



Monitoring & Anti-Fraud.

All-in-one world-class fraud prevention solution.

Through a single API have a centralised view of risk with premium fraud prevention tools, real-time intelligence, multi-level customisation on rule performance, alerts and dashboards. Providing you with everything you need to ensure maximum protection from fraud and generate positive performance.

4STOP

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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 any data sources and rules configuration for full compliance at every customer touch point. Along with providing you with tools to simplify your monitoring processes, streamline operations, reduce chargebacks and accelerate your performance.

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Real-time Intelligence.

Fully integrated analytics with a wide range of KPI dashboards offering real-time auto-refreshed monitoring of registrations, declined rates, chargebacks and much more at both merchant and consumer level.

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

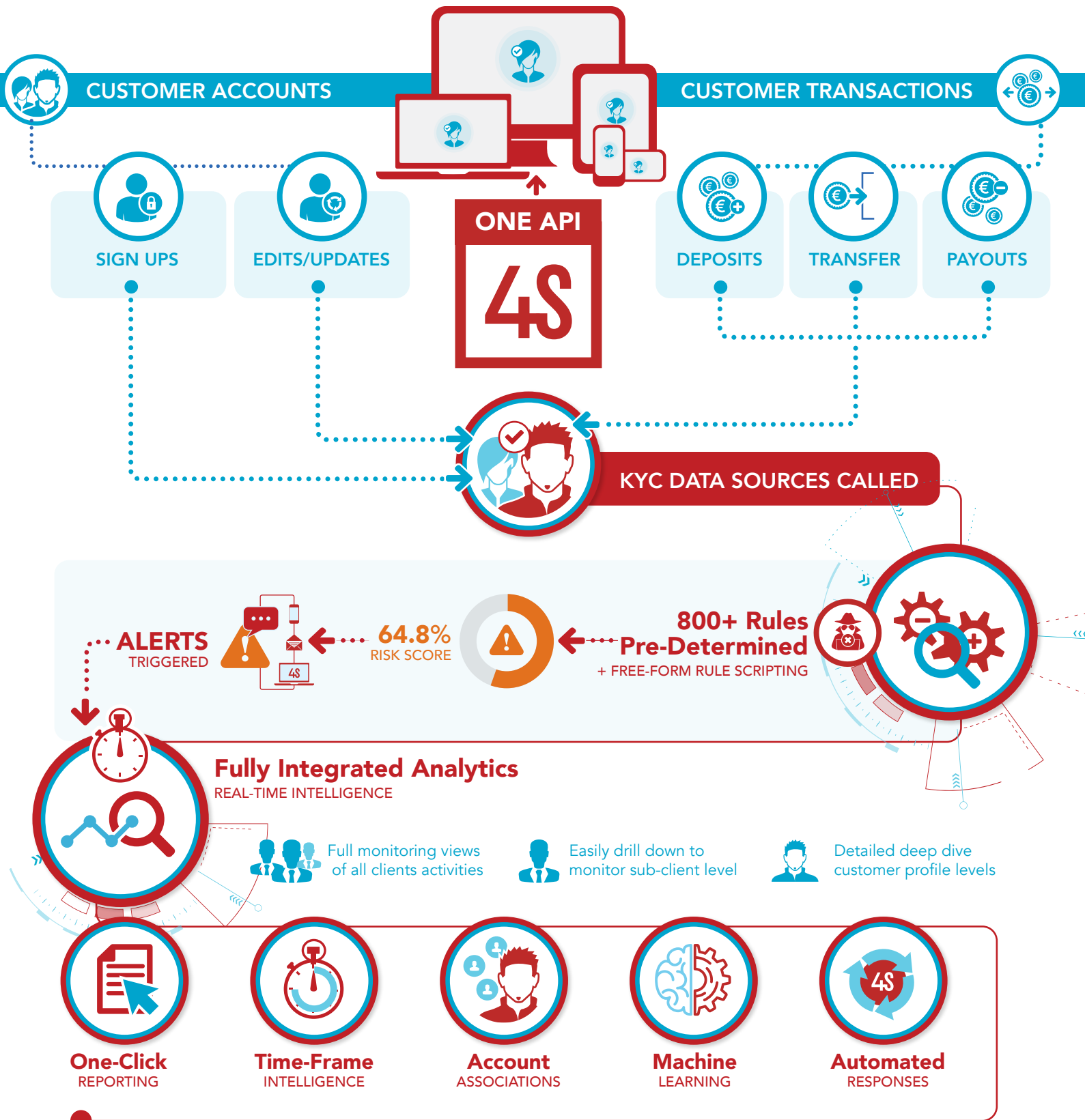
See it all, from detailed customer profiles and transactional history, comprehensive rules output reports to case reviews with a wide range of data vendor responses.

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.

