

Global compliance. Robust risk management.
One integration.

4STOP

RISK MANAGER DOCUMENT
PLATFORM OVERVIEW



THE POWER OF PROTECTION

We'll make you
this confident.

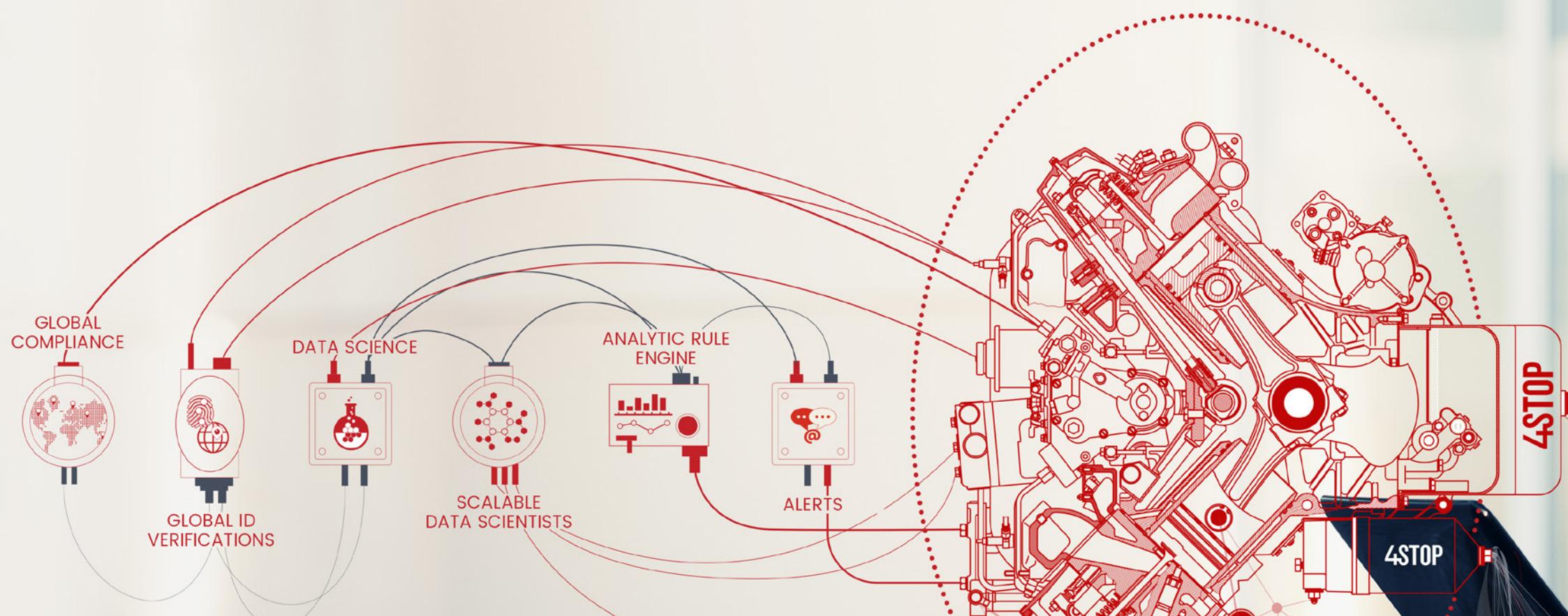
Access to global leading-edge KYC verification tools and data providers.

Whether you integrate 1, 2 or 10 of our platform verifications to your existing risk management processes or build a complete end-to-end KYC and compliance solution, 4Stop gives you optimal defence against fraud and peace-of-mind, all from just one API.

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Millions of transactions.
Multiple sub-merchants.

**No matter the volume,
we have you covered.**



Everything you need to optimally manage high volumes, global expansion and associated risk.

A comprehensive, enterprise level compliance, KYC and risk mitigation platform innovative in its features, providing instant access to market leading third party identity and fraud data vendors to stay on top of your risk management operations.

