested that some AI theory is fatally flawed as it ignores the emotional elements in the human mind - AI researchers are essentially building machines, not minds.

Related FreePint links:

- 'Computer Industry' articles and resources in the FreePint Portal <<http://www.freepint.com/go/p27>>
- Post a message to the author, Jonathan Crowhurst, or suggest further resources at the FreePint Bar <<http://www.freepint.com/bar>>
- Read this article online, with activated hyperlinks <<http://www.freepint.com/issues/290704.htm#feature>>
- Access the entire archive of FreePint content <http://www.freepint.com/portal/content/>

Rodney Brooks <<http://www.ai.mit.edu/people/brooks/index.shtml>>, a pioneer in behaviour-based robotics - basic machines analogous to insects - and creator of the robot Genghis in the 1980s, contends that only by understanding the basics of life can we begin to understand the complexities of human cognition central to AI. You can see some of his creations on his site along with some of his articles on the subject. Igor Aleksander <<http://www.ee.ic.ac.uk/research/neural/aleksander.html>> in 1996 built Magnus, the first AI system which might have some kind of consciousness. His electronics apparently replicated the neural networks in the human brain that give rise to self-awareness.

<<http://www.newscientist.com/hottopics/ai/>> is a great collection of articles about things such as neural networks, intelligent robots, virtual worlds, and evolving machines. Artificial life could perhaps be considered the "holy grail" of hard AI, though there is much debate on the possibility of truly artificial human life.

<<http://www.alife.org/>> is the web site of the International Society for Artificial Life with a good list of links, though their journal is only available to paid-up members.

Publications

There are many peer-reviewed AI journals, and they are perhaps the best way of keeping abreast with AI research, but most I found were subscription-only access. The Journal of Artificial Intelligence Research <<http://www.cs.washington.edu/research/jair/>> is an online full-text journal of AI papers and some of the latest thinking on the subject. For a more cognitive and philosophy-of-mind outlook, see the Journal of Consciousness Studies <<http://www.imprint.co.uk/jcs.html>>, but note that this is a subscription access journal. The Journal of Intelligent Systems <<http://www.brunel.ac.uk/~hssrjis/>> is also another subscription-only multidisciplinary AI journal that's well worth looking at.

Societies and Organisations

AI research is a subject based both in universities and in laboratories around the world. Two of the most famous labs in the world, Palo Alto Research Centre (PARC) <<http://www.parc.com/>> and the JET Propulsion laboratory <<http://www-aig.jpl.nasa.gov/>>, are prime examples.

AI International <<http://www.aiinternational.org/>> is a portal linking to international AI research. There are links to societies, universities, laboratories and conferences worldwide. The European Co-ordinating Committee for Artificial Intelligence web site <<http://www.eccai.org/>> provides a portal for Europe-wide interest in AI research and study. In the UK, the two main societies for AI are 'The Society for the Study of Artificial Intelligence and the Simulation of Behaviour' (SSAISB) <<http://www.aisb.org.uk/>> and the 'British Computer Society Specialist Group on Artificial Intelligence' (SGAI) <<http://www.bcs-sgai.org/>>. The American Association for Artificial Intelligence (AAAI) <<http://www.aaai.org/>> is a non-profit organisation with access to its conference proceedings, useful links and AI

Magazine (Table of Contents and abstracts only online). <<http://www.acm.org/sigart/>> is the site of the AI special interest group of the ACM, but their web site appears to be undergoing reconstruction at the time of writing. CMU AI Repository is another metasite well worth perusing at <<http://digbig.com/4bkqx>>.

Books

Finally I will list a number of books that I looked at when researching this article, available at <<http://www.amazon.co.uk>>. AI is an ever-changing subject but these are largely non-technical (like me!) and provide fascinating food for thought.