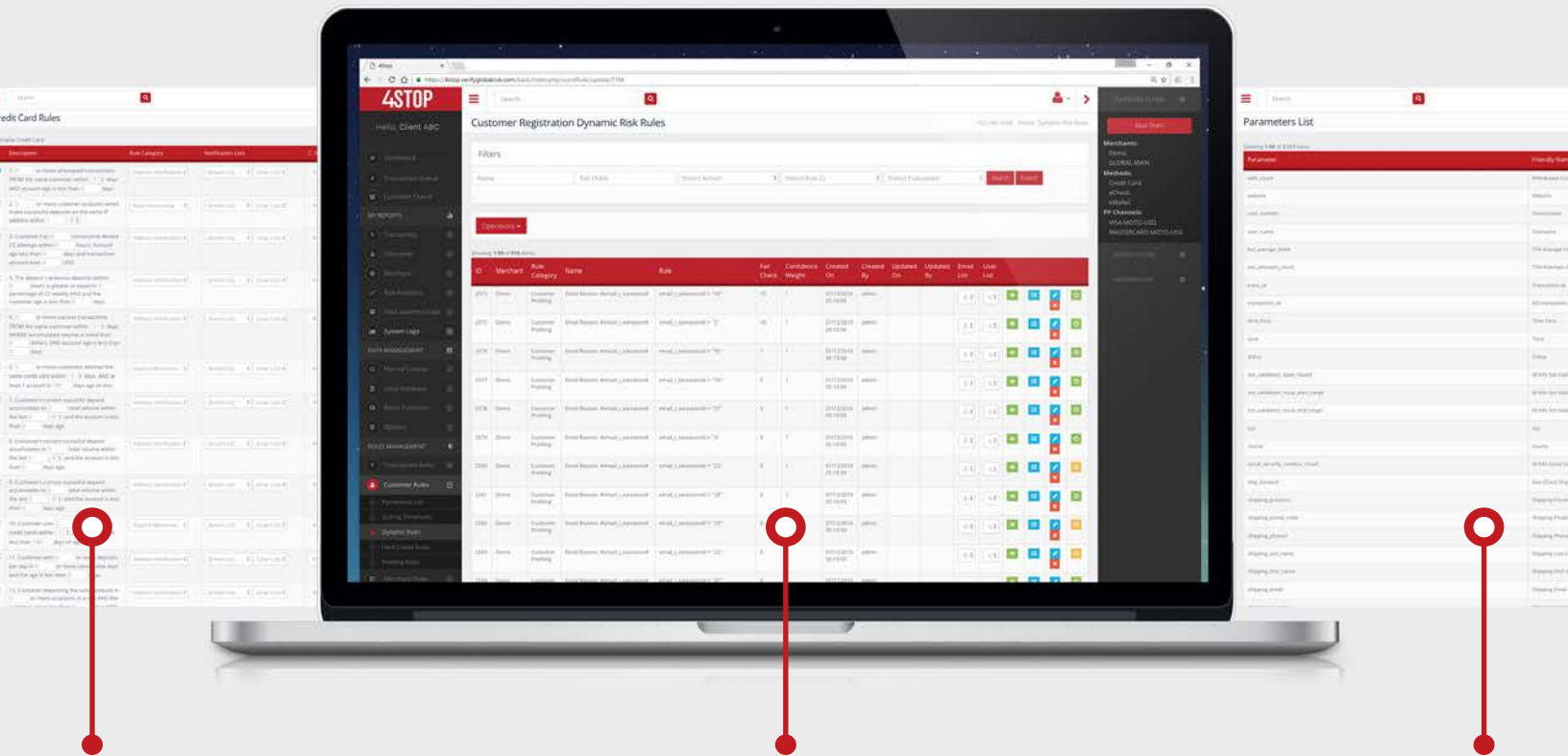
How Our 4S Solution Works.

One-stop solution for monitoring customers and their transactions.



Powerful Rules Engine.

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



FREE-FORM / HARD-CODED RULE SCRIPTING

Code a rule to your exact needs and parameters in our simple to use free-form rule creator.

800+ PRE-DETERMINED RULES WITH WIZARD

Quickly and easily activate rules from our rules library or use our template rules wizard.

QUICK REFERENCE PARAMETERS LIST

Customise and free-form a rule in minutes with our one-click parameters suite.

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
- 800+ pre-designed rules 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

Simple Rule Configuration.

HUNDREDS OF PARAMETERS
Available to make coding rules quick and easy.

API REFERENCE
Utilize parameter list as a guide for API responses.

Scoring Thresholds

Score	Color	Minimum Value	Maximum Value	Recommendation
Green	green	0	33.33	Approve
Yellow	yellow	33.33	66.66	Review
Red	red	66.66	100	Reject

