



# KYC. Compliance. Anti-fraud.

All-in-one KYC solution to be compliant and stay compliant.

Through our single API you'll instantly access hundreds of global KYC data sources for premium coverage world-wide. Activate any required KYC for compliance and anti-fraud protection in real-time with the ability to maximise your cost savings on KYC performance through our real-time cascading verification logic. With 4Stop you have everything you need to enable leading-edge KYC with zero touch on your business.

## 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 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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# Future Proof Your KYC

One API integration and you get it all.

## HUNDREDS OF 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

With world-wide KYC coverage we make it easy to be compliant and stay compliant in the regions you transact with the ability to enable in real-time.

## ADVANCED RULES ENGINE

Through a simple rule wizard with 800+ pre-determined rules, free-form rule scripting and an array of features, the possibilities on rules are endless.

## KYC WATERFALL SAVINGS

Configure and activate our real-time cascading verification logic to ensure maximum verified customers in the most cost-effective manner possible.

## DATA SIMULATION ANALYSIS

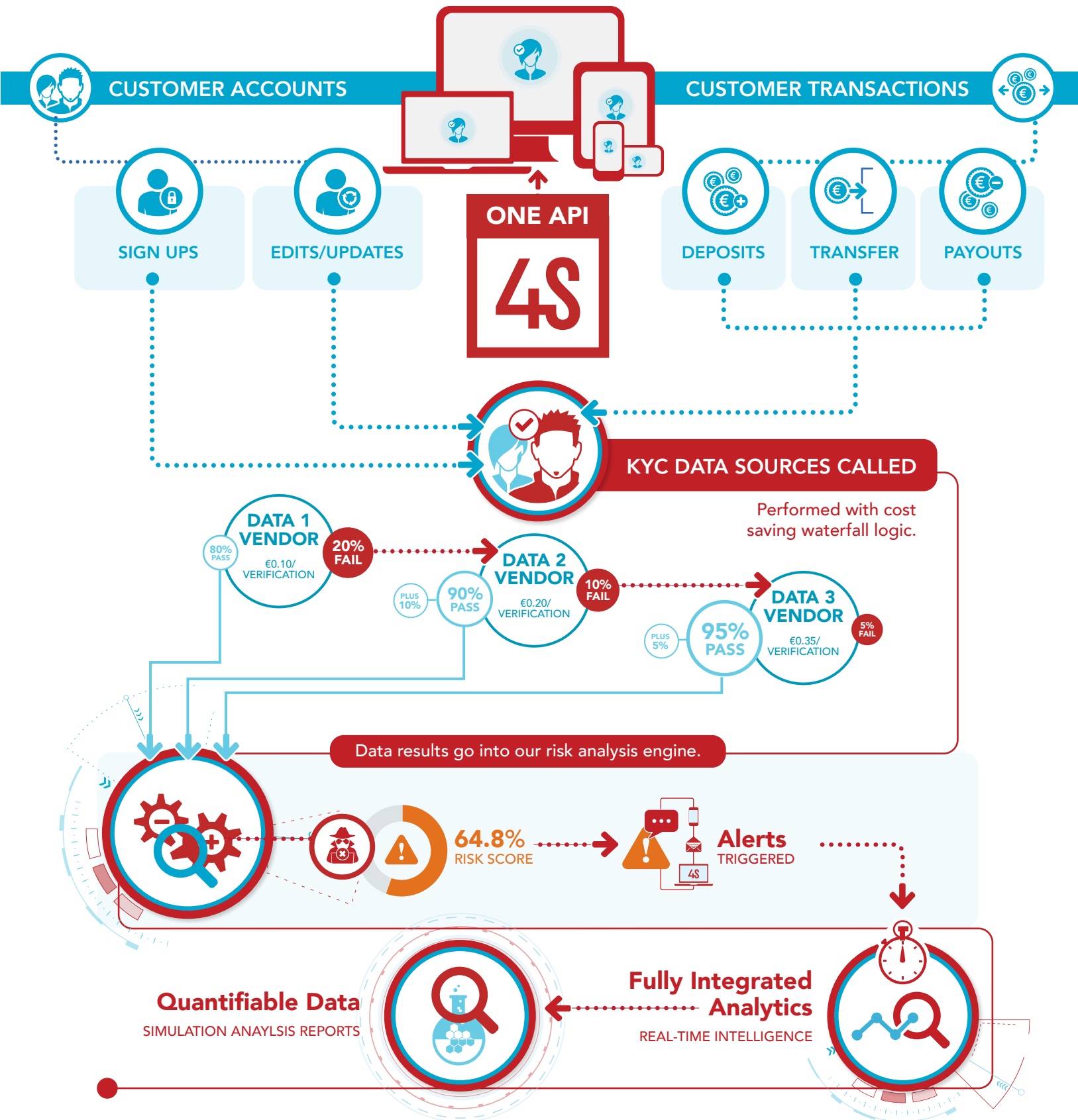
Create whole market profiles to expand into new markets with confidence, or optimise and review current anti-fraud rules performance with quantifiable data.

