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xapien

How can you protect your reputation

A guide to automated advanced due diligence

xapien.com

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Introduction

How can you protect your reputation

Online data spreads and is consumed faster than ever. Once a reputational issue enters the public domain, it becomes extraordinarily difficult to reverse the chain reaction.

The open internet has driven a sharp rise in public scrutiny and expectations. Consumers, employees, investors, and other stakeholders now have both the means and the motivation to act as their own sleuths, investigating how trustworthy companies truly are.

This has created a widening gap between the trust executives believe consumers place in their companies and the trust consumers actually have. According to a recent [Trustpilot survey](#), 90 percent of executives think customers highly trust their companies, so it will come as a shock that only 30 percent of consumers agree. In a world of default transparency, companies must truly know their third parties and understand how those associations affect their hard-earned reputations.

There's also a clear business case for enhanced transparency: 93 percent of executives agree that the ability to build and maintain trust strengthens the bottom line. Corporate reputation also plays a significant role in shareholder value. In fact, the reputation capital of some top US companies was around half of their market value in 2024



In an increasingly, default-open world, transparency helps ensure long-term reputation protection.

Chris Green
CEO, Xapien

The role of due diligence

Not all forms of reputational risk are predictable, but some are. In particular, who you do business with or partner with, and the people you bring into your organisation.

Due diligence is central to understanding and managing those risks but is often too expensive, specialised, and time-consuming to be applied in all risk-worthy situations. Instead, due diligence resources and risk mitigation techniques are allocated selectively using a risk-based approach. This prevents undue strain on the normal course of business. But, depending on an organisation's thresholds and access to resources, this can also lead to significant oversights. Organisations must weigh potential risks against resource expenditure, delays in onboarding, and other business-critical decisions.



How we can help

At Xapien, we're on a mission to transform due diligence by providing businesses and organisations with the data they need to make informed decisions.

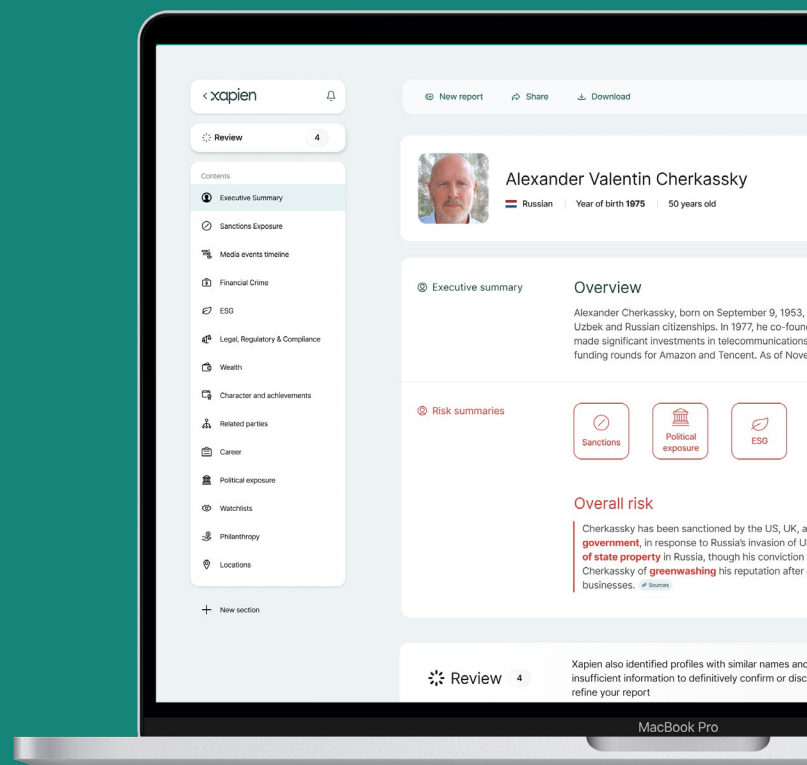
Xapien's automated reputational risk technology provides you with everything you need to know about a prospective partner, donor, client or company, in minutes. Our technology discovers and highlights potential reputational risks, granting you the control you need to make decisions that are true to your organisation's values.

As the old adage suggests, knowledge is power. Xapien provides you with knowledge so that you have the power to make the best decisions possible. Our reports enable businesses and organisations to take well-informed steps to launch and develop their relationships, with the right people, faster.

Here, we are going to explain how technology is transforming due diligence and reputational risk management. Critically, we'll look at steps you can take to ensure due diligence best practices, and explore how augmenting your online research with reputational risk technology will take your process to the next level.

Let's get started.

Technology is changing the risk landscape.



What is reputational risk?

90%

of consumers have chosen not to purchase from a company because of its bad reputation.

Reputational risk plays a major role in how an organisation manages their overall reputational value – a significant indicator of any organisation's chance for survival and growth. Keeping a strong reputation goes hand-in-hand with modern branding best practice. 81% of respondents in a 2019 survey have said they made their purchases based on trust and reputation.

A weak reputation, on the other hand, can be a marker of failure and more enduring than any positive reputation. This is partly due to the pervasiveness of information on the internet. It is far easier for a highly credible organisation to experience a downfall than it is for a discredited one to attempt to rise in its rank.