REJECTED

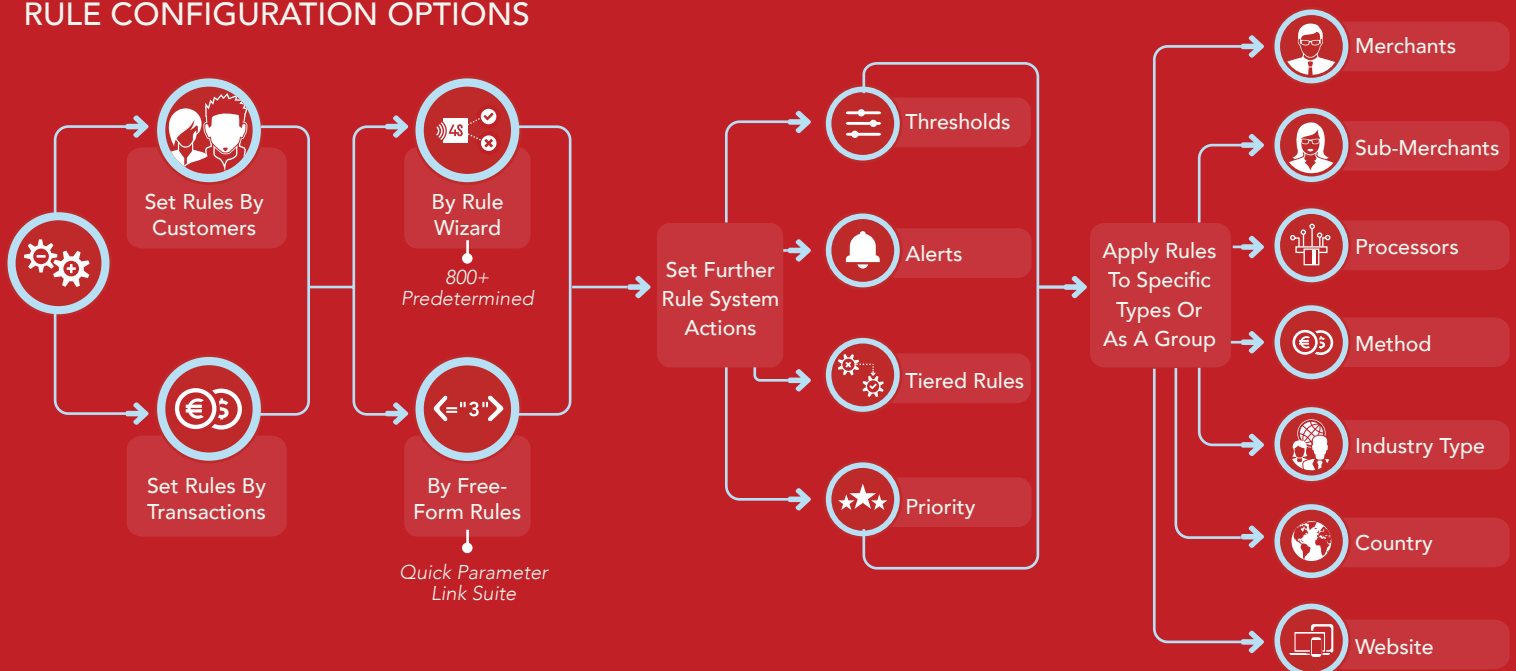
WARNING

APPROVED

CUSTOMISE YOUR RISK THRESHOLDS

No matter your risk appetite you'll be in full control by easily configuring rule scoring thresholds that are applied on active rules.

RULE CONFIGURATION OPTIONS



Rule Creation Flexibility.

No matter the rule you need to activate, we have you covered, with thousands of parameters available and the ability to one-click activate pre-existing rules or fully customised new ones.

ONE-CLICK RULES

Choose from thousands of predetermined rules readily available to activate in real-time.

MULTI-LAYERED FILTER

Sort through the hundreds of predetermined rules with ease based on various filter options.

CUSTOMISATION

Categorise rules from compliance to transactional with customisation on name and its description.

ASSOCIATE CONTEXT

Ability to assign different levels or tiers and determine which rules will apply according to each level or specific tier.

FAIL SCORE

Ability to customise the fail scores and rule verification results based on your previously determined risk threshold and risk appetite.

CONFIDENCE WEIGHT

Ability to assign a weight as it relates to the KYC verification performance output that is wanted to be achieved.

— With Real-Time Cascading Rules. —

Create rules to perform in a real-time waterfall logic to perform in conjunction with your KYC verification and ensure customer and transactions are verified in the most cost-efficient manner possible.

MAP RULE LOGIC

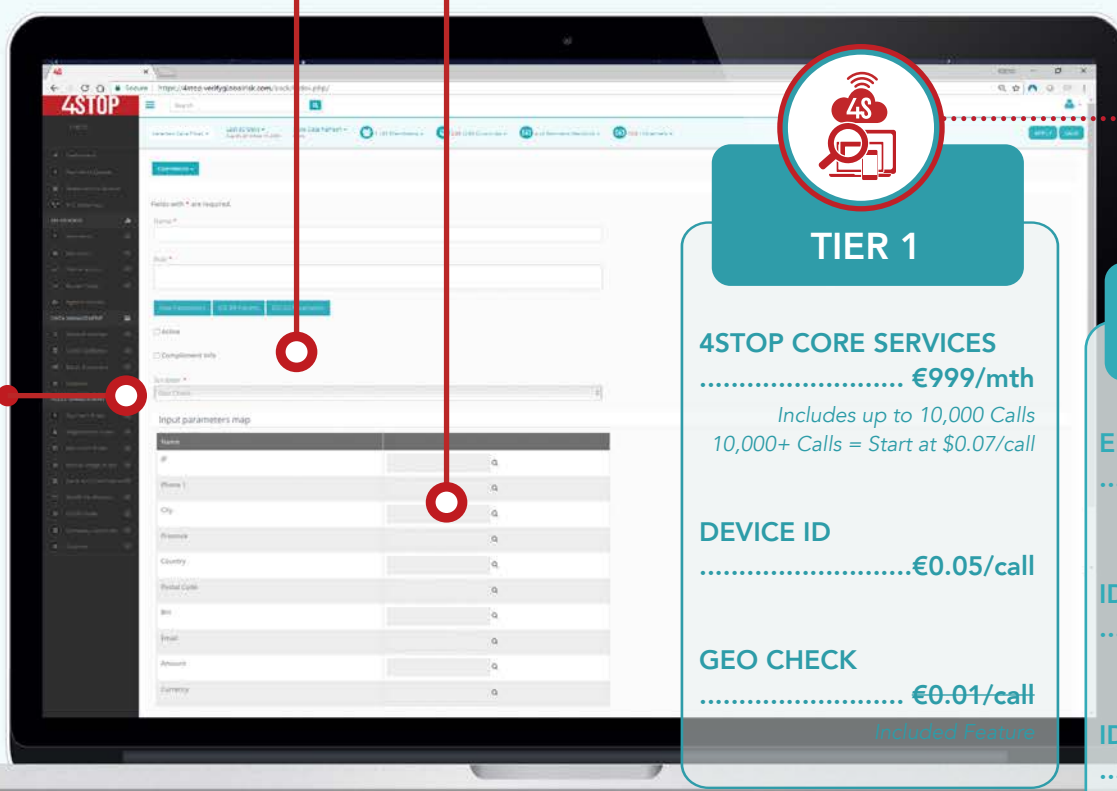
Automatically determine the service and the rule to be applied on each cascading rule tier/level.

SERVICE REDUNDANCY

By activating cascading rule logic you can dramatically reduce errors and engage additional services if errors appear.

SCRUBBER

Apply cascading rules to various scrubber checks.



TIER 1

4STOP CORE SERVICES

..... €999/mth

*Includes up to 10,000 Calls
10,000+ Calls = Start at \$0.07/call*

DEVICE ID

..... €0.05/call

GEO CHECK

..... €0.01/call

Included Feature

TIER 2

EMAIL VERIFICATION

..... €0.12/

Tiered Pri

IDV USA

..... €0.11/

IDV ADVANCED 2 USA

..... €0.35/

Tiered Pri

PHONE ID ADVANCED

..... €0.17/

Tiered Pri

**All prices are in EUR and are solely
used for example purposes.*



Multi-Level Rules Monitoring.