- Alison, A (1998) Artificial knowing: gender and the thinking machine London: Routledge Carter, Rita (2002)
- Consciousness London: Weidenfield & Nicholson Fritz, S (ed) 2002
- Understanding Artificial Intelligence New York: Warner books Gelernter, D (1994)
- The muse in the machine: computers and creative thought London: Fourth Estate Jeffrey, M (1999)
- The Human Computer London: Little Brown Leonard, A (1997)
- Bots: the origin of new species San Francisco: Hardwired Levy, S (1992)
- Artificial life: the quest for a new creation London: Penguin Warwick, K (1998)
- In the mind of the machine: the breakthrough in artificial intelligence London: Random House

Conclusion

AI offers exciting opportunities for those in computer science, robotics and mathematics to create pioneering applications, and may have considerable impact in the not-too-distant future. It is no longer the preserve of science fiction books and films. AI also offers food for thought from the point of view of considering what makes us human in terms of intelligence, cognition and emotion.

Keeping Legal

<<http://www.KeepingLegal.com>>

Keeping Legal covers legal issues affecting information professionals

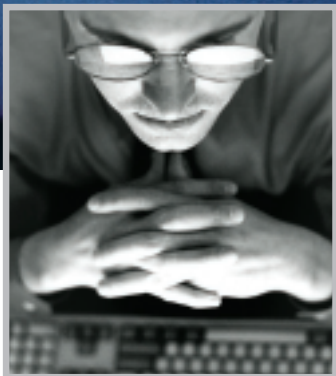
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Jonathan Gordon-Till leaves actuaries Aon Consulting next week after 17 years as information manager. He is a Fellow of CILIP and an active member of many groups in the information profession. His professional interests include competitive intelligence, information society studies, information ethics, and private investigation. He is particularly interested in the strategic value of information and information risk. Jonathan is writing a book on competitive intelligence and another on sources and resources in UK pensions. In addition to English he speaks Hungarian and Russian.

Related links:

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- "Cyberscience: Research in the Age of the Internet" ISBN 3700131887, published by Austrian Academy of Sciences
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FREE PINT BOOKSHELF

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"Cyberscience - Research in the Age of the Internet"

Reviewed by Jonathan Gordon-Till

'Cyberscience' - as opposed to 'traditional' science - relates to the use of information and communication technologies (ICTs) for scientific purposes. This book asserts that ICTs lead to qualitative changes in the content of research itself as well as the way research is conducted. This forms the central question of the author's investigation - namely, how, specifically, will technological developments change the ways research is done?

At the heart of the study are some 50 in-depth interviews with eminent scientists in a variety of disciplines exploring their use or exposure to ICTs. A questionnaire (comprising over 70 mostly open-ended questions) is included as an appendix. Another appendix lists over 900 URLs referenced in the main text of this volume, which at the same time form the basis of the author's Cyberlinks database <http://www.oaaw.ac.at/ita/cyberlinks.htm>, intended to form a constantly updated directory of sources and resources used by the author in his research.

This is a valuable adjunct to a book in which so many URL references are likely to be outdated almost as soon as they are published. Throughout his research the author investigates every conceivable use of ICTs in academic research, citing exemplars of, for example, conferencing, archiving, teaching, publishing, translating, collaborating and many more. He gives qualitative analyses of each situation based on the questionnaire survey and others' work.

Chapter 3 is an interesting comparison of the relative 'cyberness' of each of a large number of subdisciplines across the sciences, humanities and social sciences curriculum. How and why, for example, are ICTs less prevalent in literature studies than in applied linguistics, and where are the 'hotspots' of ICT use in each of these disciplines? Like any interdisciplinary study, this book will be of interest to a variety of readers. In addition to being possibly the most wide-ranging review of the current status of ICTs in research, information scientists will find many of the author's discoveries pertinent to research in social informatics.

FREE PINT

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The research methodology, which is so clearly explicated in this book, is worthy of investigation itself from an information science perspective. What I found most admirable are the author's broad conclusions, bringing together a wide range of earlier conclusions and attempting to provide a meta-level of remarks. There appears to be no single conclusion to make at this stage of research. ICTs do certainly aid collaboration and have created communities where none existed before. However, there are significant situations in which ICT use has been resisted, or at the very least where its use has supplemented other research environments rather than replacing them.

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FEATURE ARTICLE

"Money Laundering new regulations - implications for information provision" By Olivia Freeman



Olivia Freeman works on a freelance basis, as a trainer, researcher and information management specialist. She was previously Head of Business Information at HSBC Bank, where she started the global service. She was responsible for the procurement and exploitation of electronic resources.

