



KYC. Compliance. Anti-fraud.

Instantly access hundreds of global KYC data sources through a single API, coupled with our world-class fraud prevention tools and real-time intelligence and enter any new markets with confidence your business is compliant.

4STOP

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FourStop GmbH, Riehler Straße 19, 50668 Cologne, Germany | www.4stop.com | sales@4stop.com



Introduction

4Stops global compliance and risk management platform brings together global premium data sources in a single integration. Our in-depth knowledge of customer conversions within the market makes 4Stop a one-stop solution for future proofing your business for global compliance, KYC requirements, data science and anti-fraud protection.

We bring together trusted data and information, managed services, technology and expertise to create an unrivaled combination that will empower you to make well-informed decisions to confidently manage regulatory risk, while providing you with tools to make proactive decisions that will accelerate your business performance. The 4Stop platform has been developed with a full understanding of compliance needs — locally and globally, today and in the future.

Our team is fully dedicated to you and will work closely with you and your team to ensure accurate activation of KYC data sources and rules configuration for full compliance at every customer touch point. Along with providing you with tools to streamline your operations team and accelerate your performance.

WHAT WE'LL COVER

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CONTACT DETAILS

General Inquiries - info@4stop.com
Support Team - support@4stop.com
Technical Team - it@4stop.com
Sales Team - sales@4stop.com
Accounting - finance@4stop.com

Call Germany +49.221.7894.7410
Fax North America +1.888.826.1832

Riehler Straße 19
Cologne, Germany, 50668



Future Proof Your KYC

One API integration and you get it all.

ACCESS 400+ KYC DATA SOURCES

We've integrated and continue to add premium KYC data sources to create the largest selection of KYC services to obtain global KYC data for compliance.

INSTANT GLOBAL COMPLIANCE

Instantly activate required KYC data sources to support compliance today and when requirements update in the markets and regions you transact in.

ADVANCED RULES ENGINE

800+ pre-designed rules, a simple rule configuration wizard, full control on rule weighing, and system action responses, and deploy in real-time.

KYC WATERFALL SAVINGS

Perform KYC starting with the lowest data source provider and tiering down to other data providers to obtain maximum verified customers in the most cost-effective manner possible.