From testing rules, to viewing their overall performance output, to performing 'what-if' rule logic, you'll always know your rules configured are performing at their optimal risk mitigation output.

ADVANCED FILTERS

Effortlessly sort and view exactly the rule performance analytics you require by date range, category, merchant and much more.

CROSS-COMPARE

Apply various 'ranges' when filtering rule performance reports to easily cross-compare rule output and make quantifiable decisions when you modify rule configurations.

CUSTOM
EXPORT

Export exactly the rule data you require in the format you select.

RULE SCORE

View overall rule performance scoring threshold and its output.

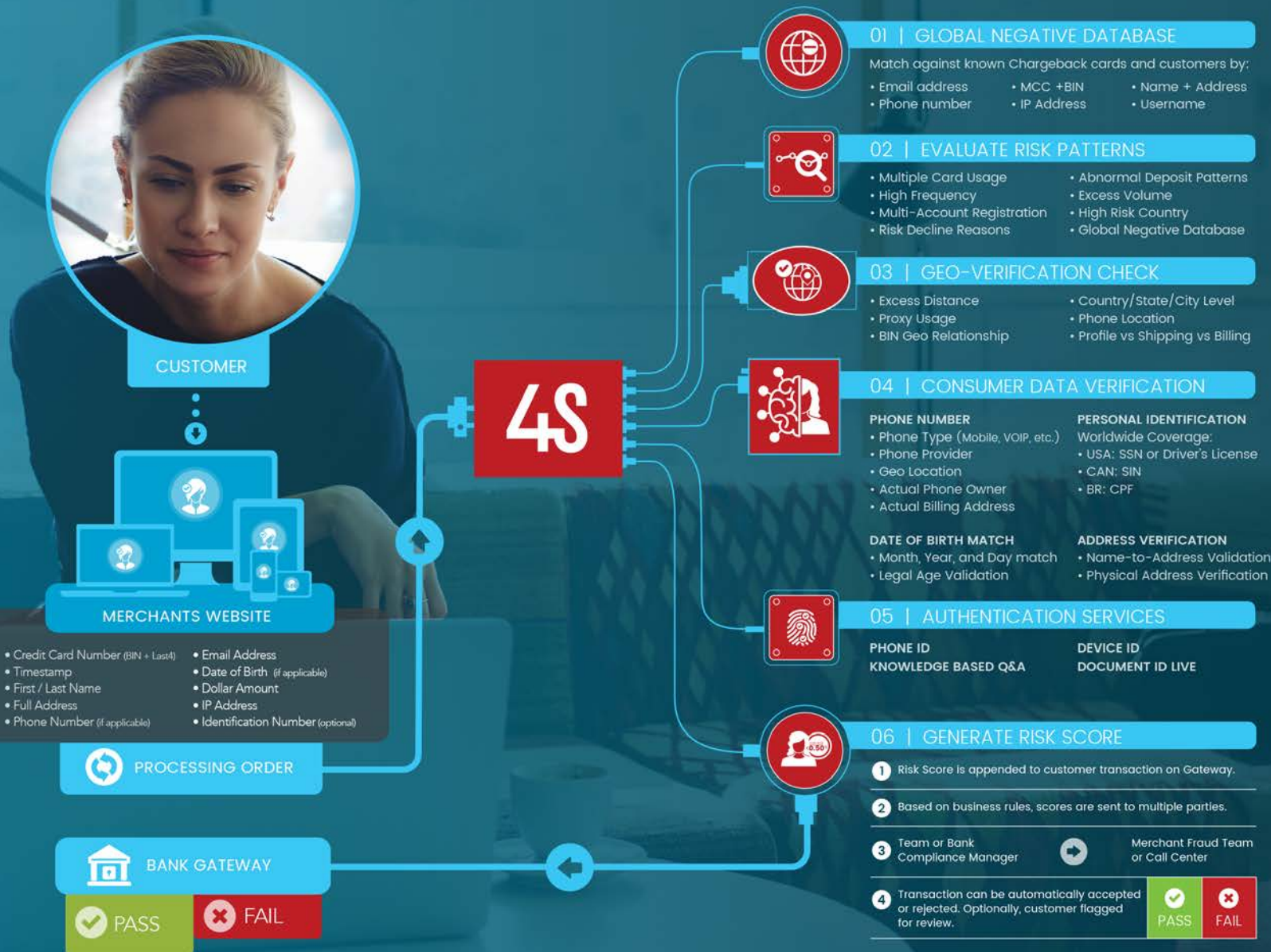
REJECT RATE

View overall rule performance scoring threshold and its output.

RULE 'WHAT-IF' ANALYSIS

Business intelligence report that allows you to analyze the impact if a fail score rate is changed within any rule. Allow you to adjust rule performance to maximise positive impact on your traffic and authorisation rates.

Automated Risk Management.



CHARGEBACK REDUCTION

Integrating our KYC and compliance verification solution in conjunction with utilising our world-class anti-fraud tools and monitoring processes, our platform on average brings new clients a 75% reduction in chargebacks in their first four months.