Olivia specialises in training on legal issues, strategic planning and e-resource selection. She also runs tailored workshops for individuals and companies. She undertakes primary and desk research projects including analysis and report production, specialising in competitor analysis and product development.

Olivia has published many articles and is currently writing a book for Facet Publishing on the management of information resources.

A recent government estimate suggested that, annually, around GBP25 billion of criminal money might be available for money laundering in the UK.

To help combat international terrorism and drug trafficking, the legislation relating to money laundering has recently been strengthened and extended to new business sectors. In the banking industry, where I worked for over 20 years, the possibility of funds being laundered, i.e. made to look clean, was always a problem: particularly at the international bank where I worked, which had many private accounts for wealthy overseas businessmen, often from the Middle East.

What is money laundering?

The official definition given by the National Criminal Intelligence Service (NCIS) is:

"The various ways criminals conceal, move and legitimise the money they make from crime are described generically as money laundering, and tackling money laundering is fundamental to combating serious and organised crime".

The offence of money laundering is governed by the Proceeds of Crime Act 2002, Chapter 29, part 7, and the Terrorism Act 2000, section 18. Under the Proceeds of Crime Act, a money laundering offence is committed by any person who conceals, disguises, converts, transfers or removes from the UK criminal property. However, it is not an offence if an authorised disclosure of their actions is made. A third party commits an offence if they enter into or are connected with a business arrangement which they know or suspect facilitates the use of criminal property by or on behalf of another person. However, the third party does not commit an offence if they disclose the suspected use of criminal property or can prove that they intended to disclose it. The penalties are a fine or imprisonment.

New money laundering regulations came into force on 1 March 2004. The regulations were published in a statutory instrument, The Money Laundering Regulations 2003. The legislation, based on a European Directive, widens the scope, so that the responsibility of reporting money-laundering activity amongst their clients is extended beyond the banking sector to include auditors, accountants, tax advisors, insolvency practitioners, legal professionals, real estate agents, dealers in high value goods and casinos. Dealers in high value goods could be any business, which supplies goods and accepts large payments for them in cash. Businesses most likely to be affected are car dealers or art and antique dealers. A high value payment is equivalent to a payment of 15,000 euros or more being made in cash (notes, coins or travellers cheques in any currency).

What are the obligations?

Money service operators and high value dealers are required to register with HM Customs and Excise. High value dealers have only been required to register since 1 April 2004. A report must be made to the NCIS if you believe that

something you come across, in the course of your profession, involves criminal conduct and represents funds or property that derives from a criminal offence (or something that occurred overseas and would be a criminal offence had it taken place in the UK). It is important to remember that breaching the requirements of the legislation could lead to significant criminal penalties

All organisations that carry out the relevant business must have systems and training to prevent money laundering and set up identification, record keeping and internal reporting procedures. It is recommended that a money laundering reporting officer be appointed to receive reports of suspicions and channel these to NCIS. The new Regulation will affect the way firms covered by the legislation do business. In some businesses the regulations will also create a new requirement for information.

Information requirements

As a further preventative measure, the identity of new clients should always be verified. In the case of a business relationship with an individual, the standard identification procedure is to ask to see a passport or driving licence and a recent utilities bill. Addresses can be double-checked against the electoral register. Information on individuals can be obtained from credit databases such as Experian or Equifax: the information available might relate to hire purchase loans or county court judgements. Further information can be found on individuals, who are company directors, such as details of multiple directorships or an association with failed companies. A press or Internet search may produce valuable information.

Many organisations have had to develop more rigorous client acceptance procedures and this has created a demand for more in-depth

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information. It is unlikely that information professionals would be in a position to suspect money laundering but there is an obligation to provide tools to support client acceptance procedures.

A large firm of accountants has developed an automated client acceptance process. The following information must be included: company incorporation documents; latest accounts; press for at least 2 years and 5 years if any derogatory information is identified. It is recommended that search terms such as corrupt*, bankrupt*, insolvent*, disqualified, insider dealing*, disrepute*, and defamatory are used. Additionally, risk reports from a credit database and as much detail as possible on directors, including details of all the other companies of which they are a director, shareholdings and their individual consumer credit reports. It is also suggested that a link to the company website should be included.