The danger posed by poor reputational risk management varies from industry to industry. Nonprofit organisations like charities and universities rely heavily on maintaining a positive reputation, for example. However, they also tend to lack the extensive reputational management resources of large, profit-making companies.



The first challenge is how to outline the different sorts of risks that organisations need to look out for. A lack of resources can lead to ultimately damaging oversights in the variety of potential risks that can arise on an external and internal level.

The three major types of reputational risk can be broken down into the following:

01 Direct risks

Direct risks relate to the practises and actions of the business or organisation itself – practises that are governed internally and take place under the control of the business and its policies. While direct risks typically originate from executive level decisions, they can also result from mistakes that reflect poorly on overall higher management e.g. an accidental data breach or loss, which suggests ineffective security measures.

Some examples of direct risks include:

- Poor internal policies that result in data loss or data breach.
- Internal disputes or legal cases that become public.
- Defective, unsafe, or non-compliant products.
- Unsatisfactory working conditions, employee neglect or abuse, and failure to address inequality.
- A culture of bullying.
- Senior management-level affiliations with, and/or support for, political extremism or criminal networks.
- Purposeful mistreatment of customers or clients.
- Controversial posts, likes or mentions by the organisation's official social media.
- Failure to meet public expectations for ethical business or organisational governance and practice.

02 Indirect risks

Indirect risks come from actions made by first-hand associations with the business or organisation, i.e. employees at all levels, as well as owners and directors. Some forms of indirect risk are exposed through purposeful dissent or malpractice, such as in the case of sabotage, whereas other forms are accidental or incidental.

Some examples of indirect risks include:

- Employee misconduct towards the public.
- Misconduct or unethical conduct amongst managers, directors or executives.
- Dissent resulting in employee protest and deliberate actions to tarnish the business or organisation's reputation.
- The social media conduct of those affiliated with the business or organisation.
- Crimes committed by employees or those affiliated with the business or organisation.
- Employee affiliations to political extremism.
- Employee links to any other individuals, organisations or ideologies that undermine the integrity of the business.

03 Tangential risks

Tangential risks are further removed from the internal actions of the business or organisation, but are no less important. They relate to the actions of customers, suppliers, clients, donors, investors, and partners. Essentially any third-party a business chooses to engage with.

Businesses and organisations ultimately retain control of those they associate with. Hence they are held accountable. And more often than not, the burden of responsibility falls on the individual who signed off on the association.

As the public becomes increasingly intolerant of bad behaviour – including associations with bad behaviour – tangential risks have become just as crucial to prevent as direct and indirect risks. Oxford University, for example, is still facing backlash for accepting donations that originate from the founder of a fascist group. The criticism is not owing to any explicit wrongdoing by the university, but rather due to its association with someone involved in wrongdoing.

Some examples of direct risks include:

- Affiliations with third-parties that do not align with the business or organisation's ethics and values, whether that be in terms of reputations and/or associations.
- Relationships with partners that overtly undermine the core values of the business or organisation.
- Partners or third parties being exposed for misconduct or illegal activity.
- A third-party's failure to deliver on customer expectations.

How online data affects reputation

84%

of executives surveyed have rated reputational risk as far more important than other forms of risk posed to their companies.

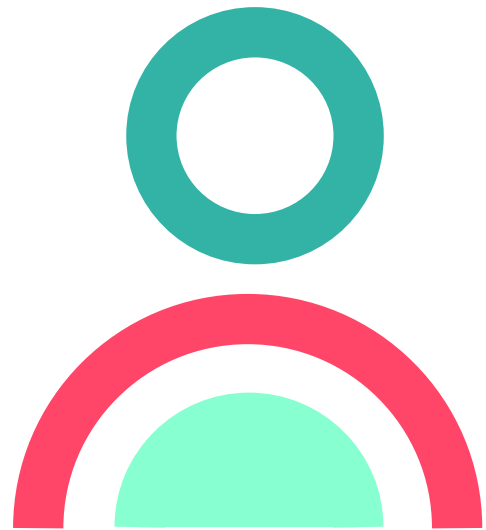
Information has never been more readily available, and that is a double-edged sword for assessing and offsetting reputational risk. The internet is the primary avenue by which scandals spread. However, if you can access this information first, it can help you avoid a scandal in the first place.

More sources and new motivations

The rapid transfer of information across borders and networks has increased pressure on the media to discover and publish information at the same speed to keep up with demands. This cycle plays a major part in how the public consume information, and develop tolerances and sensitivities for misconduct.

The lasting nature of online data only adds to the pressure on modern reputations. A small seed can germinate into a full-blown scandal in mere minutes and, once public, is extremely hard to remove from the record. Negative information published by authoritative and non-authoritative resources is likely to crop up in future searches by future customers, clients, donors, and investors. This is critical when individuals are developing perceptions of an organisation.

87% of executives surveyed have rated reputational risk as far more important than other forms of risk posed to their companies.