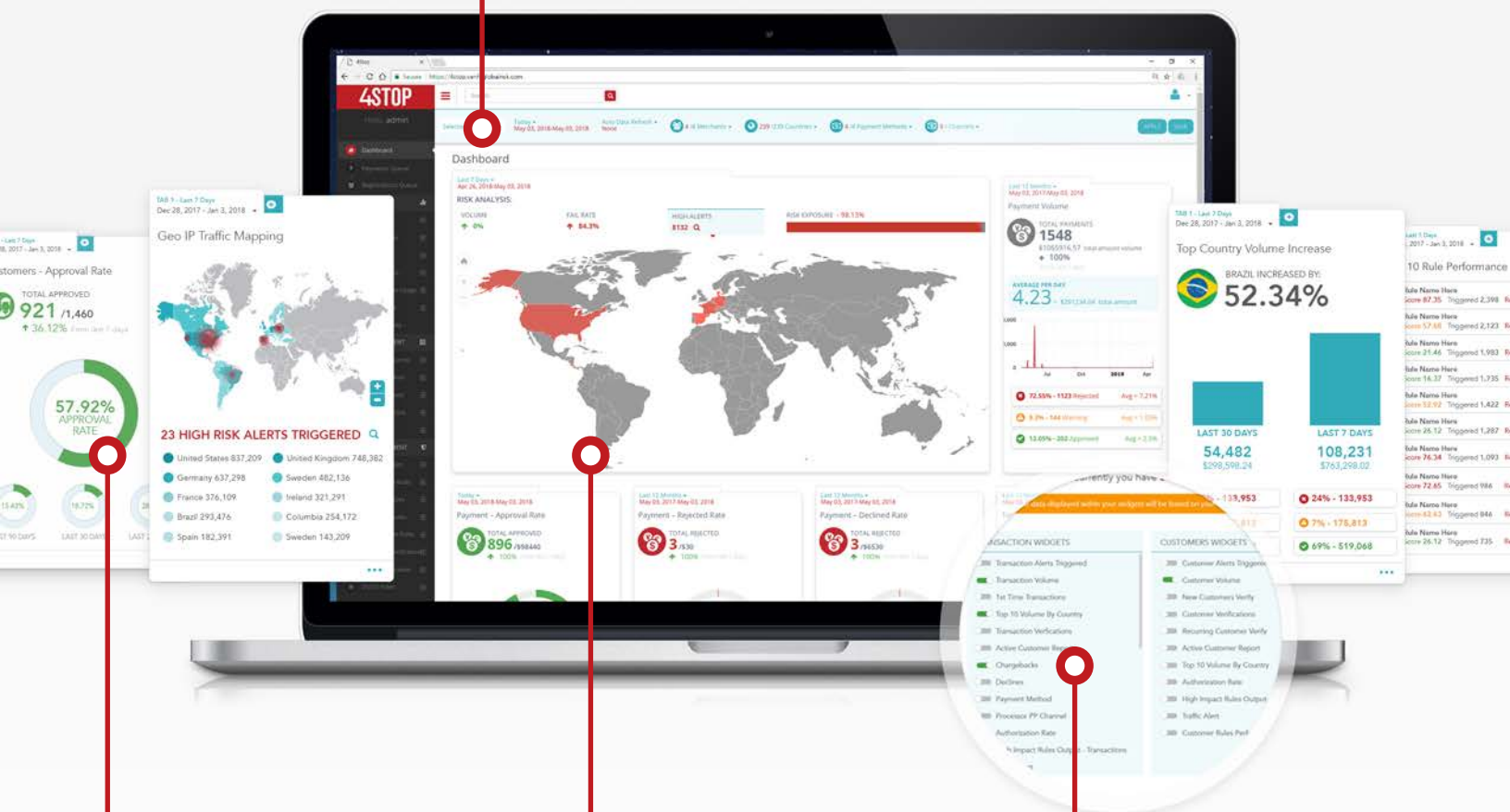
JUN	1.75%
JUL	1.40%
AUG	0.87%
SEPT	0.69%

— Centralised Global View Of Risk. —

It has never been this simple, intuitive and smart to monitor your transaction and verification performance. Through our newly redesigned dashboard you have complete control as to what data you want to review and how you want to review it.

ADVANCED FILTERS

Effortlessly pull the data you want to review through our 'Main Filters'. Allowing you to filter by date, merchant(s), regions, payment methods or channels. Instantly save filter selections to one-click activate them for future uses.



COMPREHENSIVE DATA

Each widget pre-established has been designed with the best user experience for reviewing and digesting the data output per category and providing you with the right data overviews to improve reaction times.

RISK ANALYSIS OVERVIEW

Quickly understand volumes in conjunction with risk indications and rules performance at all touchpoints in your customer journey and across the regions in which your business transacts on a global scale.

SIMPLE ON/OFF WIDGETS

Simply turn on/off the reporting dashboard widgets you require. With the ability to move and position each widget on your dashboard in the grouping or hierarchy order you prefer to optimise your monitoring.

Detailed Reports and Profiling.

Instantly see the whole picture through our monitoring and indepth reviews. Profiling at merchant level drilled down to sub-merchant, customer, region, group or type, with the ability to easily generate exportable reports customise to exactly the data you want for .

AVS GLOBAL
Data source enriched results.

HISTORICAL CHECKS
Evidence, patterns / behaviours, devices, alert history and more.

BLACKLIST
Simple profile information that you can blacklist or resolve directly from this page.

REAL-TIME INTELLIGENCE
Fully customise your dashboard widgets to show what you require from transactions, chargebacks, to conversions all with auto-refresh monitoring screen feeds.

GRANULAR DEVICE ID
Browser and operating system information. Device hardware details. Timezone and language discrepancies.

SCORING
Receive detailed transaction and scoring information.

Smart Transactional Review.

Through a real-time transaction queue your Agents can efficiently review every transaction and apply their recommendations.

MULTI-LAYERED FILTERS

Streamline your review process by pulling exactly the data you require through the advanced filter options.

CUSTOM EXPORT

Export exactly the rule data you require in the format you select.

QUICK REVIEW

A fraud review drop down is available on each transaction line to allow agents to quickly input their review status.

REAL-TIME TRANSACTION QUEUE

Real-time traffic flow with an overview of all the transactions being reviewed/verified with the ability to view scores and rules triggered for each transaction.

ONE-CLICK DEEP DIVE REVIEWS

Instantly access detailed information pertaining to a transaction through the links within its queue summary.

