Business Intelligence:
A Critical Data Layer for Intelligence-Led Policing

Executive Summary

Global business data is becoming an essential component for Law Enforcement and Intelligence Agencies that increasingly rely on Intelligence-Led Policing (ILP) strategies. Commercial business data can help law enforcement uncover money laundering schemes, financial fraud, illegal business fronts, and a variety of other criminal activities. Global business data assists law enforcement in proactively assessing and monitoring threats and exposing businesses and executives that are involved in nefarious activity. Dun & Bradstreet, the world's largest commercial data provider of businesses and executives, enables federal, state and local law enforcement agencies to "follow the money" that leads to criminal organizations and their financial schemes around the world. Business information and intelligence provides a critical data layer to ILP that enables law enforcement to allocate resources more effectively in the fight against crime.

Uncovering Criminal Business Connections

Law enforcement has always relied on intelligence—information enhanced by analysis—to combat all crime and identify threats; however, the information was often narrowly focused and inconsistently updated or shared. But the rise of digital technologies has made possible more powerful methods for collecting, analyzing and sharing information, which has fostered the development of Intelligence-Led Policing. By analyzing a wide range of crime stats and social data, ILP provides a powerful approach for guiding both tactical and strategic law enforcement operations. Moreover, the growing threat from terrorists, gangs, organized crime, cyber criminals, and other dangerous actors is driving the expansion of ILP at all levels of government. Global threats to vast portions of our economy and society, including critical infrastructure, natural resources, public buildings, and computer networks, has made ILP indispensible in uncovering multifaceted plots and stopping terrorists and other violent criminals before they strike.

Global business intelligence makes ILP even stronger, especially in combating financial crimes and other threats to our nation's economy. As criminal enterprises grow larger multinational and more influential, so too does their reach into the business community, which they use as a means to hide funding—millions of dollars—that supports their illicit activities. Criminals are adept at keeping their illegal financing operations hidden from plain view, and typically use a complex web of interconnected businesses and transactions to avoid detection. On their own, these businesses appears legitimate and provide few clues, if any, that they are facilitating crime. The same holds true for terrorists or foreign Specially Designed Nationals (SDN) who set up businesses in order to do harm to the United States. Traditional ILP concept often lacks the rich and detailed business information that might flag these businesses as potential threats to our national security.

D&B's Global Database contains information on 195 million businesses and 400 million executives worldwide. D&B collects information on more than 1,500 different business attributes, which it updates with more than two million daily refreshes; and because this

"Most major criminal enterprises involve money, usually lots of it. Eventually, that money will have to be laundered through a network of businesses. If you can find those businesses, you can catch the criminals."

Former Intelligence Community Member

"We found some D&B data that linked two previous unknown companies, one in the UAE and one in Switzerland, for a suspected Al-Qaida facilitator."

Intelligence Community Customer

information stays current, criminals cannot escape detection by changing their business names, addresses, leadership, or other characteristics. D&B's Corporate Linkage capability provides sharp visibility into connections among the businesses and their executives—globally. Similarly, a strong analytic component generates predictive indicators, such as the potential for fraud, bankruptcy, or other business deterioration risks. Data delivery is product agnostic and so this robust business intelligence works with a broad range of existing law enforcement analytical applications. D&B data can be quickly accessed and widely shared through your existing infrastructure.

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Exploiting Global Business Data

Comprehensive business information can bolster the entire spectrum of ILP activities, including tactical analysis that supports specific investigations, strategic analysis that supports planning and resource allocation, and monitoring and predictive analysis that enables law enforcement to anticipate criminal behavior and take proactive measures to catch criminals and stop crimes from occurring. Here is how global business data can strengthen ILP with business intelligence in these areas:

Global Business Data Drives Intelligence-Led Policing

	Real-time	Proactive
Strategic	Strategic Analysis	Predictive Analysis
Tactical	Investigative Analysis	Monitoring Analysis

Global Business Data (center)

- *Investigative Analysis*. Enables law enforcement agencies to search business information by companies, corporate families, industries, executives, address or phone numbers. In addition to locating executives, such information can reveal linkages among seemingly unrelated companies or identify shell or front companies, based on financial information (or the lack of it).