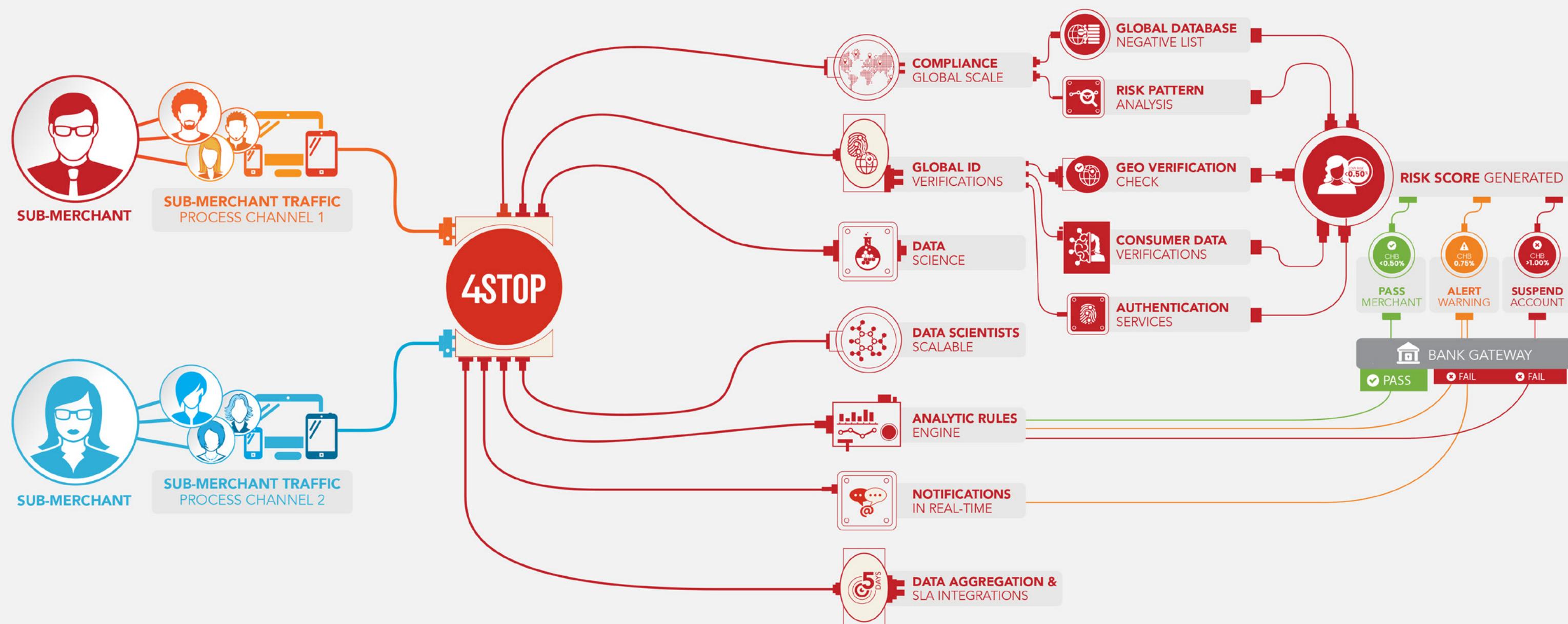


How it Works

Multi-layered innovative technology for global compliance and maximum defence against illicit activity.

BE EMPOWERED. BE CONFIDENT.

We understand the complexities in managing customers and their transactions across various clients, transaction methods and global locations. Enjoy every imaginable feature possible to ensure the business is protected, layered with automation and machine learning to make your job easier and more efficient in operations.





Feature-rich, automated and powerful to advance your operations team.

Designed to be industry leading in the worldwide landscape of risk providers we give you instant access to leading verification tools with countless features.

The only barrier remaining between you and advancement in compliance and fraud mitigation is you. If you need it, want it, we can integrate and activate it.

● **Instant access to leading network of verification tools.**

Intuitive Monitoring

Everything you need to review traffic levels and react instantly.

INTEGRATED ANALYTICS

Fully integrated analytics with configurable KPI dashboards offering real-time auto-refreshed monitoring on registrations, declined rates and even transaction review.

ONE-CLICK REPORTING

Instantly targeted one-click reporting. Review queues configured for various criteria with performance monitoring for backlog size, age and streamlined audits.

DETAILED MONITORING VIEWS

Exceptionally detailed case review with a wide range of data vendor responses, deep profile linking, customer history, and comprehensive access to rules results.

SMART CASE REVIEW TOOLKITS

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

REAL-TIME SCREEN FEEDS

Up-to-the-minute on screen feed of new transactions with configurable alerting by custom criteria from merchant level drilled down to consumer level.

CUSTOMISABLE ALERTS

Alerts when, where and how you need them. Fully customise rules-based email alerts, with permissions based logic, plus instant side-bar alerts for back-office users.