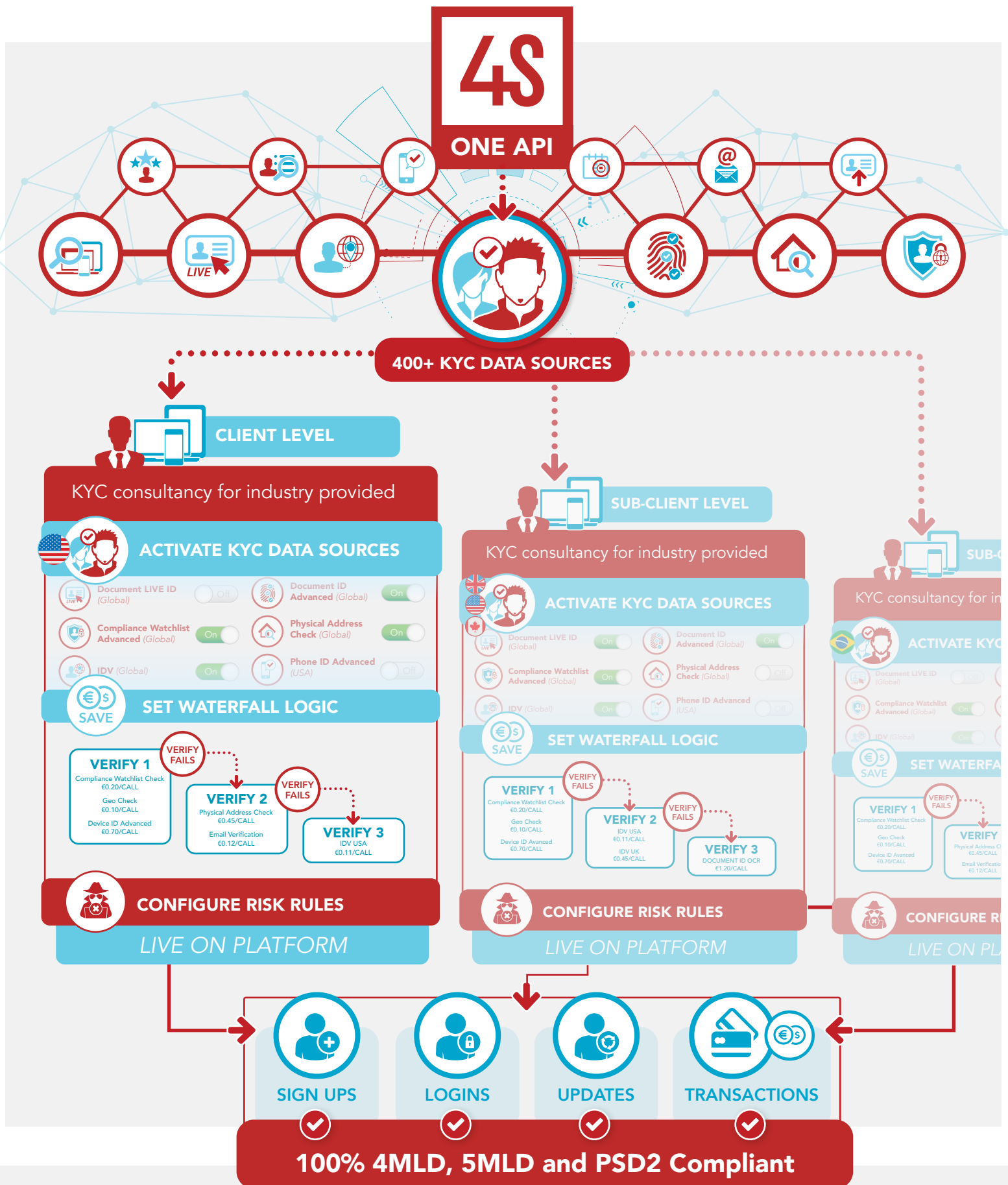
DATA SIMULATION ANALYSIS

Easily create and review whole market profiles to expand into new markets, or adjust anti-fraud processes with absolute confidence provided through quantifiable data.

REAL-TIME MONITORING

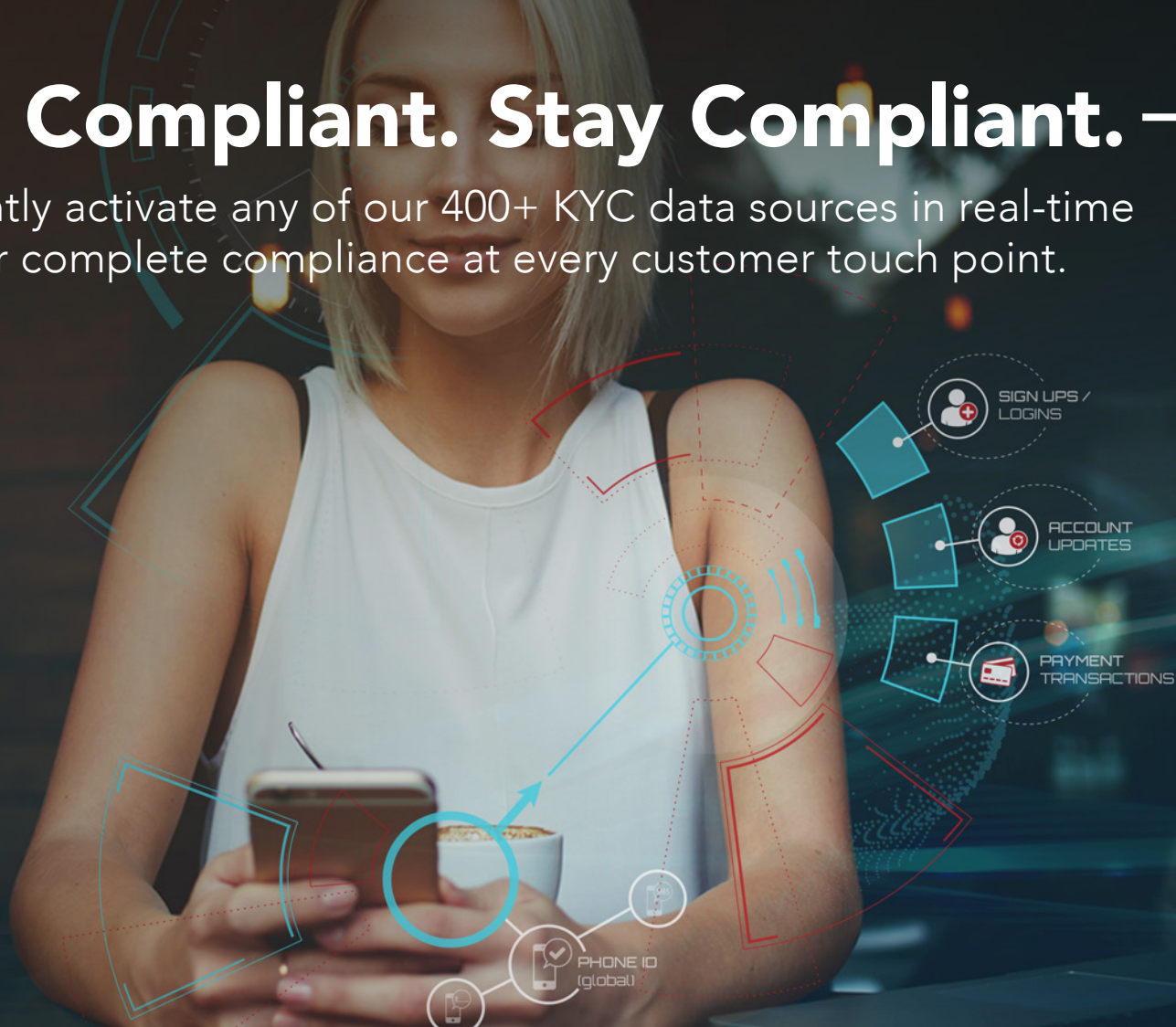
Integrated analytics with real-time auto-refreshed intelligence to easily monitor KYC data, with customised alerts, queue management, one-click reporting and much more.

Powerful KYC at your fingertips.



— Be Compliant. Stay Compliant. —

Instantly activate any of our 400+ KYC data sources in real-time for complete compliance at every customer touch point.