RISK SCORES

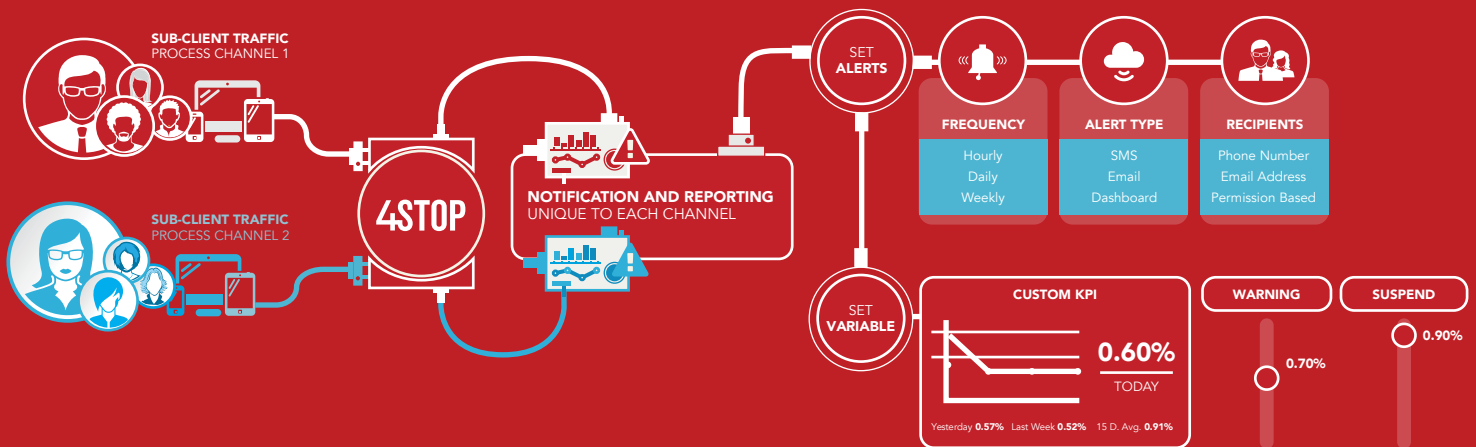
Agents can quickly review transaction score rates right at the queue summary.

ONE-CLICK PASS / FAIL

Instantly apply pass and fail transaction system actions.

Triage Traffic In Seconds.

With customised alerts and queue management



MULTI-LAYERED FILTERS

Filter data and customise your queue.

RISK ANALYSIS

View at a global scale your exposure on risk based on rules and verifications output, alerts and more.

COMPREHENSIVE SUMMARY

Quickly view volume, customers, KYC performance output.

DETAILED VIEWS

One-click view details; financial, customer, score, data source verifications and much more.



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.

— Full Of Features. 100% Control. —

Managing your merchants and/or sub-merchants transaction output and fraud prevention has never been this easy. We give you all the tools to configure your risk thresholds at every touchpoint set specific to each merchant, sub-merchant, group or type.

CHARGEBACK

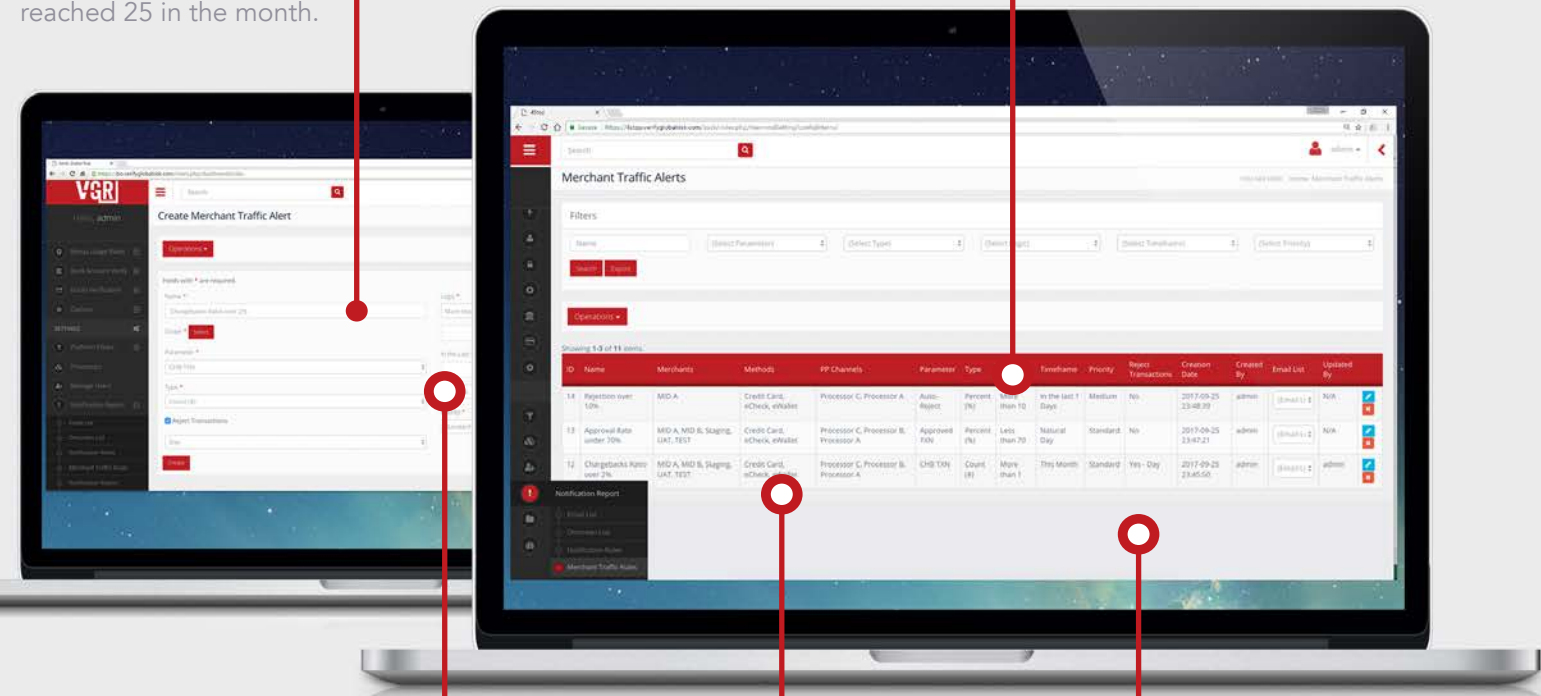
Reject transaction once chargebacks ratio has reached 25 in the month.