ACCOUNT ASSOCIATIONS

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

AUDITING CAPABILITIES

Always know exactly what is going on with in-depth auditing capability for all user logins and activity in the platform with ability to filter for targeted audit results.



Capture Queue

Triage your traffic with ease.

1 PUSH TO QUEUE

Download much?

Time is valuable. Focus on the traffic worth reviewing.

2 PRE-AUTHORISE

Need a minute to go over before fully committing?

Set up a pre-authorise queue, save on refunds and chargeback fees. Fully transparent to the customer experience. Unless of course, you void it.

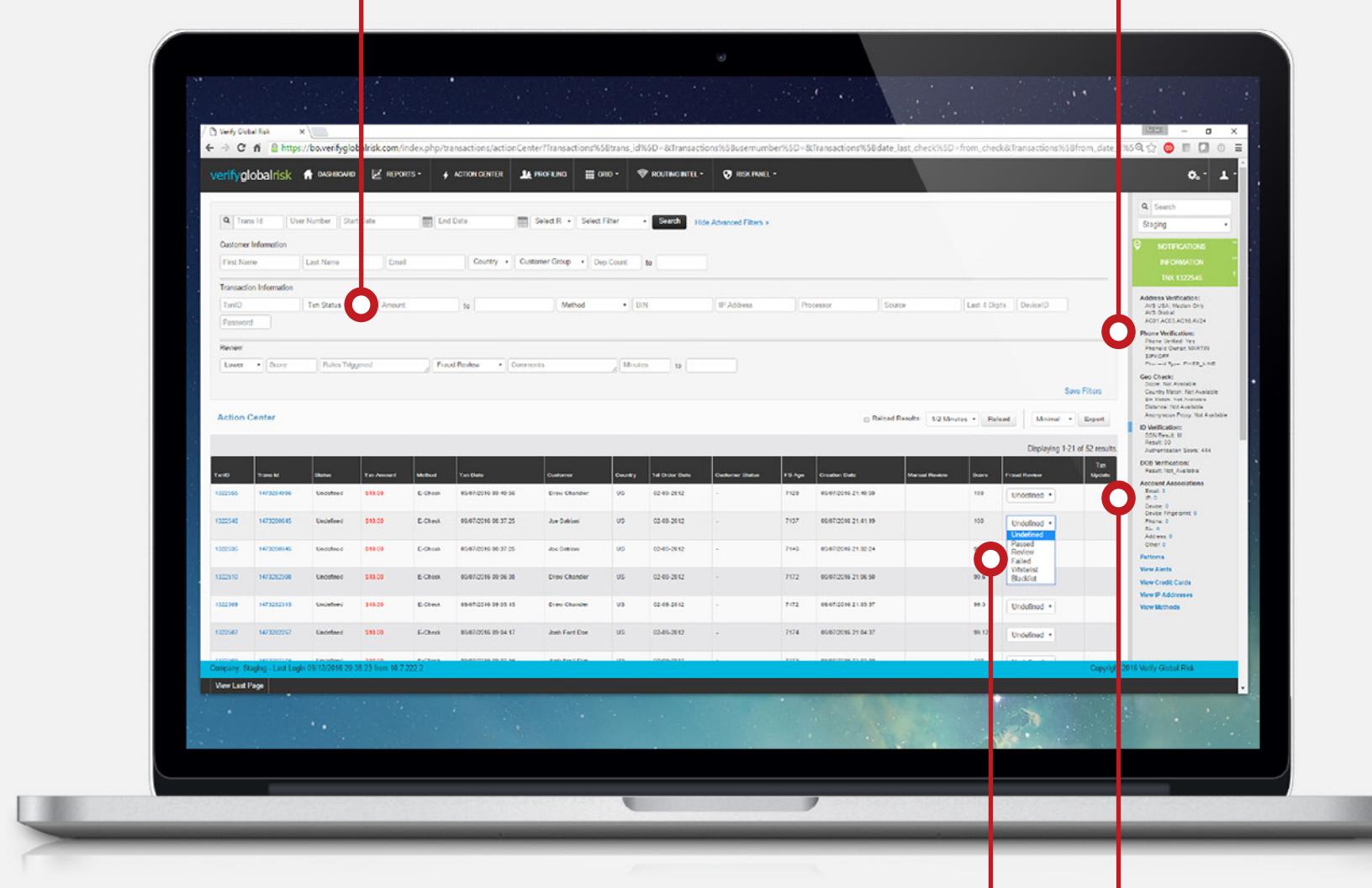
3 AUTOMATED REJECTION

When it's bad, it's bad. Stop that order in and tracks instantly.