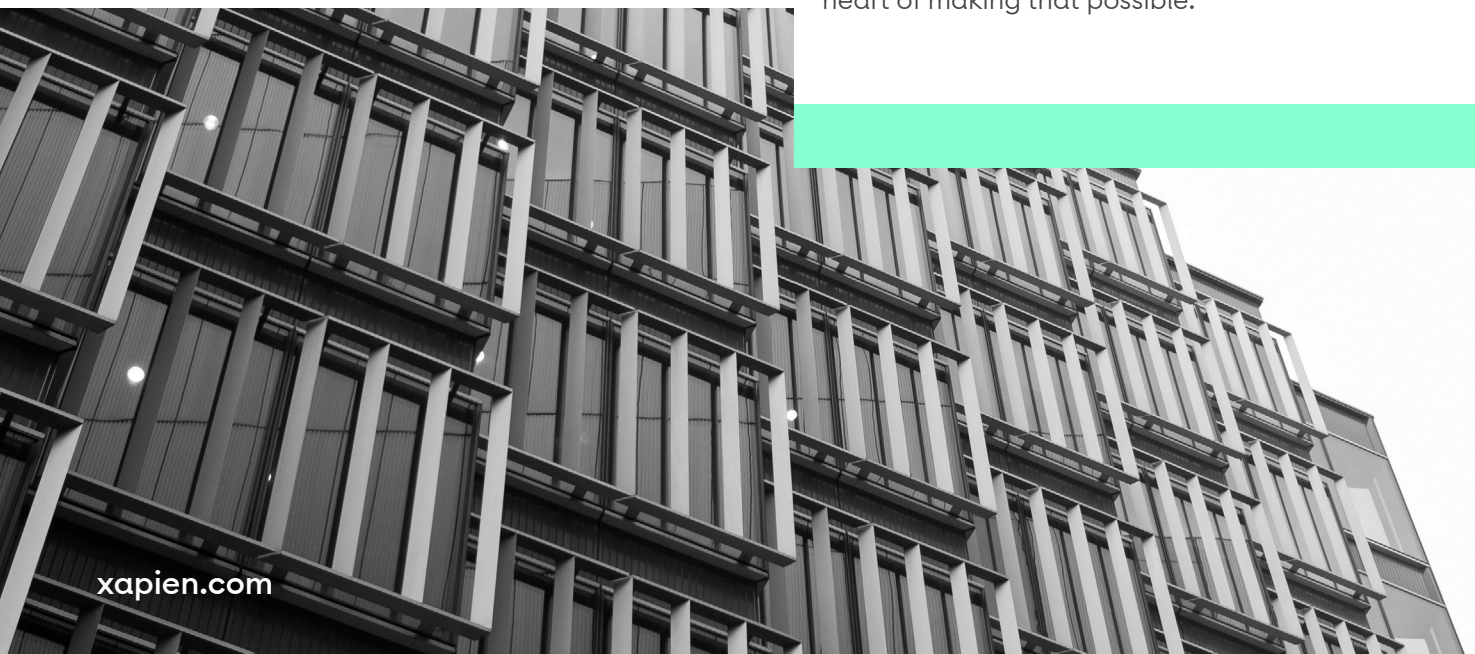


Minimise the risks you can

Every organisation has its own degree of risk tolerance. However, that tolerance begins with first developing an awareness of what risks you are exposed to. Those risks can then be managed. This starts with direct risks and indirect risks. Ensuring that policies regarding your employees and executives are in line with your cultivated public image should be a given.

Risks posed by those who you're associated with on a third-party basis are equally as important. The number of recent scandals related to donors and partners detailed above speaks to that reality.

The good news is that controlling who your partners are and how those relationships form has become easier. The information sources that create that risk of public scrutiny in the first place are a huge resource. But you need processes and technology in place to use that resource. Participating in a scandalous partnership isn't a risk that any organisation can or should tolerate. Your due diligence process sits at the heart of making that possible.



How to build a better due diligence process

Due diligence has been transformed by technology, but it still typically requires a great deal of manual searching and processing.

When screening new clients or potential partners, the best due diligence searches deliver a full and verified understanding of who a subject is. A genuinely insightful report can turn your compliance process into a business winning opportunity. The goal is to generate a report from all available, relevant sources and use those findings to inform decisions, conversations, and negotiations with that third party.

A robust due diligence search should use:

- The surface web, accessible via typical search engines like Google.
- The deep web, including corporate or organisation records.
- Official PEPs and Sanctions lists and databases.
- Unindexed online data such as grey literature and reports.