REJECTION RATES

Have full control on your thresholds. Alert if your rejections spike above 10% in the day for Gateway A.

APPROVAL RATES

Set alerts to notify when your approval rates drop under 70% in the day for the combination of several selected Gateways.



CHARGEBACK WARNING ALERTS

Set when you receive your warning alert if chargeback ratio on any given MID reaches 0.85% from the 1st of the natural month.

RISK WARNING ALERTS

If the chargeback ratio suddenly increases by 50% in the last 7 days.

CURRENCY

Alert if particular currency is initiated by MID P at any given time.

REJECT SUBSEQUENT ATTEMPTS

Attempts of X approved transaction count in Y currency is reached in natural day.

VELOCITY ALERT

Receive notifications when you are close to your allowable capacity. Such as set alert if volume is at 95% of allowable capacity (750,000 EUR) from 1st of natural month.

— Simple Database Management. —

Giving you full control of data from merchant to customer level.

REGISTRATION
Customise the parameters to push to negative database.

BLOCKING
Credit Card Chargeback or a Bank Return R10. We hear you. Blocked.

CUSTOM BLOCKING
Stolen card decline? Custom time-stamped blocking options.

DATABASES
From full negative to whitelist level databases.



GROW GLOBALLY WITH EASE

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



IT INDEPENDENCE

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



ALWAYS BE IN THE KNOW

With a wide range of KPI dashboards with customised widgets to your needs, multi-layered filters for quick review and custom settings on alerts by merchant or sub-merchant.

— Merchant Level Customisation. —

Have full control on configuration settings of monitoring parameters for each merchant. Have the full, complete picture with real-time intelligence to maximise performance.



1 SET KPI



PERFORMANCE

Approval Ratio
Declined Codes
Conversion Rates



FRAUD MONITOR

Fraud Status
Scribber Scoring
Auto-Reject



TRANSACTIONS

Chargeback Ratio
Refund Ratio
Void Ratio



CUSTOM FIELDS

Demographic
Consumer Statistics
Custom Variables

2 ALERTS



FREQUENCY

Hourly
Daily
Weekly



ALERT TYPE

SMS
Email
Dashboard

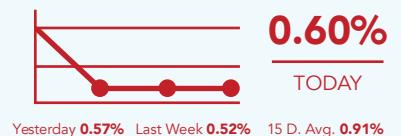


RECIPIENTS

Phone Number
Email Address
Permission Based

3 VARIABLES

CUSTOM KPI



WARNING

0.70%

SUSPEND








0.90%



— Effortlessly Add KYC Checks. —

Through our single API instantly access hundreds of global KYC data sources for premium coverage world-wide. Activate any required KYC in real-time with the ability to maximise your cost-savings and KYC data performance through our real-time cascading verification logic.








VERIFICATIONS

-  GEO-CHECK
-  BIN-CHECK
-  BREACHED EMAIL CHECK
-  PHYSICAL ADDRESS CHECK
-  PHONE ID CHECK
-  BANK ACCOUNT CHECK
-  CPF CHECK (Brazil)

VALIDATIONS

-  COMPLIANCE WATCHLIST
-  EMAIL VERIFICATION
-  IDV GLOBAL
-  IDV (Germany)
-  IDV (United Kingdom)
-  IDV (Brazil)
-  IDV (USA)
-  IDV ADVANCED (USA)
-  BVS (Canada)
-  PHONE ID ADVANCED (USA and/or Canada)
-  IDV BUSINESS

AUTHENTIFICATIONS

-  PHONE 4-PIN
-  DEVICE ID
-  DEVICE ID ADVANCED
-  DOCUMENT ID MANUAL
-  DOCUMENT ID OCR
-  DOCUMENT ID VIDEO
-  KNOWLEDGE BASED ANSWERS

For more information regarding our KYC data sources, functionality and country coverage, please visit www.4stop.com or email sales@4stop.com.

— Easily Manage Agent Activity. —

Ideal for risk manager and operational team management. Quickly view agents activity, tagged fraud reviews, log history, transactional review comments and much more to keep your operational team running in the most team oriented manner possible.