4 AUTHENTICATION

Need extra confidence? Let the tool be your agent.

From validating phone numbers to managing ID uploads. Best part, it never calls in sick or takes a holiday. 24/7 resilient platform.



MULTI-LAYERED FILTER

Filter data and customise your queue.

CUSTOMER DETAILS

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

ASSOCIATIONS

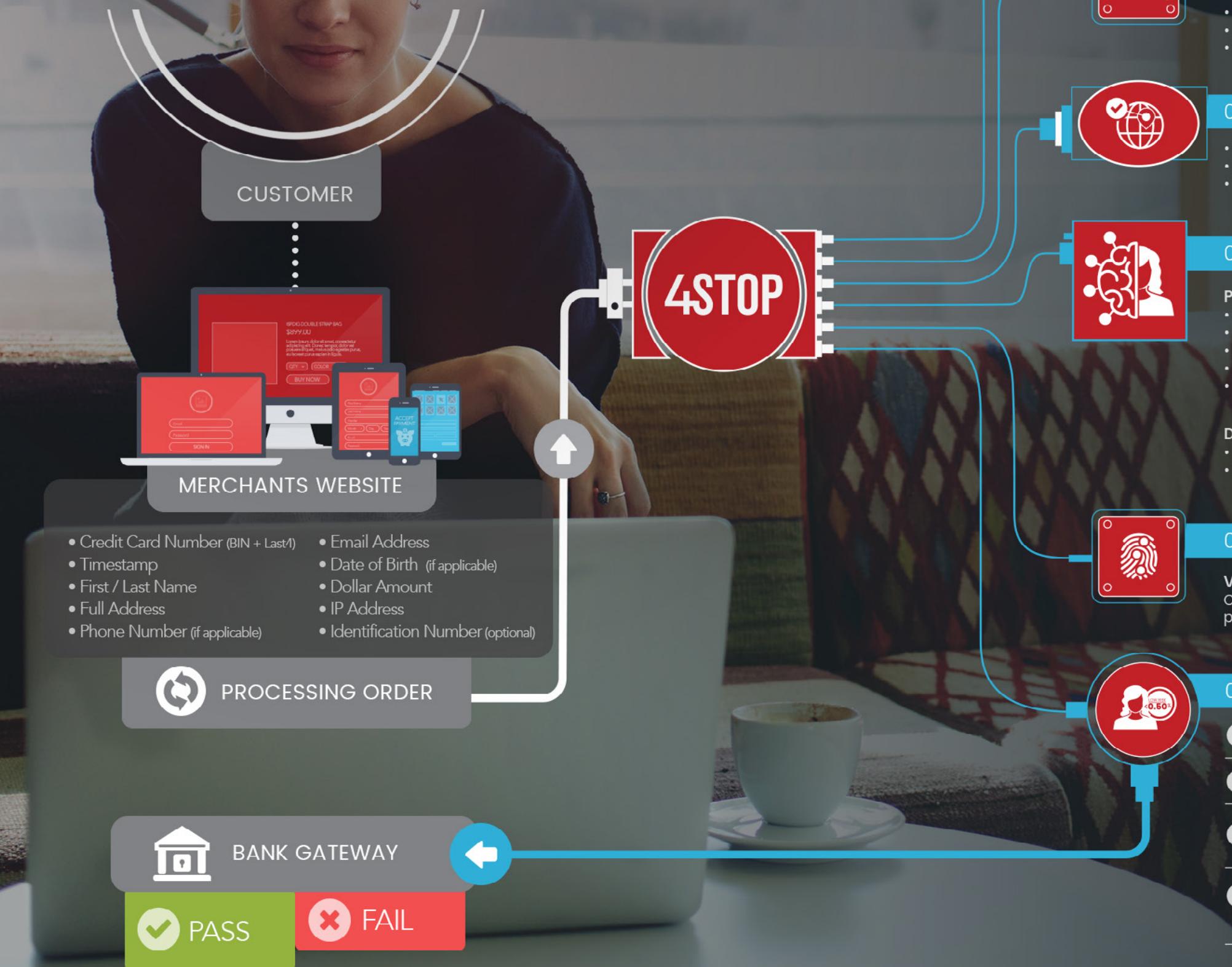
Find out why accounts are connected.