VERIFICATION & AUTHENTICATION SERVICES

GEO CHECK (Global)

Validate the authenticity of your customers coordinates through our geo checker to provide you with ISP details, IP reputation, IP distance and proxy detection.

BIN CHECK (Global)

We will validate the initial six digits of the credit, debit or a prepaid card of your customers, drilled down to bank name, bank country, card level and card type.

BREACHED EMAIL CHECK (Global)

At sign up and any account updates we check emails provided are not at a high risk of exposure and have not been compromised through any data breach.

PHYSICAL ADDRESS CHECK (Global)

We quickly and accurately determine your customers address. Validating them at the median level postal address validation to the point of entry.

PHONE ID CHECK (Global)

Through our phone validator we'll check the number, the phone type and its carrier. In conjunction with the phone's accurate geo location and have accurate contact details.

BANK ACCOUNT CHECK (USA)

Available for USA customers and their transactions and provides detailed ACH intel, bank information and a bank account status check to bring transactional confidence.

CPF CHECK (Brazil)

Available for transactional validation of your Brazilian customers. Check the CPF database (the national tax registry in Brazil) down to their province level.

COMPLIANCE WATCHLIST CHECK (Global)

Screen your customers on the FATF, OFAC, AML/CTF, PEP, RCA and SIP watchlists to eliminate risk exposure, while receiving real-time global sanctions updates.

COMPLIANCE WATCHLIST ADVANCED (Global)

Instantly understand any watchlist scanning matched occurrences in a detailed person summary report, any associates, entities, roles and country details provided.

EMAIL VERIFICATION (Global)

Review email accounts in detail from type of email address, age of account, customer profile, domain intelligence and the emails reputation standing.

ID VERIFICATION (Germany)

Available for your German customers to verify their legal first and last name, to address information, date of birth match and their IBAN.

ID VERIFICATION (United Kingdom)

Available for all your UK customers to verify their legal first and last name, scanned down to address information including type and location.

ID VERIFICATION (Brazil)

Available for your brazilian customers to verify their CPF ID, address location to name association, date of birth, phone, relatives and their employment record.

ID VERIFICATION (USA)

Available for USA customers to verify their legal first and last name with associated address information on type and location with their date of birth match.

ID VERIFICATION ADVANCED (USA)

Available for USA customers to verify their legal first and last name with associated address, date of birth match, their SSN, knowledge based answers and reputation.

BVS VERIFICATION (Canada)

Run a soft credit check and profile data match to the Bureau Credit File that includes; name, address, phone, date of birth and optional SIN ID.

ID VERIFICATION GLOBAL

Verifying your customers registered first and/or last name to address information, address type and length of residency. In conjunction with their date of birth, phone details and national ID for the following applicable (*) countries.