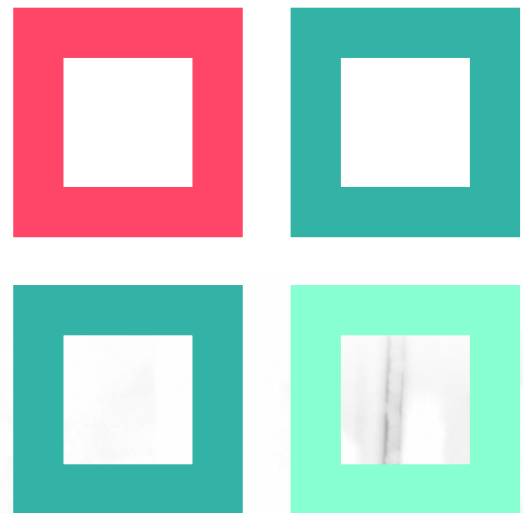
After taking the initial steps of identifying and verifying your subject, there are four fundamental steps to conducting truly effective due diligence, which we will look at in detail:

Step 1 Conduct news screenings

Step 2 Review social media

Step 3 Check corporate and government records

Step 4 Cross-reference



Step 1

Conduct news screenings

News stories provide an ideal starting point in researching the public image of a subject, and hence the public perception of any association with them. You can use this information to your advantage. Negative news stories can help you prevent public outrage early on. Analyse mentions in the media in order to identify potential scandals before making a decision.

Whilst traditional methods have focused on searching for negative coverage, there is also an opportunity here if the search is broadened. Media coverage of all complexions can add real value to your understanding of who you're dealing with.

The primary sources here are news items, articles, and blog posts. It's also often necessary to screen multilingual sources, especially if you want to expand your organisation's outreach.

The objective here is to gain a broad contextual understanding of the third party by analysing their present and past actions and associations, as well as their public image.

However, using search engines should not be the sole strategy in this step. There are plenty of premium databases optimised for research purposes, such as LexisNexis, Factiva, NewsEdge, and Naviga. These have built-in advanced filtering systems, and subscription options can provide access to otherwise paywalled media.

With the right tools you can automate much of the time-consuming work associated with the research process. Purpose-built due diligence tools such as Xapien conduct a wide online search covering anything a search engine or database search would produce whether on page one or page 400 of Google. Xapien will not only do the grunt work of gathering vast amounts of data, but it will read that data, disambiguate, filter, and analyse it for you. You don't need to worry about what might have been on page 300. If it includes relevant insight on your subject, Xapien will report it.

For more hints and tips on perfecting your searches, check out [Google's guide to refining web searches](#).

Strategies to help

Google and other search engines are often the first go-to methods for researching published media. It is usually necessary to employ advanced search techniques to extract deep insights that go beyond the first few pages of results. Remember, the negative news story that might come back to bite you could be decades old. Consider:

Disambiguation functions

Counterintuitively, often the fewer results you get on Google, the better, as this means you have inputted the right, specific search terms relevant for your subject. Millions of results clutter the space. Ten specific results that relate to your subject are gold dust. At the very least use quotation marks in your searches. Searching for 'John Smith' will dramatically reduce the number of search results you have to trawl through and will only show results with that specific name in that order. Without quotation marks you'll end up with all the results for 'John' and all the results for 'Smith'! Making use of Boolean operators (eg are, and, or, not, +, -) also helps structure searches for more productive results.

Filtering tools

Search engines incorporate a number of built-in filters that allow users to search by date, language, and region. This can be hugely valuable when looking for risks associated with international partnerships. The 'filetype:' function will return results for your specified filetype plus the search term or site you list. For example, the search 'filetype:pdf 'Official List' can help you find official lists and records for verification purposes.

Advanced search techniques

Search engines often hold capabilities for advanced searches that can be triggered through using specific terms. For example, adding the code '&tbs=qdr:m' to your results URL can deliver you filtered results from the past month. Amendments can be made to the code to change this time period. The wildcard character is an asterisk (*). This substitutes for an unknown variable, and can be used if you don't know a subject's first, middle, or last name but have other information to help you search for them.

Step 2

Review social media

Social media is an incredibly large and dynamic source of information that provides a rich, time sensitive account of individuals, events, and associated entities. Neglecting its usefulness in modern due diligence is a major oversight. Not only does social media help due diligence analysts build a perception of a third-party's networks, it also provides insight into sentiments towards them.

That said, every business and organisation will have its own policy on how to approach researching social media data. How far this research has to go depends on factors like risk tolerance, privacy concerns, and what information is uncovered that may require further investigation.

The huge volume of social media can be useful, but information can get lost in the mix, causing opportunity for error. There is the chance of doing something as simple as mistaking one of your potential donors for an entirely different person because they have the same name. A platform with a disambiguation tool would be able to spot this sort of discrepancy and deliver the correct results.

Strategies to help

Whilst social media investigations should respect boundaries of privacy, the volume of social media data published for public consumption is still vast. You can use this information to:

Draw connections

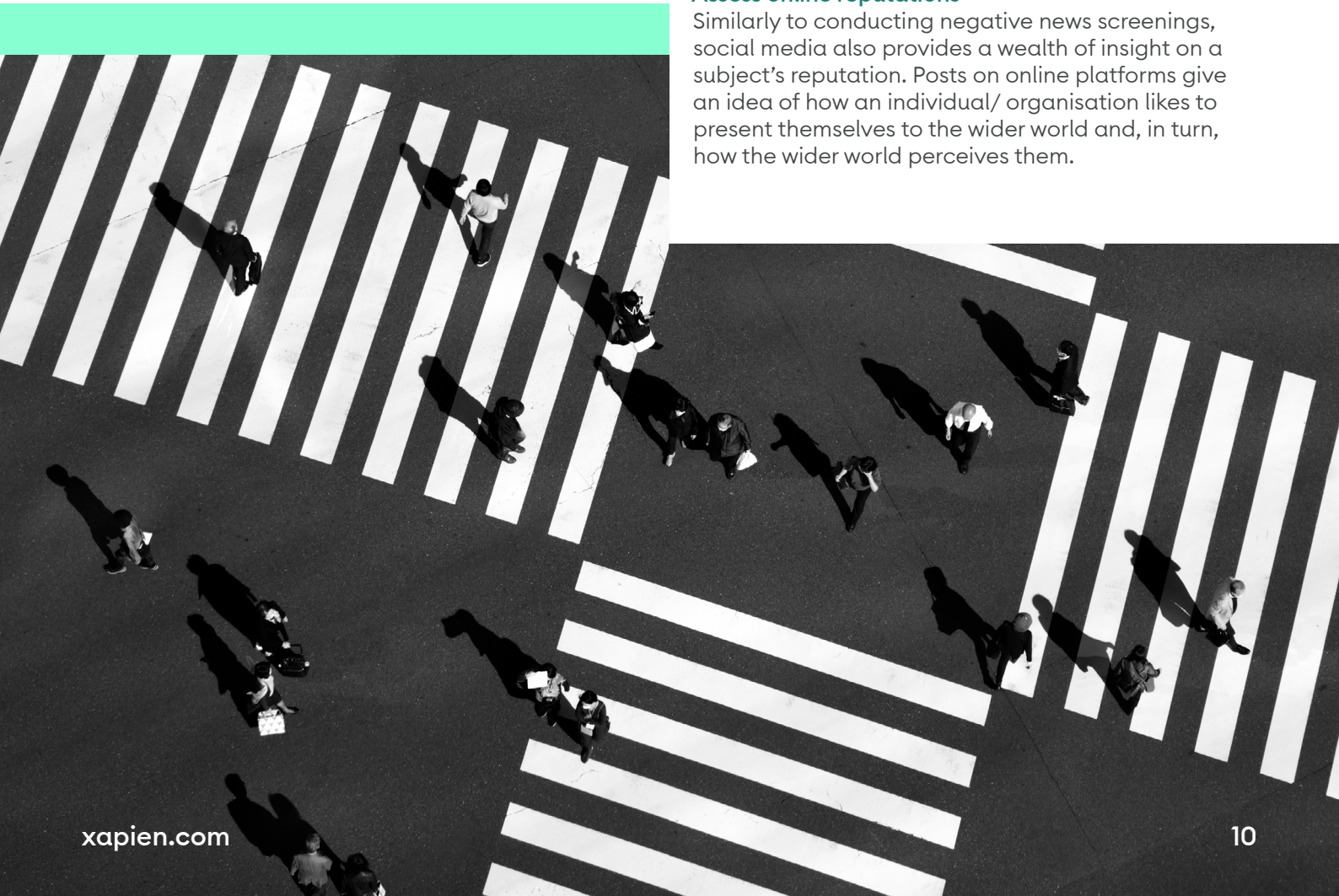
The wide variety of social media platforms available means that most people will have multiple accounts. Get a bigger picture of your subject by drawing connections between those accounts and who they are connected with. Free tools like Namechk.com and checkusernames.com can help you find new accounts under the same username. For example, if you know that Joe Bloggs uses @JBloggs2 as his Twitter handle, he may have other accounts using the same prefix. This can help you to broaden your search, and get a sense of old blog/social accounts that may expose relevant pieces of information about the person you are looking into.

Check timelines and locations

Check timelines/locations: Tracking social media data can provide information on the history of a subject's actions and endeavours, including when and where they may have been previously based.

Assess online reputations

Similarly to conducting negative news screenings, social media also provides a wealth of insight on a subject's reputation. Posts on online platforms give an idea of how an individual/ organisation likes to present themselves to the wider world and, in turn, how the wider world perceives them.



Step 3

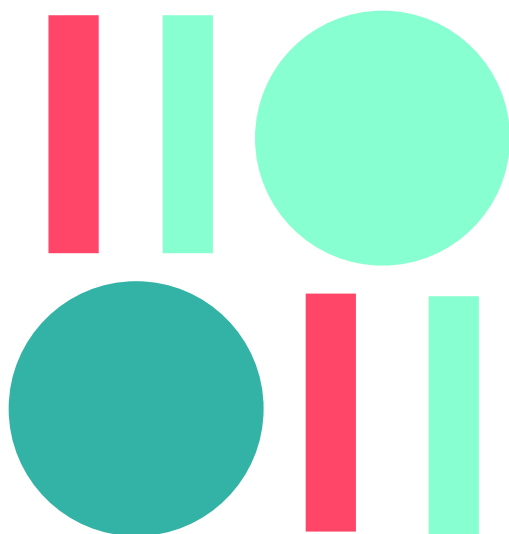
Check corporate and government records

Corporate and government records, as well as other so-called grey literature, provide a rich account of a third-party's internal structure and governance. Much of this data is available for public consumption, including credit references, financial filings and reporting, land registry records, and electoral roll data. This enables verification of records that may have otherwise been obtained from the subject in question.