## REAL-TIME MONITORING

Integrated analytics with real-time auto-refreshed intelligence, queue management, reports and alerts to easily monitor KYC data output.

# How our 4S solution works.

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





# Be Compliant. Stay Compliant.

Instantly activate any of our 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 (Global)

Screen your customers on global sanctions databases including the FATF, OFAC, AML/CTF, PEP, RCA and SIP in real-time to reduce your exposure and risk.

#### 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 4)

With cascading logic expand global match verification services on customers name to address, date of birth, phone, and gender across 172 countries.

## 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.

ARGENTINA *	MEXICO *
ARMENIA	NETHERLANDS
AUSTRALIA	NEW ZEALAND
AUSTRIA	NORWAY
BELGIUM	PERU
BRAZIL *	POLAND
CANADA	PORTUGAL
CHINA	RUSSIA
CHILE	SINGAPORE
DENMARK	SOUTH AFRICA
FINLAND	SPAIN *
FRANCE	SWEDEN *
GERMANY	SWITZERLAND
HONG KONG	TURKEY *
IRELAND	UNITED KINGDOM
ITALY *	UNITED STATES
JAPAN	VENEZUELA
MALAYSIA	

CONTACT [SALES@4STOP.COM](mailto:SALES@4STOP.COM) TO RECEIVE  
GLOBAL IDV COUNTRY COVERAGE.