CANADA

DENMARK

NETHERLANDS

SWEDEN *

CHINA

GERMANY

FINLAND

NEW ZEALAND

SWITZERLAND

AUSTRALIA

FRANCE

NORWAY

UNITED KINGDOM

TURKEY *

PERU

AUSTRIA

ITALY *

POLAND

AREGENTINA *

BRAZIL *

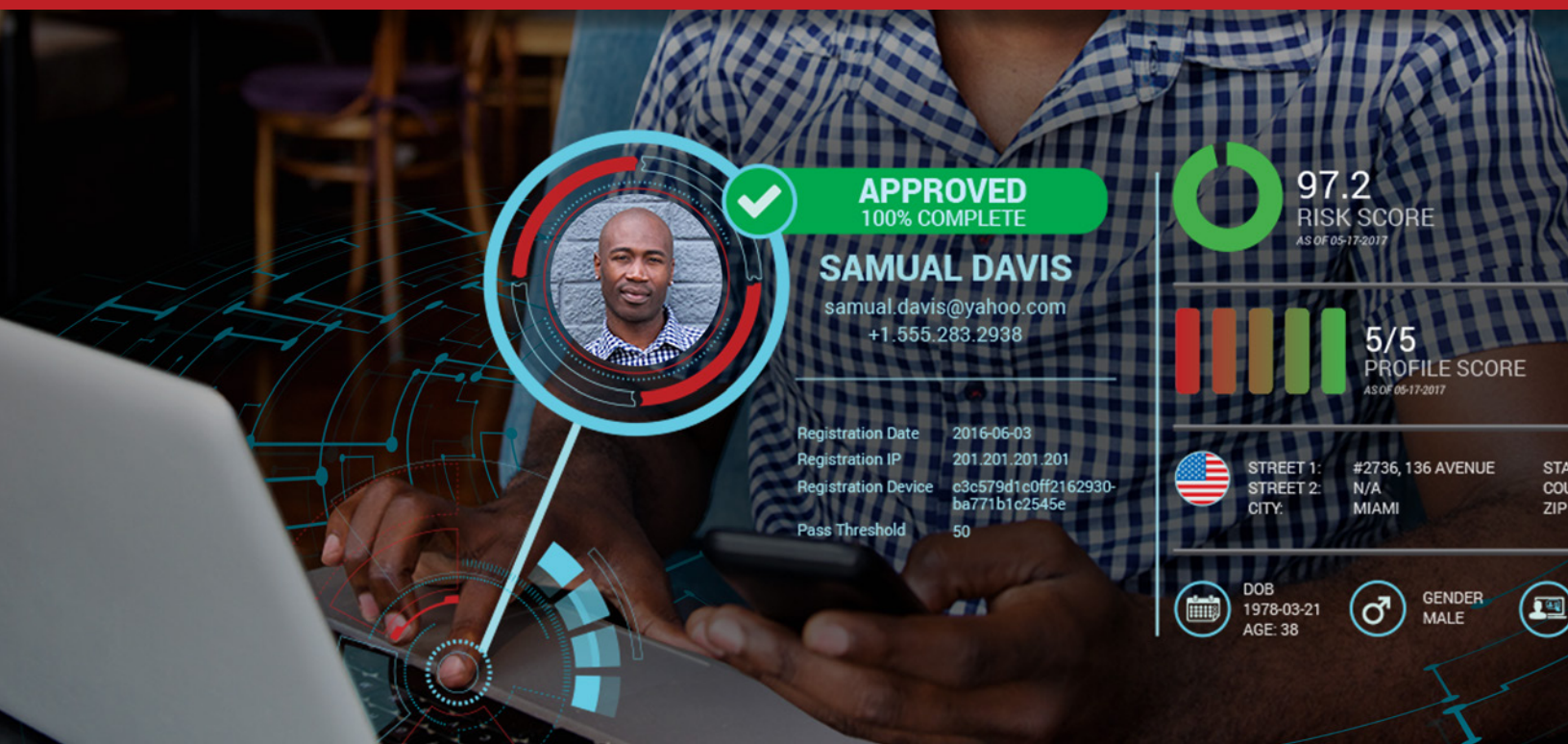
VENESUELA

MEXICO *

SPAIN *

RUSSIA

CHILE



PHONE ID ADVANCED (USA and / or Canada)

Instantly retrieve Geo level information with detailed phone characteristics that are scanned down to owners name and address that is associated with the account.

PHONE ID ADVANCED 2 (USA)

Available to USA customers verify phone drilled down to name match on phone account, number validation, phone type, DNC flag and in-service indicator.

PHONE 4-PIN (Global)

Enable voice and SMS two-factor authentication to ensure you have a high degree of security on your transactions, resulting in a reduction in chargebacks.

KNOWLEDGE BASED ANSWERS (KBA) (USA)

Give customers personal protection, through setting a series of multiple choice questions they have the answers for, layered with historical profiles.

DOCUMENT ID MANUAL (Global)

Validate government issued ID documents or utility bill statements for quality and formatting, scrapped data, and reputation. Comes with easy upload facility and file management area.

DOCUMENT ID OCR (Global)

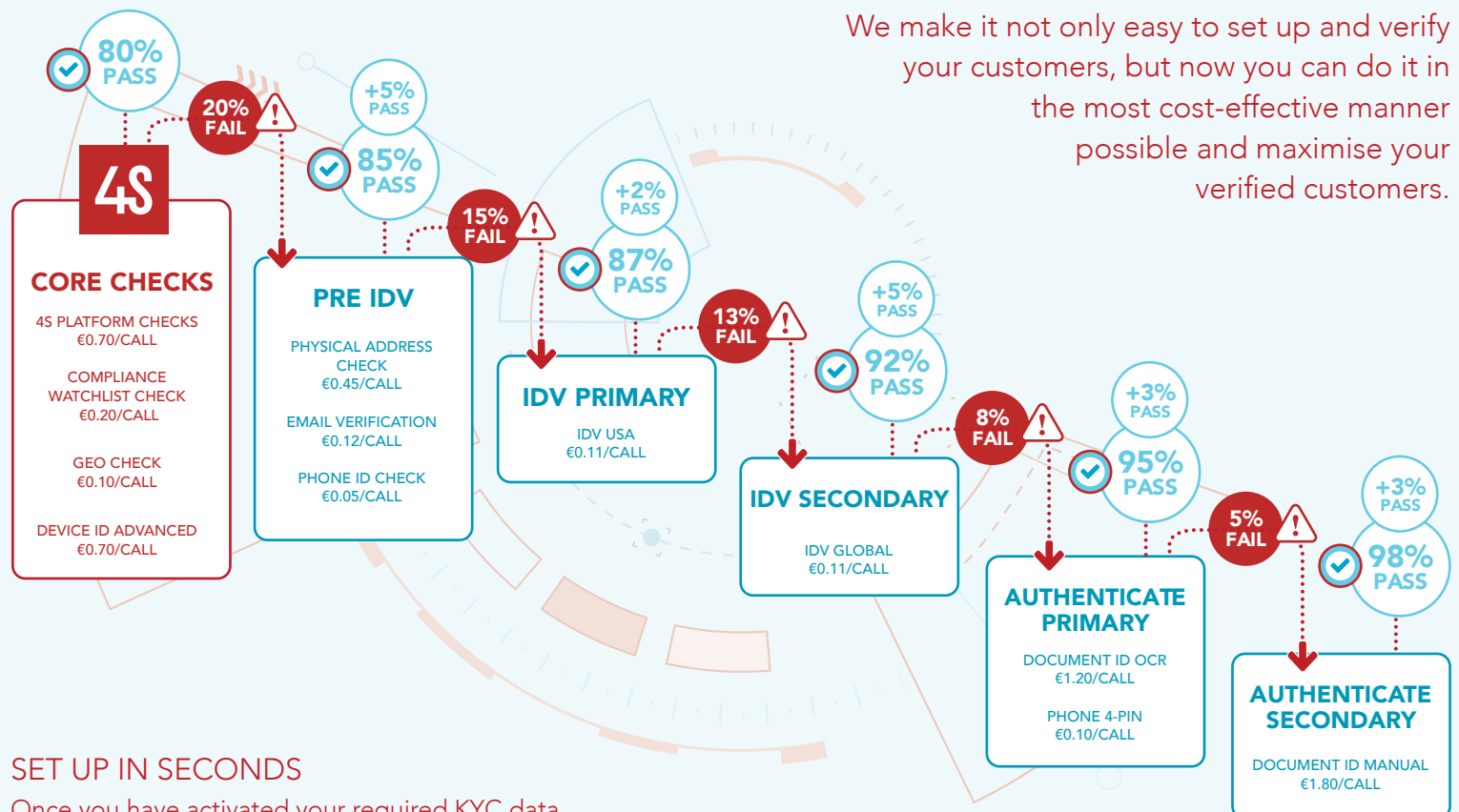
Automatically Verify ID documentation for quality and formatting, while also reviewing documentation for scrapped data. Comes with easy upload facility and file management area.