BLACKLISTS

You can even instantly create a blacklist of the page.

Comprehensive KYC

Automated and in real-time.



01 | GLOBAL NEGATIVE DATABASE

Match against known Chargeback cards and customers by:

- Email address
- Phone number
- MCC +BIN
- IP Address
- Name + Address
- Username

02 | EVALUATE RISK PATTERNS

- Identifying Multiple Card Usage
- High Frequency
- Multi-Accounting Registration
- Risk Decline Reasons
- Abnormal Deposit Patterns
- Excess Volume
- High Risk Country
- Global Negative DB Associations

03 | GEO-VERIFICATION CHECK

- Excess Distance
- Proxy Usage
- BIN Geo Relationship
- Country/State/City Level
- Phone Location
- Profile vs Shipping vs Billing

04 | CONSUMER DATA VERIFICATION INTEL.

PHONE NUMBER

- Phone Type (Mobile, VOIP, etc.)
- Phone Provider
- Geo Location
- Actual Phone Owner
- Actual Billing Address

PERSONAL IDENTIFICATION

Worldwide Coverage:

- USA: SSN or Driver's License
- CAN: SIN
- BR: CPF

DATE OF BIRTH MATCH

- Month, Year, and Day match
- Legal Age Validation

ADDRESS VERIFICATION

- Name-to-Address Validation
- Physical Address Verification

06 | AUTHENTICATION SERVICES

VERIFY BY PHONE 4 digit PIN
Customer is sent 4-digit to validate phone number.

KNOWLEDGE BASED Q&A
Personalized verification questions only legitimate person can answer.

05 | GENERATE RISK SCORE

- 1 Risk Score is appended to customer transaction on Gateway.
- 2 Based on business rules, scores are sent to multiple parties.
- 3 Team or Bank Compliance Manager
- 4 Transaction can be automatically accepted or rejected. Optionally, customer flagged for review.

Merchant Fraud Team or Call Center

PASS **FAIL**

Global KYC & Compliance

Multi-layered verifications for optimal defence and global regulations.

KYC DATA SOURCES

The widest range of industry leading-edge integrated data vendors and aggregation partners all in one platform.

GEO LOCATION IP SCREENING

Real-time geo location IP monitoring and alerts. Scanning from country level down to city level verifies customers location.

EMAIL VERIFY & REPUTATION

Review email accounts in-depth from type of email, age of account, customer details to account profile demographics.

DEVICE FINGERPRINT

Hardware device tracking and device ID verification provides further awareness of your customers intel. to mitigate fraud.

SANCTION SCREENING

Automatically validated against; OFAC, OSFL, UN, and PEP's watchlists with the ability to customise your compliance screening.

SUSPICIOUS ACTIVITY SCREENING

Robust monitoring and investigation tools you can create reports in one-click to export data to complete suspicious activity reports.

BIOMETRIC SERVICES

Biometric verification technology provides the highest standard in security with unique parameters measured to each customer.

NAME TO ADDRESS

Verifying your customers registered first and/or last name to address information, address type and length of residency.

ADVANCED ID VERIFICATION

Instantly identify shared accounts across unique and global networks through the use of risk rules numerous attributes.

DATE OF BIRTH

Verification on date of birth down to month / day / year level; which in addition, validates country's legal age.

AML/CTF REPORTING

Real-time reports with built-in threshold alerts to submit on all transactions that are required to be filed to their regulatory bodies.