Where the client company or its parent company is registered overseas, the same checking procedures should be followed. However, it will not be possible to carry out such a thorough check. For organisations that have overseas offices, it might be appropriate to get these checks carried out locally or pay for banker's references on individuals.

'Know your client' Information products

Some information providers have launched new products to assist in the client checking process. It is likely that most of the required information will already be available from your existing information providers but not as a customised product. The following is a selection of the products available:-

Jordan's knowyourclient reports

<<http://www.jordans.co.uk/>>

This report can be used to verify the company's existence and the individuals connected with the company. Reports can be ordered online and cost GBP5.00 plus VAT. The report includes the following information:-

* Company details * Adverse information on liquidation, receivership, administration or winding-up notices* Directors' details including

home address, date of birth, nationality, other directorships* Shareholders' details including address, and number and par value of shares held* Group structure (information on subsidiaries) * Financial history * Gearing, liquidity ratio * Jordans' credit rating for the current and previous financial period* Outstanding County Court Judgements

RM Online <<http://www.rmonline.com/>>

RMOnline offers a KYC report at GBP6 plus VAT and this will include:-

* Company identification * Share capital & shareholders * Directors & secretary details * Mortgages & charges * Liquidator/Receiver/ Adverse information * County court judgements

In addition, RM offers an on-request offline research service. Two levels of in-depth report, suited to corporate Know Your Customer requirements, are available. The Full Due Diligence Search, which consists of a Comprehensive Company Credit Report (CCR) and Data from Companies House. The CCR is very detailed and uses data obtained from a range of independent sources, such as Companies House, the High Court; London Gazette; Press, County Court Judgments. The Standard Due Diligence Search is based on Companies House data.

OneSource <<http://www.onesource.com/>>

OneSource's Anti-Money Laundering Synergy Solution can be integrated into an organisation's existing workflow, enabling users to search and classify companies according to a risk profile and perform the following functions:-

* Review the corporate family structure of prospects, clients and partners* Create an audit trail of money laundering investigations * Check the backgrounds of a company's directors and shareholders, including banned directors and sanctions.* Review financial filings and exchange listing details * Choose pass/fail criteria for anti-money laundering checking

Prices are based on level of customisation and are separately priced from access to Business Browser. For a full report see VIP Eye No.8, 29 April 2004 <<http://www.vivavip.com/>>.

World Compliance Due Diligence Database

This database contains over 600,000 profiles about politically exposed persons (PEPS). These people are suspected or known terrorists, drug-traffickers, arms dealers, money launderers or financial fraudsters Profiles are built using a wide variety of data sources, which include warnings, orders and actions initiated by securities regulators, central banks, financial services regulators and details of court actions. There is particular emphasis on activity in offshore tax havens. It contains proprietary investigative research on government sanctions, regulatory warnings and criminal indictments. The database is made available globally by TFP, a division of the Thomson Corporation, as part of their suite of compliance products <<http://www.Worldcompliance.com/>> or <<http://www.TFP.com/>>.

Further Information

- HM Treasury <<http://www.treasury.gov.uk/>>
- The Financial Services Authority <<http://www.fsa.gov.uk/>>
- HM Customs & Excise <<http://www.hmce.gov.uk/>>
- Home Office <<http://www.homeoffice.gov.uk/>>
- Assets Recovery Agency <<http://www.assetsrecovery.gov.uk/>>
- National Criminal Intelligence Service <<http://www.ncis.co.uk/>>
- AccountingWEB <<http://www.accountingweb.co.uk/>>
- Institute of Chartered Accountants in England & Wales <<http://www.icaew.co.uk/>>
- Experian <<http://www.experian.com/>>
- Equifax <<http://www.equifax.com/>>

How to obtain copies of the legislation:

- Money Laundering Regulations 2003 <<http://www.legislation.hmso.gov.uk/si/si2003/20033075.htm>>
- Proceeds of Crime Act 2002 - Part 7 <<http://www.legislation.hmso.gov.uk/acts/acts2002/20029--k.htm>>
- Terrorism Act 2000 <<http://www.legislation.hmso.gov.uk/acts/acts2000/20000011.htm>>