- *Strategic Analysis*. Enables law enforcement to proactively examine businesses, such as identifying all of the cash businesses and money service bureaus in a specific area of responsibility (AOR). Unusual linkages among these businesses or suspicious indicators, such as similar phone numbers or executives, could signal potential criminal activity or organized crime. Similarly, counter-terrorism officials can use business information to locate and analyze businesses with suspicious foreign linkages.

- *Monitoring Analysis*. Enables law enforcement officials to proactively track businesses and executives within their area of responsibility. Alerts can be automatically set up to notify them of any change – be it change in address, executive or ownership, financial status or any special events that impact the business.

- *Predictive Analysis*. Enables law enforcement to identify companies that are on a sanction or watch list, providing a complete picture of their affiliations and executives. Data analysis also could recognize patterns of illegal business practices, such as a propensity to commit fraud or do harm against the United States. It might also reveal common trends among area businesses.
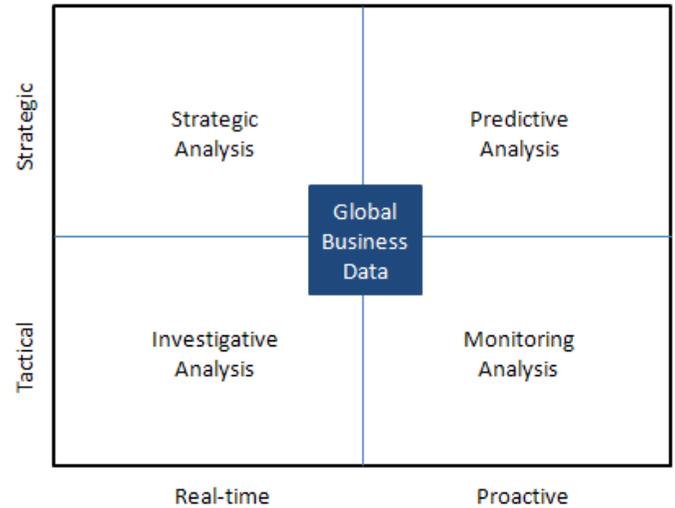
"Combined with the intelligence, your report helped us deduce how money was being sent from one terrorist affiliated charity to another."

Intelligence Community Customer

Identifying Red Flags

In each of the above analyses, geospatial and analytic tools can further enhance the value of business data and provide more powerful insight into potential criminal activities. As law enforcement officials examine information about a company's operations or executives, their analysis should look for "red flags" highlighting discrepancies that can point to possible shell or front companies. For example, a business that has little or no record of sales, customers, credit history, or banking information could be serving as a front for terrorists or criminal activity; a business that reports extremely high revenue in relation to its number of employees could be laundering cash. The accumulation of such red flags helps law enforcement officials narrow their searches, focus resources and, ultimately, connect the dots linking criminal businesses and their crimes.

Business Operations Red Flags	Executive Red Flags
Discrepancies with start date, business licensing, and tax registration.	Executives from different companies are operating out of the same location (physical address).
The business location is not equipped to conduct stated operations.	Individuals own multiple companies in industries that have no relation to each other.
Financial data is misrepresented or altered.	Individuals own both active companies and out-of-business companies, with minimum information provided.
Questionable trade or payment experiences.	No history of an executive exists.
Revenue is extremely high for the number of employees.	The same individuals are listed as executives on multiple companies in the same industry in different positions.
Little to no information about the company.	Variations of the executive name, such as relatives or first and last names are transposed.
No "Proof of Right" of business activity, such as sales, customers, credit history, or banking information.	
Multiple businesses share common names, telephone numbers and addresses.	

"Having access to this global database allows us to look for red flags within business that can help us in being able to identify business fronts."

Law Enforcement Customer

Conclusion

The ability to sift through mountains of data helps federal, state and local law enforcement agencies sharpen ongoing investigations while also informing strategic planning and properly aligning valuable resources. D&B's Global Database provides ILP with critical business intelligence by giving law enforcement the ability to analyze—quickly and easily—195 million businesses and their executives worldwide. Businesses that are involved in criminal activities often share similar characteristics, risks and anomalies. Using D&B's data, law enforcement can proactively identify these businesses and uncover their connections to criminal activities, such as funding terrorist groups and illicit financing. D&B enhances the concept of Intelligence-Led Policing smarter—and more effective in protecting our nation from additional threats and taking down increasing number of criminal organizations.

For more Information

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