BANK VERIFICATIONS

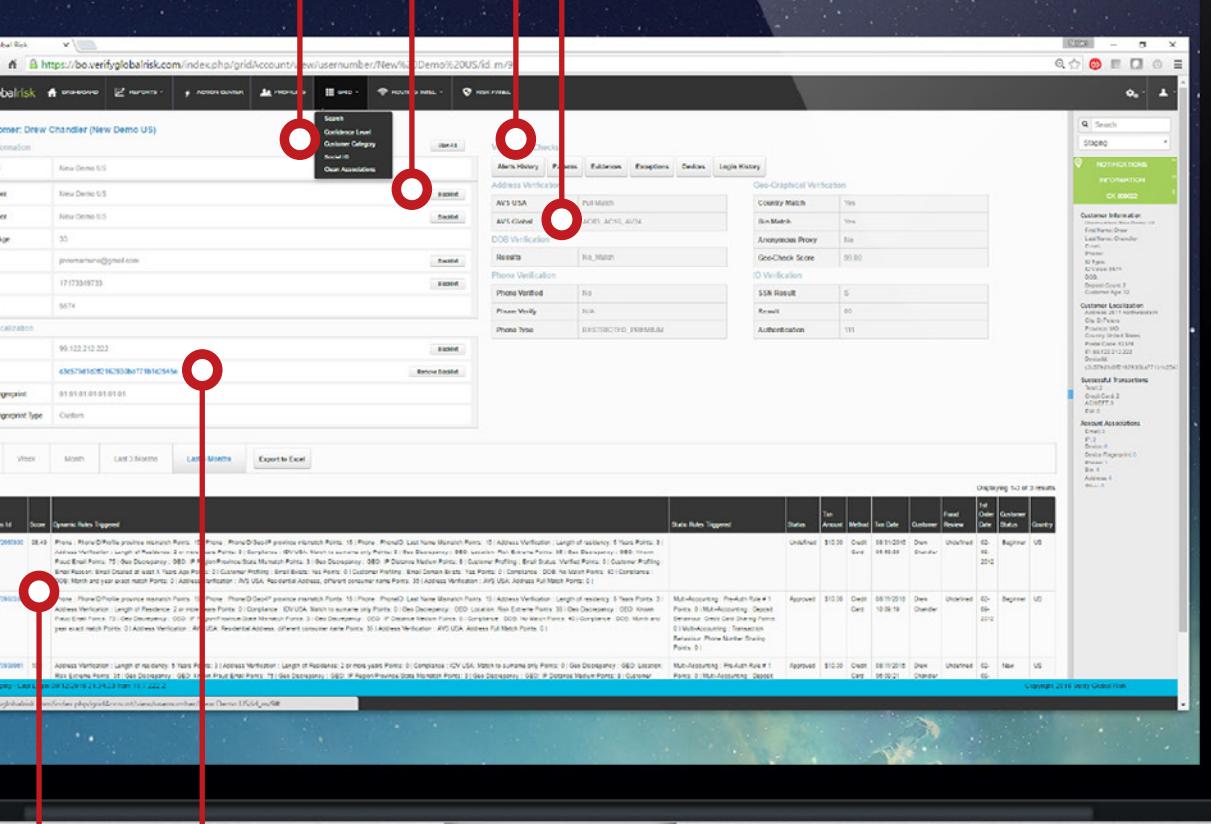
Confirm customers payment details down to bank location, name, account details and cross-reference against registrant intel.

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

CATEGORIES & VELOCITY
Create customer categories to tier rules or set different velocity levels or set cross-site confidence levels by evidence types.

HISTORICAL CHECKS
Evidence and exemptions. Device hardware use. Alerts history.

AVS GLOBAL
Data enriched results.



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

SCORING
Receive detailed transaction and scoring information.

Global ID and robust rule configuration at your fingertips.



DATA ENRICH

All the data you want to see and play with is done here.

Age Verification in the UK? Click. Done.

Need CPF checks in Brazil? Turn it on.

Email Verification just in Europe? No problem.

Address to Name validation in USA? All states you say? Done.

Limit transactions in Hong Kong using Bank XXX and VOIP? Sure, by how much?