DOCUMENT LIVE ID (Global)

Review and Validate ID documentation in real-time through our interactive tool for the customer to upload their documents, along with a person capture to authenticate themselves.

DEVICE ID (Global)

Bring further awareness of fraudsters through device hardware fingerprint, java based, and granular device details. Add device detail reputation data for extra authenticity of user.



DATA SOURCE WATERFALL LOGIC

We make it not only easy to set up and verify your customers, but now you can do it in the most cost-effective manner possible and maximise your verified customers.

SET UP IN SECONDS

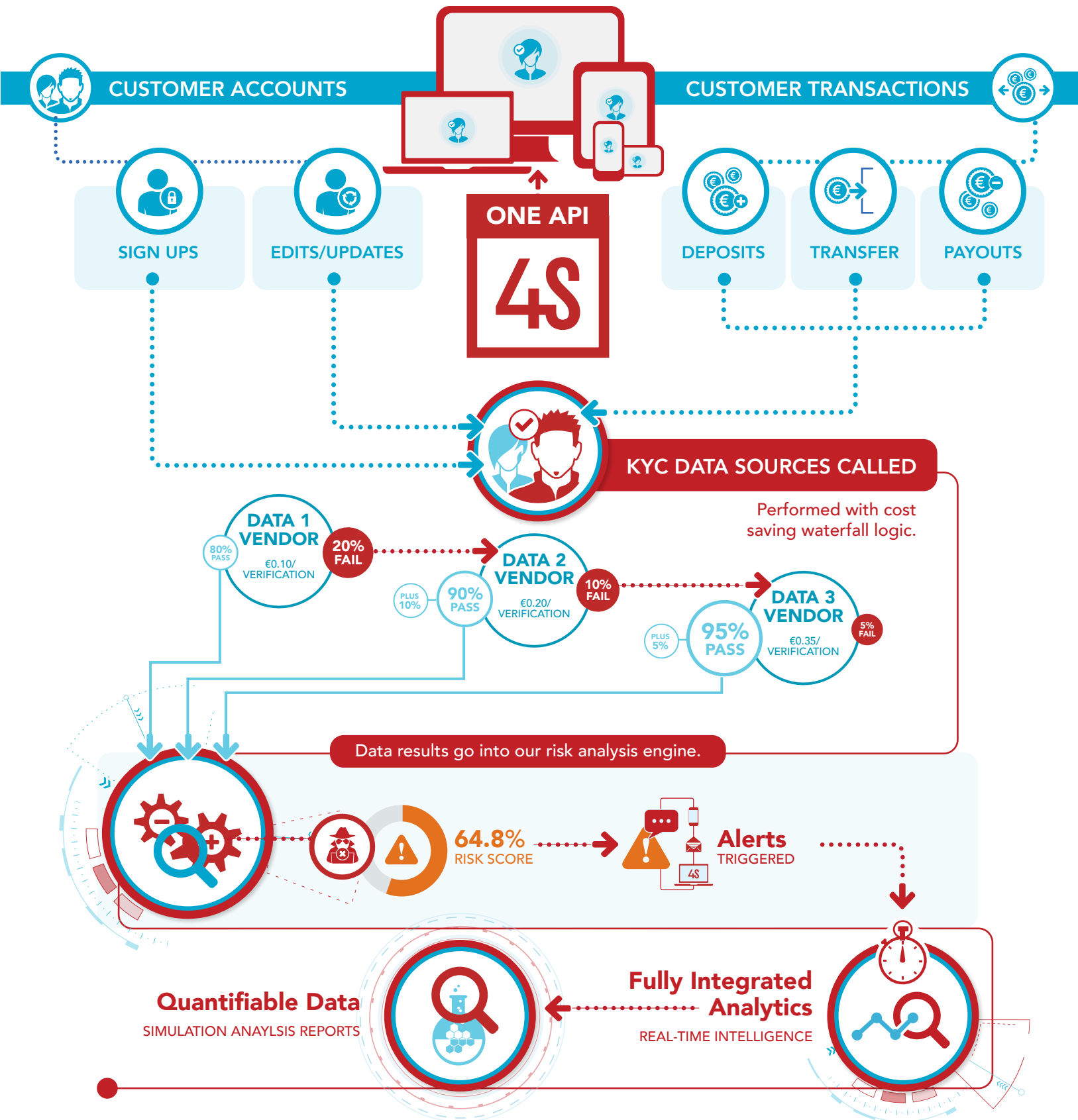
Once you have activated your required KYC data sources simply select the order in which you would like them to perform in the waterfall tier. Giving you full control to ensure the maximum cost efficiency.