### 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 ID VIDEO (Global)

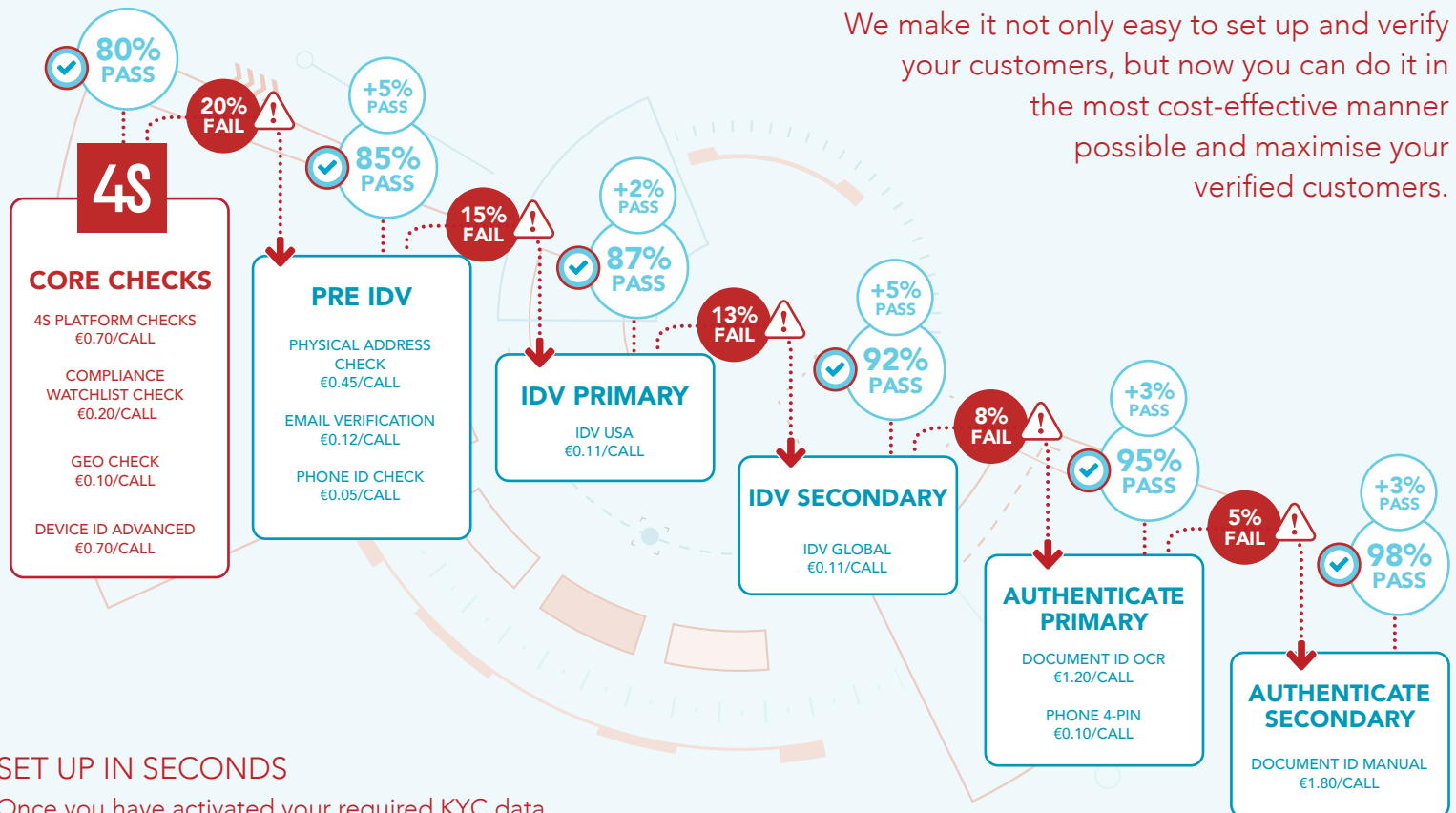
Review and Validate ID documentation in real-time through our interactive tool for the customer to upload their documents, along with a person capture to authenticate themselves.

### 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.





# Authenticate With Document ID

From our single API you'll have access to multiple identity document verification options to provide full coverage and meet your business and compliance needs.



## SOLUTION OPTION 1 DOCUMENT ID OCR

AVAILABLE IN 188 COUNTRIES

Automatically Verify ID documentation for quality and formatting, while also reviewing documentation for scrapped data. Comes with easy upload facility, file management area, detailed analysis data on document scan and one-click downloadable reports.



## SOLUTION OPTION 2 DOCUMENT ID VIDEO

AVAILABLE IN 68 COUNTRIES

Validate ID documentation in real-time through our interactive toolset that allows the customer to easily upload their documents, followed through with a live chat verification process with their document through a webID agent to authenticate themselves.



## SOLUTION OPTION 3 DOCUMENT ID MANUAL

AVAILABLE IN ALL GLOBAL COUNTRIES

Through the use of our feature-rich back-office easily manually validate government issued ID documents or utility bill statements for quality and formatting, scrapped data, and their reputation. Comes with easy upload facility and file management area.



# — Document ID Verify Made Easy —











# Manage customers multiple documents with ease.

- 
**Completeness, coherence and conformity controls of the file.**
- 
**Consultation, modification, reporting of the files for your back-office teams.**
- 
**White-labeled and re-branded interface.**
- 
**Integration of your specific business rules.**









## DOCUMENT ID OCR

- 
**Cost efficient document verification process.**
- 
**ID verified in 188 countries.**
- 
**Automated verification in real-time in 10 seconds.**
- 
**Advanced verifications and data extraction.**
- 
**Built with easy file upload and file management.**
- 
**Quick and frictionless customer experience.**









## DOCUMENT ID VIDEO

- 
**Highest security standard & legal compliance.**
- 
**Available in 68 countries.**
- 
**Verification in real-time with live webID agent.**
- 
**Advanced verifications and data extraction.**
- 
**Available anywhere on tablet, computer, or smartphone.**
- 
**Improved quality of your customer document data.**






