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

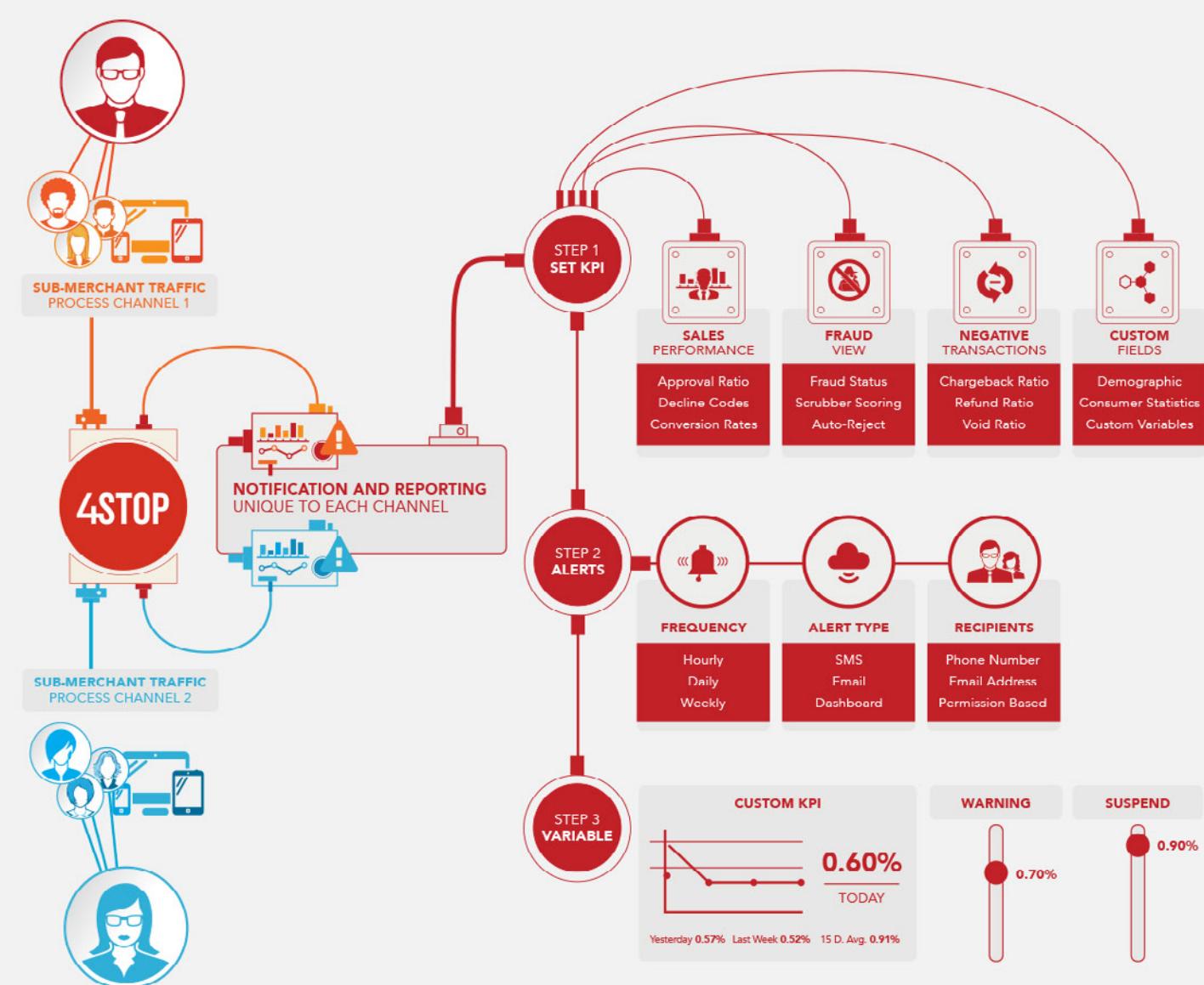
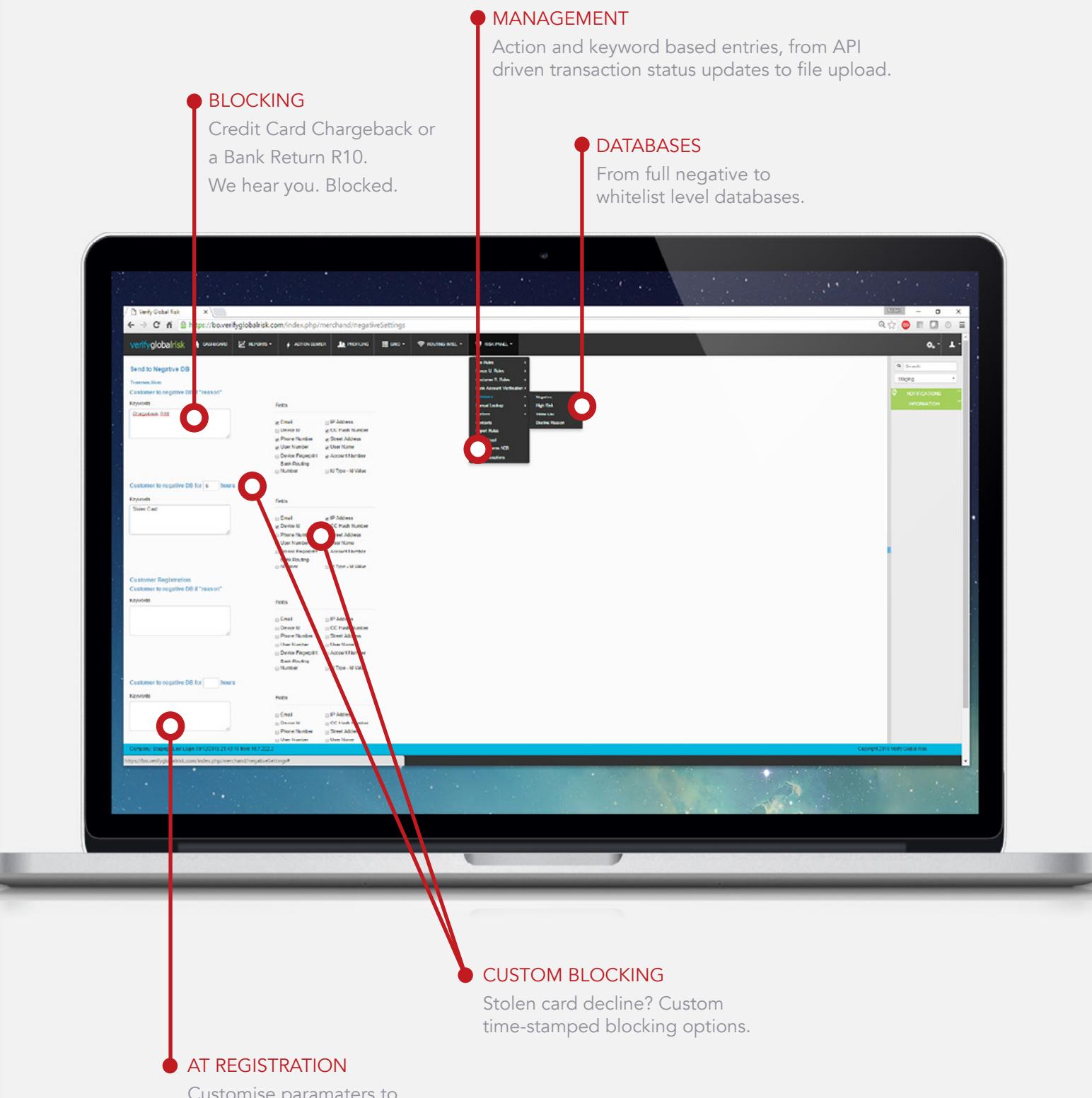
Assign rules to any scenario, from deposit, to site funds exchanges and money disbursements. Simple conditional and static based rule creation with essential building blocks. 800+ parameters. Easy.