Data Sources Global Coverage

	4Stop Core Services	Physical Address Check	Name to Address	Age Verification	Phone ID Check	Phone ID Advanced	National ID	Compliance Watchlist	Email Verification	Breached Email Check	BIN Check	Bank Account Check	Geo Check	Device ID	Device ID Advanced	Phone 4-PIN	Doc ID OCR	Doc ID Manual	KBA
GLOBAL	✓	✓			✓			✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	
Argentina	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	
Armenia	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	
Australia	✓	✓	✓	✓	✓			✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	
Austria	✓	✓	✓	✓	✓			✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	
Belgium	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	
Brazil	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	
Canada	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	
China	✓	✓			✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	
Chile	✓	✓	✓	✓	✓			✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	
Denmark	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	
Finland	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	
France	✓	✓	✓	✓	✓			✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	
Germany	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	
Hong Kong	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	
Ireland	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	
Italy	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	
Japan	✓	✓	✓	✓	✓			✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	
Malaysia	✓	✓	✓	✓	✓			✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	
Mexico	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	
Netherlands	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	
New Zealand	✓	✓	✓	✓	✓			✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	
Norway	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	
Peru	✓	✓	✓	✓	✓			✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	
Poland	✓	✓	✓	✓	✓			✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	
Portugal	✓	✓	✓		✓			✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	
Russia	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	
Singapore	✓	✓	✓		✓			✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	
South Africa	✓	✓	✓		✓			✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	
Spain	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	
Sweden	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	
Switzerland	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	
Turkey	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	
UK	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	
USA	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Venezuela	✓	✓	✓	✓	✓			✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	

How our 4S solution works.

Your one-stop solution for KYC, compliance, anti-fraud and data.



Easy KYC setup and control.

Loaded with features and customisation ability that are activated in just a few clicks.

ENABLE DATA SOURCE
At all touch points of the customer journey.

ABILITY TO THROTTLE
and set frequency of data source checks.

COUNTRY & ACTIVITY CONTROL
Set checks based on region and specific activity from B2B, B2C, C2C interactions.



GROW GLOBALLY WITH EASE

Enter new markets around the globe quickly and with confidence. Create customer and whole market profiles and activate any KYC required for the expansion in real-time.



IT INDEPENDENCE

Enjoy zero touch on your internal dev. resources. Whether you need to activate a new KYC, aggregate data, or configure new risk rules, our Data Scientists are available 24/7 to help.



FUTURE PROOF YOUR KYC

As global regulation requirements change and update, you can activate any KYC service instantly from our 400+ data source library or add one within a 10-day SLA integration.

Powerful rules engine.

Our 4S proprietary rules engine technology gives you everything you need to perform KYC and secure customers to protect your business and combat fraud.

MULTI-LAYERED FILTER
Filter data and customise your queue.

CUSTOMISATION
Categorise your rule from compliance to transactional behaviour with customise on name and description.

RULE CREATION
Assign rules to any scenario, from deposit, to site funds exchanges and money disbursements. Simple conditional and static based rule creation with essential building blocks. 800+ parameters. Easy.

SMART RISK RULES ENGINE

- Import rule sets and legacy data
- Manual / adhoc lookup
- Database and keyword management
- Auto configuration settings
- Customized user permissions
- Association logic
- Pre-designed rules template wizard
- Immediate free-form rule scripting
- No black-box scoring - full control of the weighting
- Real-time rule deployment
- Rules time-limited settings
- Blacklisting and whitelisting across multiple fields
- Behaviour and machine learning logic
- Data simulation analysis reports



With real-time intelligence.

Automated, real-time verifications, coupled with auto-refreshed monitoring, custom alerts and much more to maximise verified customers and optimise revenues.

ENRICHED DATA FILTERS

Through our platforms enriched data filters you can apply rule configurations, database management or system action to a specific customer group or all, in real-time and in just a few clicks.

AUTOMATED RESPONSES

Our platform does the work for you. Set parameters to apply automated real-time system actions based on the outcome and risk scores of validations performed on your customers and their transactions.

ACCOUNT ASSOCIATION

Instantly identify shared accounts across unique and global networks through the use of rules, numerous attributes in full, fragments and time-frame intelligence.

ONE-CLICK REVIEWS

Smart case review toolkit for analytics that includes social profile check, 'sticky' decisions, KYC data vendor on-demand, shared operations team notes, data simulation analysis reports, file management and more.