PEPs and sanctions checks are especially key to assessing the regulatory and legal requirements associated with a subject. Corporate or organisational records are helpful for KYC and source of wealth (SOW) investigations done by financial, insurance, legal, and non-profit organisations alike. Tracing the track record of funds through time can allow organisations to ensure that the sources of said funds have been vetted for any unsavoury associations or origins.



PEPs and sanctions checks are especially key to assessing the regulatory and legal requirements



Strategies to help

Many jurisdictions require businesses and organisations to file various data and records which are then made available to the public. For example, in the UK, Companies House provides public access to business data, and in the USA, many business records are publicly available at federal, state and local government levels. You need to:

Confirm what you can access

You need to assess what information is available in your region, what is related to your subject, and what needs to be accessed to complete a sufficient search. In most cases, the bulk of the information needed is publicly available. It's just a question of finding it.

Appeal for information

When you need information that is not publicly available, you can appeal for access. In certain jurisdictions, launching freedom of information requests can obtain information stored and processed by public sector bodies that fall under the Freedom of Information Act. This includes government departments, the armed forces, the police, the NHS, non-departmental public bodies, local government and educational institutions such as colleges, universities, and schools. Keep in mind that this would only be necessary in a few select cases requiring deep investigations.

Store your data

To ensure simple tracking and referencing, store your findings in a central location and cross-reference them with other information you've gathered. Use a standardised reporting structure and timestamps on information to ensure a streamlined and audit friendly process. An automated due diligence tool is helpful here.

Step 4

Cross-reference

Cross-referencing the data you have collected from the steps outlined above is the final step in any comprehensive due diligence process.

Cross-referencing is typically painstaking and requires a high volume of manual work. Uncovering connections whilst avoiding false positives is tricky. The time lost in verifying that level of detail can cause delays with onboarding new customers and partners.

Nevertheless, performing due diligence searches without a rigorous strategy for verification creates a hotbed for potential reputational damage.



Manually processing potentially vast quantities of documents and data is time-consuming and the risk of human error threatens to undermine the due diligence process. To offset that, purpose-built due diligence and background reporting tools assist researchers in finding the connections between disparate sources with the guarantee that those connections have been verified.

Strategies to help

Every step in the research process must ensure that the information collected is reliable and accurate. The key to guaranteeing effective cross-referencing is through gathering a broad range of data. The challenge comes in ensuring that the final report remains digestible and user-friendly. Concise findings can then be used for onward decisions after due diligence. This can be done by utilising:

An iterative research process

The due diligence process itself should be sequential and cyclical in its procedures and outcomes. Any analyst or tool must take single pieces of information, verify them and build on them. It should feed new, verified information back into the process in order to build a full picture of the subject.

Simple data visualisation

Reporting that information has to be as, if not more, efficient than gathering it, but often this is a drag on resources. The use of a template that takes into account the multiple categories of relevant data will make for an exhaustive yet comprehensible report.

Multi-access capabilities

The final reports need to be shareable and accessible for as many people as necessary to the due diligence process. This also provides all team and organisation members full risk awareness when making onward decisions.

Full provenance

Confidence in the information uncovered depends on the sourcing. Allegations made in a blog or social media post have to meet very different evidential standards to something reported in a leading national paper, or even an official document. The number of sources reporting an allegation is also significant. Due diligence reporting must include details of the provenance of information in order to justify onward decisions made on the basis of that information. Detailed sourcing is even more important when it comes to using automated tools. The human researcher will need assurance that the tool has found reliable information.

Using automation to take due diligence to the next level

Human teams have their work cut out if they want to produce genuinely comprehensive background reports fit for modern due diligence. That gap is precisely what automated and AI-assisted platforms can fill.

Automation can streamline the process of working with vast volumes of data, enabling analysts and researchers to focus their energies where it matters. Automated search technology and supportive AI tools for processing data transform the modern due diligence process, allowing human teams to focus on high-level tasks that drive additional value and productivity. The outcome is clear, detail-rich accounts of prospective partners that enable faster and more informed decisions.

High-quality due diligence processes provide value beyond identifying risk. They help build a strong understanding of the third party which can assist in building a solid relationship with them in the future.



AI doesn't get distracted, or burnt out. It will keep searching until it finds the information you need.



There are many benefits to employing automated technologies, but they can be summarised as delivering:

01 Standardised due diligence

Standardising due diligence processes is a matter of both efficiency and certainty. Utilising a singular platform or 'single source of truth' helps businesses and organisations develop long-lasting protocols and standards.

Aspects of standardisation include:

Advanced record-keeping

Manual methods are inconsistent and often rely on one or two individuals keeping track of their research. This data might be recorded in an insecure environment. Automated due diligence platforms are self-contained and offer a singular ecosystem for the entire research process, input, and output.

Ensuring reliability

Universally comprehensible and straightforward automated due diligence solutions enable individuals at all levels to know precisely what to expect out of their processes. A truly systematic approach guarantees effective results regardless of when, where, and why your due diligence is being done and who it is being done by.

