

# Web Fraud Prevention, Identity Verification & Authentication Guide 2018-2019

LATEST INSIGHTS INTO DIGITAL ONBOARDING AND FRAUD MITIGATION FOR BANKS, MERCHANTS AND PSPS




Key Media Partners



Endorsement Partners



Company	Fourstop GmbH (4Stop)	<a href="#">View company profile in online database</a>
	4Stop solves businesses' risk models through an all-in-one KYC, compliance, and anti-fraud solution. Their technology brings together proprietary real-time anti-fraud technology with thousands of global data points and hundreds of global KYC data sources, in a single integration. Resulting in an unrivalled combination to confidently anticipate risk and make quantifiable decisions to manage regulatory obligations and accelerate business performance.	
Website	<a href="https://4stop.com">https://4stop.com</a>	
Keywords for online profile	fraud prevention, payment gateway, risk management, web fraud, detection, KYC, cybersecurity, regtech, digital identities, compliance, big data	
Business model	Software-as-a-Service (SaaS)	
Target market	Financial institutions, payment service providers, payment gateways, online communities/web merchants, cryptocurrency, card issuers, gaming and gambling, money remittance providers, other online businesses	
Contact	<a href="mailto:sales@4stop.com">sales@4stop.com</a> ; <a href="mailto:info@4stop.com">info@4stop.com</a>	
Geographical presence	Global	
Active since	2016	
Service provider type	Digital identity service provider/web fraud detection company/technology vendor	
Member of industry associations and or initiatives	FinTech Circle, RegTech Forums	
Services		
Unique selling points	4Stop leverages its platform to enable merchants to screen for multiple fraud use cases including payment, loyalty, and social media reputation. Our unique capabilities allow customers to be efficiently removed from fraud processes, supporting merchant growth.	
Core services	Card-not-present (online, IVR, call centre, and mobile) and card-present fraud prevention, fraud and risk consultancy, customer on boarding and payment transactional validation/verification/authentication services.	
Pricing Model	Pricing is per data source call/transaction and based on volume and complexity, and core services.	
Fraud prevention partners	For more information please contact an account representative at <a href="mailto:sales@4stop.com">sales@4stop.com</a> or <a href="mailto:info@4stop.com">info@4stop.com</a>	
Other services	Account takeover, new account registration, payment fraud prevention, frictionless authentication and verification, bot detection, professional services, merchant onboarding	
Third party connection	Aggregated APIs for KYC validation, verification, and authentication services	
Technology: anti-fraud detection tools available		
Address verifications services	Yes	
CNP transactions	Yes	
Card Verification Value (CVV)	Yes	
Bin lookup	Yes	
Geo-location Checks	Yes	
Device Fingerprint	Yes	
Payer Authentication	Yes	
Velocity Rules – Purchase Limit Rules	Yes	
White list/black list database	Yes	
KYC – Know Your Customer	Yes	
Credit Rating	Yes	
Follow up action	Additional authentication (out of band authentication) and transaction verification capabilities	
Other	Profiling (dynamic summarisation and aggregation), account associations, data science, simulation reports, data market profiles	

<b>Authentication Context</b>	
Online	Yes
Mobile	Yes
ATM	No
POS	No
Call centre	No
other	For more information please contact an account representative at sales@4stop.com or info@4stop.com
<b>Reference data connectivity</b>	
Connectivity to governmental data	Yes
Other databases	<p>4Stop references hundreds of databases from our partners, which include validation, verification, and authentication type providers leveraging from the following:</p> <ul style="list-style-type: none"> <li>- credit</li> <li>- government</li> <li>- commercial</li> <li>- consumer/social</li> <li>- utility</li> <li>- telco</li> <li>- postal</li> <li>- proprietary</li> </ul>
<b>Fraud management system type</b>	
Single-channel fraud prevention system	Yes
Multi-channel fraud prevention system	No
<b>Certification</b>	
Type	ISO 27001, ISO 9001, TS 101 456, SAS70
Regulation	KYC, anti money laundering (AML), PSD2, MLD 4&5, GDPR
Other quality programmes	Ethical hacking, privacy compliance
Other remarks	For more information please contact an account representative at sales@4stop.com or info@4stop.com
<b>Clients</b>	
Main clients / references	<p>Client Integrations of 4Stop:</p> <ul style="list-style-type: none"> <li>- Mifinity – <a href="https://4stop.com/media/mifinity-presser.html">https://4stop.com/media/mifinity-presser.html</a></li> <li>- Gatehub – <a href="https://4stop.com/media/gatehub-presser.html">https://4stop.com/media/gatehub-presser.html</a></li> <li>- PaySend – <a href="https://4stop.com/media/paysend-presser.html">https://4stop.com/media/paysend-presser.html</a></li> <li>- Paymentz – <a href="https://4stop.com/media/paymentz-presser.html">https://4stop.com/media/paymentz-presser.html</a></li> <li>- Ontology – <a href="https://4stop.com/media/ontology-presser.html">https://4stop.com/media/ontology-presser.html</a></li> </ul>
Future developments	Upcoming product technology enhancements will include: enhancing the current platform and technology functionality with optimal user experience design, further technology developments in data analytic reporting output and monitoring capabilities, behaviour and machine learning, advanced account associations, and on-going KYC data source aggregation.