MULTI-LAYERED MONITORING

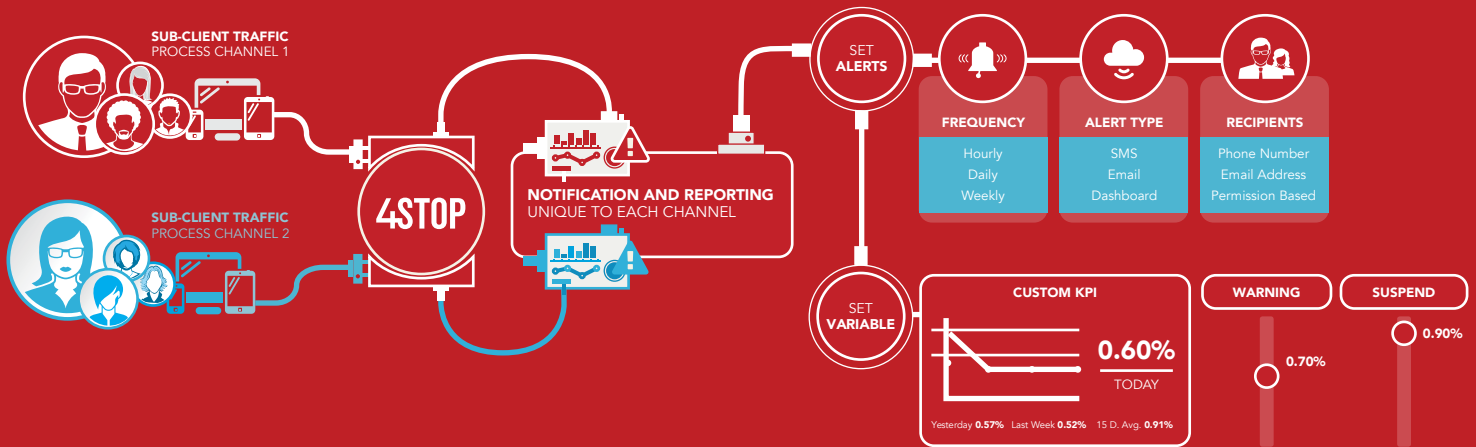
See it all, from detailed customer profiles and transactional history, comprehensive rules output reports to case reviews with a wide range of data vendor responses.

TIME-FRAME INTELLIGENCE

Need a custom blocking, rule or system action parameter to be applied for a specific region and / or duration? No problem. Our platform gives you full customisation and control to do just that.

Triage traffic in seconds.

With customised alerts and queue management

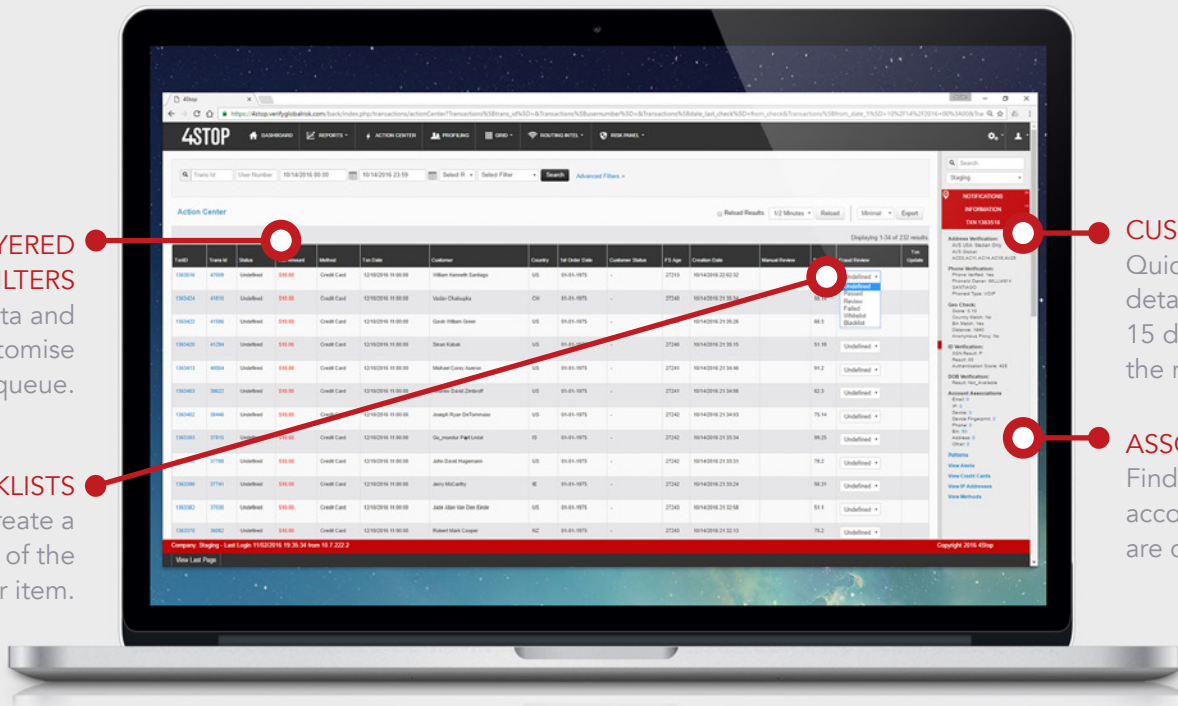


MULTI-LAYERED FILTERS
Filter data and customise your queue.

BLACKLISTS
Instantly create a blacklist of the page or item.

CUSTOMER DETAILS
Quick customer details with a slight 15 degree turn to the right.

ASSOCIATIONS
Find out why accounts are connected.



1

PUSH TO QUEUE

Download much?
Your time is valuable. We make it easy to just focus on the traffic worth reviewing.