Avoiding human error

The speed and highly-informed insights achieved by due diligence platforms don't come at the sacrifice of detail. It's a matter of scale and AI is exceptionally good at working with volumes of data beyond the capacity of human teams. Simply put, AI doesn't get distracted, or burnt out. It will keep searching until it finds the information you need.

02 Efficient due diligence

Manual due diligence is notoriously time-consuming and inefficient, even without the assumption that the final data is up to standard.

With automation you would look to:

Maximise resources

Automated due diligence removes many of the menial tasks associated with manual searches and data processing. It makes all the small decisions so that humans can make the big ones. The result is a faster, more efficient due diligence process that works smarter and harder whilst maintaining a critical level of insight. Automation does not replace human efforts, but enables them to use their skills and energy where they are most needed, maximising productivity.

Gain self-sufficiency

Automated due diligence allows organisations to expand their in-house capacity by optimising their analyst teams. The speed, simplicity and standardisation that automation brings can also be critical when conducting periodic research or audits, annual reviews, etc.



The speed, simplicity and standardisation that automation brings can also be critical.



03 Comprehensive due diligence

Speed and efficiency should not come at the expense of detail. Automated due diligence also returns a far richer picture than is practical via manual techniques, when the quantity of information to check is so vast.

Automation should:

Guarantee detailed insights

Automated processes iterate, cast a wide net, gradually narrow the search, and filter out false positives. This enables a complete, nuanced understanding of a potential client, customer, hire, investor or donor. This process, though possible, is impractical for most organisations to do on a regular basis via manual searching.

Build a better understanding

Information discovered from the truly comprehensive report that automation provides is useful beyond the due diligence process. It can assist in building a strong relationship with the third party.



Creating positive outcomes with automated due diligence

Automation is the intelligent choice for due diligence in the modern era. The extensive capabilities of automated due diligence not only streamline traditional processes, but also provide insight on opportunities for growth.

Ultimately, building a rich account of who you're dealing with fuels relationship building, and can be critical in negotiations. It is not just about screening for risky relationships. Identifying positive talking points can inform future conversations and negotiations with third parties.

Positive support for third-party relationships

While the primary objective of due diligence is to screen potential partners for risks, information uncovered in the process can also be used to proactively and positively inform conversations with those potential partners. By standardising and accelerating due diligence, automation allows for due diligence reports to be run on more people, faster. This in turn leads to opportunities being found more frequently and efficiently.

In addition to ensuring that risks don't slip through the cracks, this opens the door to creative applications that can:

Support the development of positive relationships

By building a well thought out picture of your potential partners, clients, and donors, you create and enhance a deep understanding of your subject. You will be able to enter conversations knowing who they are, from their interests to their affiliations, which will drive trust in your relationships earlier on.

Maintain those positive relationships

The efficiency and standardisation of automated due diligence means that there is room for the process to be done multiple times over. By introducing this consistent auditing, you can spot new opportunities for engagement on the basis of new, relevant information.

Find new partners

The best automated due diligence platforms will uncover individuals and organisations linked to your initial subject. This includes potential new clients or partners. You can quickly run new searches on these individuals or organisations to catch risks early on and see if they are worth engaging with.



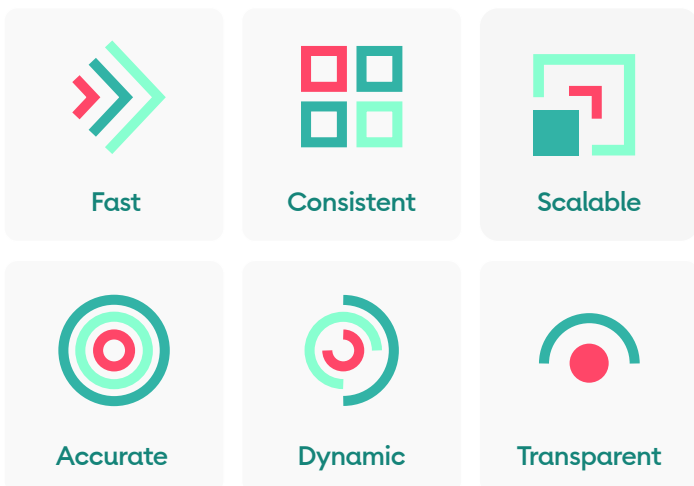
#XapienThem

Xapien has developed a cutting-edge tool to meet the demands of modern due diligence.

Our automated platform supercharges due diligence by streamlining the process without sacrificing the details. In fact, Xapien advances the due diligence process by extending searches beyond known lists and databases into any form of structured and unstructured internet data. This includes multilingual sources, corporate data, the deep web, blogs and articles and everything in between. Xapien provides organisations with reports that are broader and deeper than possible via traditional methods, faster.

Launching due diligence searches with Xapien is as easy as inputting the name of your subject, adding some context, and hitting go. The platform then crawls through all online data, using powerful AI algorithms to identify the information that is relevant to you and your subject.

The results are displayed in a single, shareable report alongside their original sources. Xapien automatically identifies assets, associates, wealth, business roles, descriptions, quotes and affiliations whilst providing avenues for further exploration.