USER PERFORMANCE

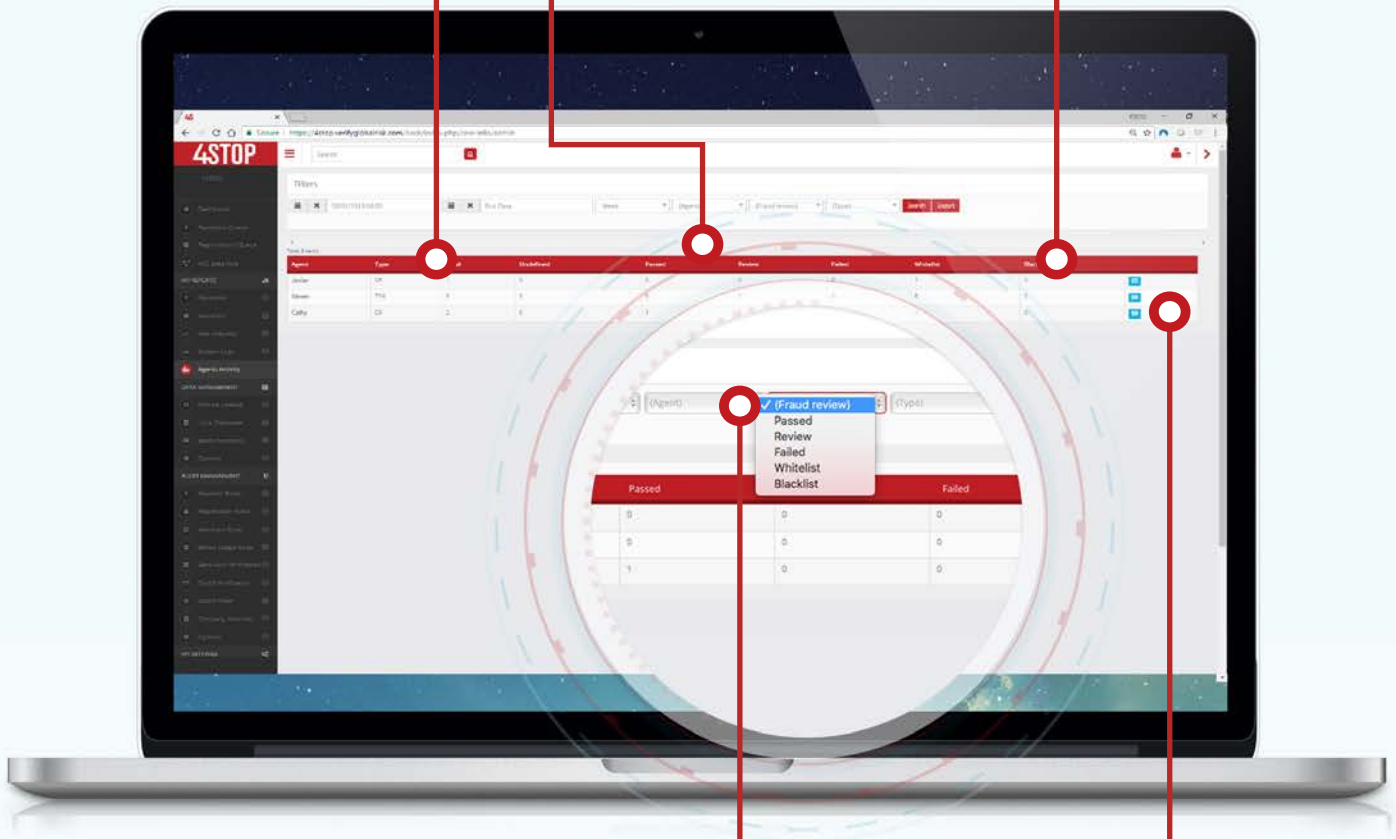
Quickly view the user account type along with the total number of activity items they have performed.

FRAUD REVIEWS

Quickly see how many fraud reviews your users have completed, how many they have passed, failed or not defined.

BLACKLIST / WHITELIST ACTIVITY

See the number of times the user has assigned an item into a blacklist or whitelist.



ADVANCED FILTERS

View exactly the data you require through the various filters including; by date range, agent name, fraud review type and more.

USER DETAILED PERFORMANCE REPORTS

In one-click you can access a particular users detailed performance log history and back office engagement.

Unlimited User Accounts.

Create and manage user accounts, permissions, notifications and much more for a streamlined operational team.

SECURE ACCESS & FIRST-TIME USER ENTRY
Instantly protect access into their user account by activating the change password or user token authentication.

EXPOSED CLIENTS
Easily assign clients to a user by selecting them on/off within the client list. Allowing your users to only focus on the clients they are assigned to and/or protect sensitive client information by not activating them.

ASSIGN USER ROLES
Ensure accurate usage, privileged and exposed information within the back office by assigning different user roles that control specific functionality or back office output. Allowing you to optimise the platform experience per user group such as; Agents, Supervisors or Managers

Optimal Team Performance.

We provide imperative functionality to allow your operations team to effortlessly work and collaborate together to review verifications and transactions, resulting in improve reaction times.

QUICK FRAUD REVIEW SELECTION

Through the use of the fraud review area agents can analyze the transaction and view its fraud status and quickly apply a new status if required.

FAIL SCORE

Verify the details of the fail score by analyzing which rules triggered and the sum of their points according to the services enabled

DETAILED TRANSACTION REPORTS

Everything you need to review regarding a transaction is in within one deep-divide detailed interface.

ACCOUNT ASSOCIATIONS

With clear association indicators including; email, IP, device, phone, bin, address and much more you can quickly identify if the transaction is at a heightened exposure to risk and fraud.

BYPASS RULES

Enable for future transactions or registrations to allow a customer to engage. This can be set by time or indefinitely.

COMMENTS & TRANSACTION LOG

Agents can add comments to every transaction or customer registration in order to keep track of any actions taken on a manual review process.

Transaction Log

Timestamp	Action	Reason
09/15/2018 02:16:47	Updated transaction status from Undefined to Approved, with the reason: System re-calculated and overruled.	
09/15/2018 02:16:48	Updated transaction status from Approved to Approved, with the reason: System re-calculated and overruled.	
09/15/2018 05:10:48	Updated transaction status from Approved to Void, with the reason: Void.	

Comments

Added by System in 09/15/2018 02:16:45:
Deposit Count for Credit Card received as 0. System re-calculated and overruled.

Added by System in 09/15/2018 02:16:48:
Active Rules: 101, Executed Rules: 64 and Confidence Ratio: 0.99.



4S

Create Your Future-Proof Solution.

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

4SStop is dedicated to the success of your KYC, compliance, data and risk management processes. Our fully stacked document identification verification solution will streamline your customer on-boarding process and provide you with optimal KYC performance and enhanced protection for your risk exposure management. We look forward to a long-lasting and very successful business relationship. If you have further questions or want to discuss in more detail our 'optional' services and how they can compliment your solution offering and operations, please do not hesitate to contact us.

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