Default BV+ODO Match Configuration

Default Business Verification + Owners, Directors, and Officers match configuration only requires a match from a single source for a full match.

The overall reliability score returned in a BV+ODO check is determined by the intermediary reliability scores for the BV and ODO checks performed.

Overall Reliability Score	Intermediary Reliability Scores	
	BV Reliability	**ODO Reliability**
High Match	High Match	High Match
	Partial Match	High Match
Medium Match	High Match	Partial Match
	High Match	No Match
	Partial Match	Partial Match
Low Match	All other combinations	

BV and ODO reliability scores are determined according to the match criteria described in the following sections.

BV Reliability Scores

BV Reliability Score	Match Criteria		
	Business Name	**Address**	**ID**
High Match	Name Match	Address Match	Any Value (Match / No Match)
	Name Match	Partial Address Match	ID Match
Medium Match	Partial Name Match	Address Match	Any Value (Match / No Match)
	Name Match	Partial Address Match	Any Value (Match / No Match)
	Partial Name Match	Partial Address Match	Any Value (Match / No Match)
	Name Match	Any Value (Match / No Match)	ID Match
Low Match	All other combinations		

BV Individual Element Matching

The following are the case scenarios which result in a high match for Business/Organization Name, ID and Address elements in a response. A Medium/ Partial Match is considered if we match on only one element from the case scenarios mentioned below.

Name Match Scenarios

A Name match is considered when any one of the following criteria is met.

Match on Business/Organization Name

ID Match Scenarios

An ID match is considered when following criterion is met.

Match on Founding Date
Match on Business ID

Address Match Scenarios

An address match is considered when any one of the following criteria is met.
Please note that certain address elements can be specific to certain regions/countries only.

Match on House Number + City
Match on Street + City
Match on Building + City
Match on District + City
Match on House Number + Postal Code
Match on Street + Postal Code
Match on Building + Postal Code
Match on District + Postal Code

ODO Reliability Scores

ODO Reliability Score	Match Criteria		
	Name	**Business Contact Type**	**ID**
High Match	Name Match	Affiliation Established	ID Match
Medium Match	Name Match	Affiliation Established	Any Value (Match / No Match)
Low Match	All other combinations		

ODO Individual Element Matching

The following are the case scenarios which result in a high match for Name, Affiliation, and ID elements in a response. A Medium/ Partial Match is considered if we match on only one element from the case scenarios mentioned below.

Name Match Scenarios

A Name match is considered when any one of the following criteria is met.

Match on First Name + Last Name
Match on First Initial + Last Name

Business Contact Type Match Scenarios

The following Business Contact Types indicate an affiliation between the individual and the business has been established.

Affiliated
Employee
Director
Owner
Signatory
Beneficial

ID Match Scenarios

An ID match is considered when any one of the following criteria is met.

Match on Date of Birth
Match on National ID

Result Messages (AU & MT messages)

1 AU – Messages are displayed for elements when a **High Match** is made.
2 AU – Messages are displayed for elements when **Low Match** is made.
3 AU – Messages are displayed when a **Medium Match** is made.

Fuzzy Matching for Individual Elements

These are the criteria for fuzzy matching for various elements when we **receive records back from the data provider**.

Business/Organization Name
For Business/Organization Name matching, we used advanced name matching technologies to determine if the business name is a match or a not. Multiple things are taken into consideration including matching with or without company type, different types of company type such as LTD. vs Limited, and abbreviations like Global Data Consortium LLC vs GDC LLC.

Name Elements
For a first name to generate a match (1MT-Exact Match), it should be within 70% of the Levenshtein character difference from the record returned by the data provider.
E.g. If the input name is 'Christophel' and the actual name is 'Christopher', we generate a match based on fuzzy matching.
This system is employed when we consider matches in *givenfullname* and *surname_first* for name elements.

Address Elements
For address elements like *thoroughfare, locality, province and postalcode*, the acceptable Levenshtein percentage for a full match is 70% when the address is returned by the data provider.
E.g. An input of '200 Kingslee Court' would match against a record given by the data provider for '200 Kingsley Court'.

Identity Elements
We do not employ any kind of Fuzzy matching on any identity elements (*Business ID, Founding Date, Date of Birth, or National ID*).

Examples

These are examples of what inputs would satisfy Worldview criteria of fuzzy matching and generate a match.

Element	Input	Data Provider Record	Result
organization_name	Apple	Apple Inc.	Match
organization_name	Global Data Consortium (GDC)	Global Data Consortium	Match
organization_name	McKinsey and Company	Bain and Company	Low Match
givenfullname	Jeanette	Jeanette	Match
givenfullname	Jeanotte	Jeanette	Match
givenfullname	Gene	Jeanette	Low Match
surname_first	Richardson	Richardson	Match
surname_first	Richardsen	Richardson	Match
surname_first	Richarliset	Richardson	Low Match
thoroughfare	Brigadoon Drive	Brigadoon Drive	Match
thoroughfare	Brigadeon drive	Brigadoon Drive	Match
thoroughfare	Brigadier Street	Brigadoon Drive	Low Match
locality	Redwood City	Redwood City	Match
locality	Renwood City	Redwood City	Match
locality	Redweed County	Redwood City	Low Match
province	Paris	Paris	Match
province	Parip	Paris	Match
province	Perip	Paris	Low Match