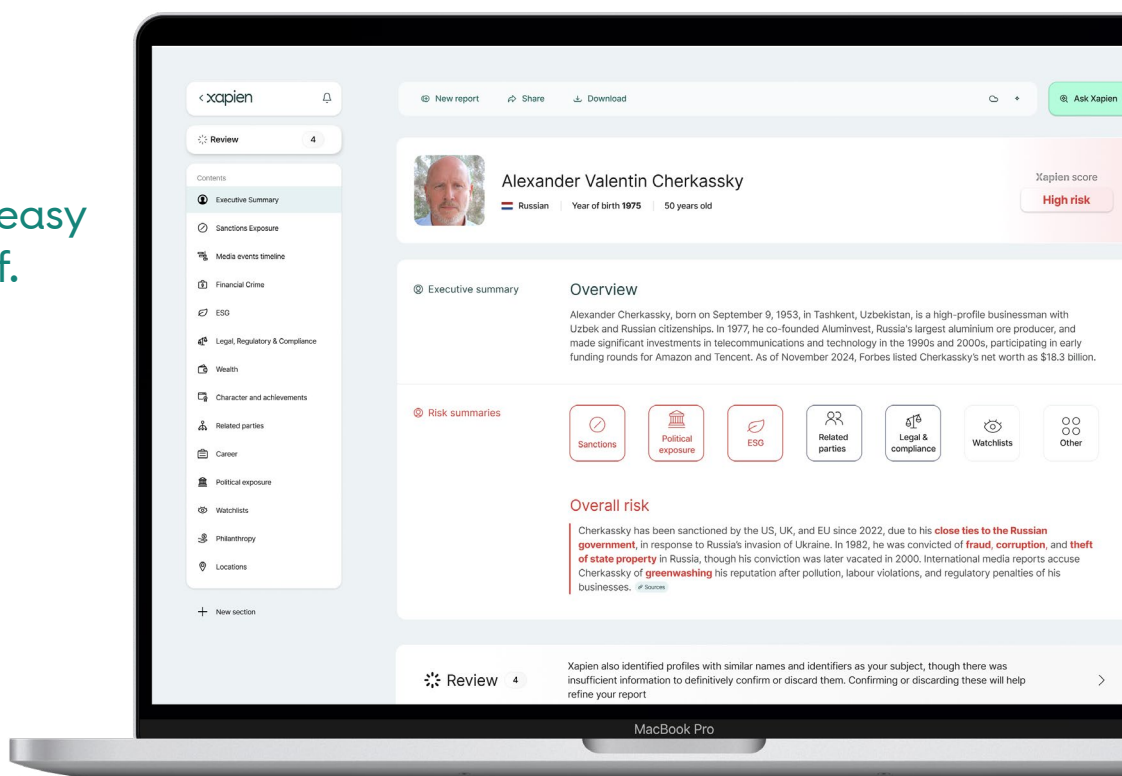
Introducing Xapien
was like hiring a second
team member.

Prospect Researcher
Mercy for Animals



Our go-to tool.
Love the specifics, easy
to use; brilliant stuff.

Donor Prospecting
and Research Manager
Cambridge University



How Xapien works

Cutting-edge AI platform

Xapien is an advanced automated AI platform built and optimised for due diligence and background research. It is not a single tool, but a suite of tools that harness powerful machine learning algorithms to search, categorise, and analyse data at scale.

Knowledge extraction

Rather than extracting raw data, Xapien extracts knowledge. Our natural language processing and machine learning algorithm, is capable of making human-like interpretations of text at massive scale. The result is a comprehensive, fact-based picture of your subject, their wider connections, associations and reputation.

Verification and disambiguation

Xapien features a powerful disambiguation engine that resolves the identities of subjects using probabilistic algorithms. The information that Xapien discovers is modelled as 'possibly true' until its algorithms can positively verify the likelihood of identities and connections. This means fewer false positives and faster onboarding.

Risk analysis

Xapien goes beyond searching and categorising information. Our Neurisk algorithms understanding the natural semantic usage of words and terminology like a human would. This means that more abstract inferences of risk are not ignored. They identify each mention of your subject and work to classify the tone and sentiment of information associated with it. Analysts can quickly survey reports and see where mentions of the subject involve any connotation or inference of risk. This catches more risks, streamlines onward investigations, and enables genuinely risk-based final decisions.



Xapien has become a crucial part of our prospect research and due diligence process.

Research Manager
University of Liverpool

Elevate your due diligence

Xapien accelerates and democratises access to valuable insights that are necessary for any organisation looking to protect their reputation.

In addition to reputational protection, Xapien's rapid, comprehensive due diligence reports can be used to enrich the conversations organisations have with future partners. Xapien goes beyond superficial due diligence reporting and provides organisations with the data they need to always be 'in the know' and one step ahead.

Avoid reputational risks, win more funding, attract more investments, forge fruitful relationships with new partners and most importantly, foster a culture of trust and authenticity in your organisation. #XapienThem.

[Get in touch](#)

Discover how Xapien can change the way you interact with your future partners.



We all sleep better at night knowing that with Xapien, we carried out due diligence in a very comprehensive way.

Head of Advancement Operations
Newcastle University