2

AUTOMATED REJECTION

When it's bad, it's bad. Stop that order in its tracks instantly and protect the business from fraud.

3

AUTHENTICATION

Need extra confidence? Let the tool be your agent 24/7, from performing validations to managing ID uploads.



— Empowering you with data. —

Stay compliant. Combat fraud. Grow with confidence.

STREAMLINE OPERATIONS

Our system is more than just a machine. It's the biggest brain on your team. It's checks are automated and in real-time and its notification center is customisable to what, when, who and in what method you and your team are notified for a highly efficient and responsive risk operations.

DATA SCIENCE AT YOUR FINGERTIPS

Our personalised data scientists will work with you to ensure efficiency, provide data simulation reports and keep you ahead on industry leading-edge KYC technology and compliance requirements and

FULL SUPPORT

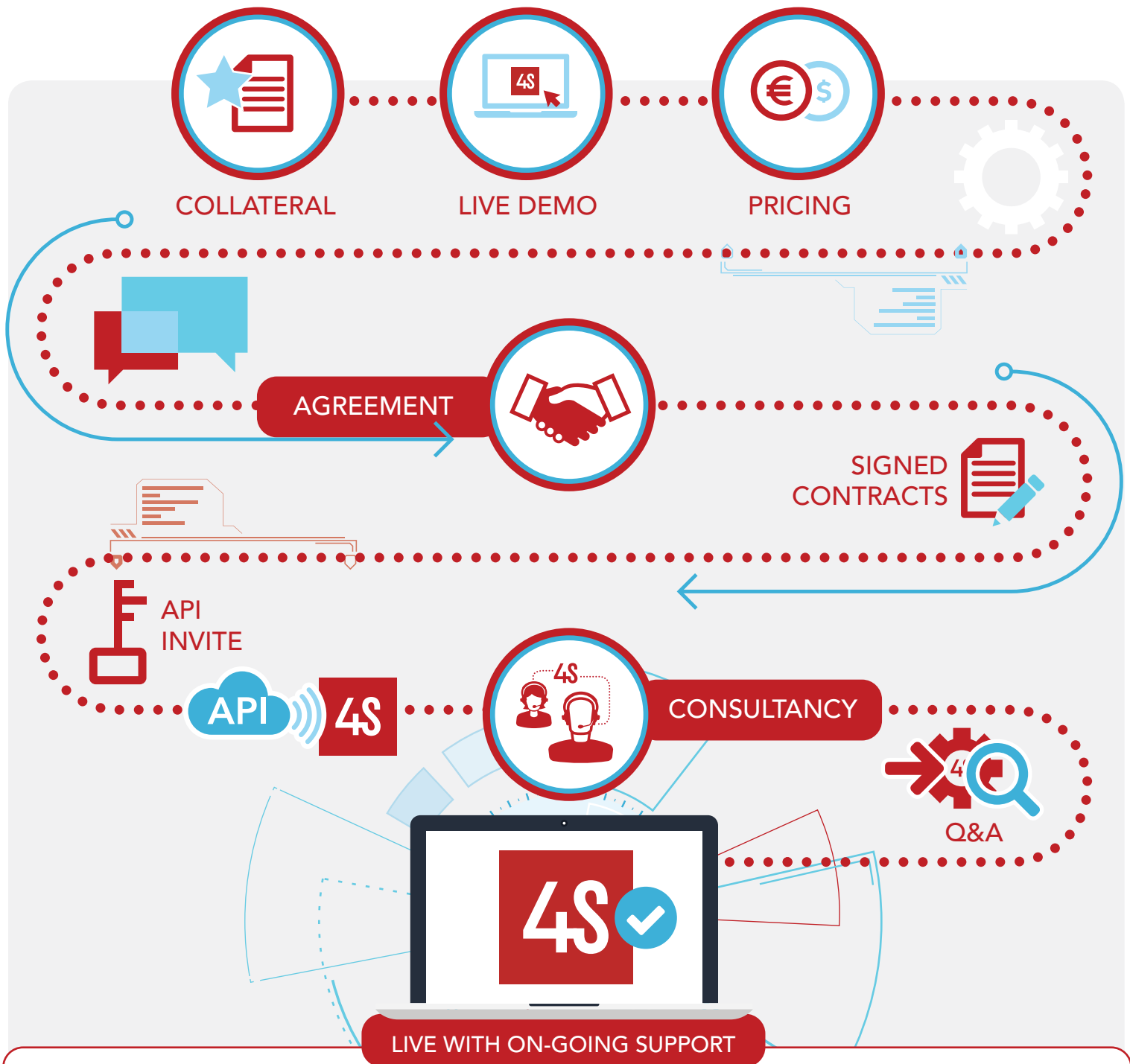
We are dedicated to your operations team with access to training, support and assistance creating bespoke rules. At 4S we offer a full suite of support and if needed, will fully manage your KYC and risk management processes. We're here for you.

ONE SIMPLE INTEGRATION

With an API designed by developers for developers our simple REST API provides strong definition and code examples in all major programming languages to have you integrated in hours and not days.

Get started today.

We integrate into any new and legacy platform, and with a simple REST API you'll be up and running quickly and efficiently.



Support Team - support@4stop.com
Technical Team - it@4stop.com

Sales Team - sales@4stop.com
Accounting - finance@4stop.com

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