POWERFUL 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

Database Management

Multi-level customisation on your monitoring and alert experiences.





The benefits are 10 fold.

Empowering you with confidence.

Enjoy instant access to the worlds leading verification technology, third party identity and fraud data vendors and innovative monitoring systems to maximise protection and streamline your risk operations.

COMPLIANT CONFIDENCE

Compliance can be quite cumbersome, our platform is full of features that will simplify and streamline.

- Global negative watchlists
- Instant relationship tracking
- AML / CTF reporting and suspicious activity reports
- Advanced automated KYC verifications
- Monitoring services to simplified

STREAMLINED OPERATIONS

Automation, automation, automation. Our system is more than just a machine. It's the biggest brain on your team. Its 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.

NEW MARKET CONFIDENCE

Enter new markets around the globe with absolute confidence. Effortlessly create customer and whole market profiles to review and activate any data aggregation and data service integrations required to manage the new market expansion in real-time or within a 5-day turn around.

POWERFUL FRAUD MITIGATION

We provide you with innovative fraud prevention tools and strategies to allow for quicker response times to minimise the impact of fraudulent activity on the business.

- 800+ pre-determined rules configuration
- Big Data and & Machine Learning
- Multi-layered custom alert settings

STAY ON TOP OF YOUR GAME

We offer the widest range of integrated data vendors in one platform with the ability to add custom third party vendor integrations whenever needed keeping your risk management skills agile, flexible and at the top of your game 24/7. Activate any additional feature and data services in real-time or within a 5 day integration.

DATA SCIENTISTS

We offer a complete partnership approach with access to training, support and assistance creating bespoke rules. Our personalised data scientists will work with you to ensure efficiency and to keep you ahead on industry leading-edge KYC technology and compliance requirements.