## DOCUMENT ID MANUAL

- 
**Gauranteed document verification process.**
- 
**Available in all countries.**
- 
**Available 4S managed services for reviews.**
- 
**Manual verifications and data extraction.**
- 
**Built with easy file upload and file management.**
- 
**Flexibility on multiple document types verified.**
























**CONTACT [SALES@4STOP.COM](mailto:SALES@4STOP.COM) TO RECEIVE OUR DOCUMENT ID VERIFY COUNTRY COVERAGE**

# 4S Platform Global Coverage

		IDV Sources																		
		4Stop Core Services	Name to Address	Age Verification	National ID	Phone ID Advanced	Physical Address Check	Phone ID Check	Compliance Watchlist	Email Verification	Breached Email Check	BLIN Check	Bank Account Check	Geo Check	Device ID	Device ID Advanced	Phone 4-PIN	Doc ID OCR	Doc ID Manual	KBA
		✓				✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓		
																				
AUSTRIA		✓	✓	✓		✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓		
		—HIT RATE - 50%—																		
BELGIUM		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓		
		—HIT RATE - 90%—																		
DENMARK		✓	✓	✓		✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓		
		—HIT RATE - 90%—																		
FINLAND		✓	✓	✓		✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓		
		—HIT RATE - 40%—																		
FRANCE		✓	✓	✓		✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓		
		—HIT RATE - 65%—																		
GERMANY		✓	✓	✓		✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓		
		—HIT RATE - 65%—																		
IRELAND		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓		
		—HIT RATE - 45%—																		
ITALY		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓		
		—HIT RATE - 85%—																		
LUXEMBOURG		✓				✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓		
NETHERLANDS		✓	✓	✓		✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓		
		—HIT RATE - 75%—																		
NORWAY		✓	✓	✓		✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓		
		—HIT RATE - 85%—																		
POLAND		✓	✓	✓		✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓		
		—HIT RATE - 45%—																		
PORTUGAL		✓	✓				✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓		
		—HIT RATE - 40%—																		
RUSSIA		✓	✓		✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓		
		—HIT RATE - 40%—																		
SPAIN		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓		
		—HIT RATE - 50%—																		
SWEDEN		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓		
		—HIT RATE - 80%—																		
SWITZERLAND		✓	✓	✓		✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓		
		—HIT RATE - 50%—																		
TURKEY		✓	✓	✓	✓		✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓		
		—HIT RATE - 80%—																		
UNITED KINGDOM		✓	✓	✓		✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓		
		—HIT RATE - 90%—																		



# 4S Platform Global Coverage

		IDV Sources																		
		4Stop Core Services	Name to Address	Age Verification	National ID	Phone ID Advanced	Physical Address Check	Phone ID Check	Compliance Watchlist	Email Verification	Breached Email Check	BLIN Check	Bank Account Check	Geo Check	Device ID	Device ID Advanced	Phone 4-PIN	Doc ID OCR	Doc ID Manual	KBA
 NORTH AMERICA	CANADA 	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	
		HIT RATE - 90%																		
	UNITED STATES 	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	MEXICO 	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	
		HIT RATE - 80%																		
 SOUTH AMERICA	ARGENTINA 	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	
		HIT RATE - 45%																		
	BRAZIL 	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	
		HIT RATE - 90%																		
	CHILE 	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	
		HIT RATE - 90%																		
	PERU 	✓	✓	✓		✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓		
		HIT RATE - 30%																		
	VENEZUELA 	✓	✓	✓		✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓		
		HIT RATE - 20%																		
 ASIA	ARMENIA 	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	
		HIT RATE - 35%																		
	CHINA 	✓			✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	
		HIT RATE - 25%																		
	HONG KONG 	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	
		HIT RATE - 40%																		
	JAPAN 	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓		
		HIT RATE - 25%																		
	MALAYSIA 	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓		
		HIT RATE - 50%																		
	SINGAPORE 	✓	✓	✓		✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓		
		HIT RATE - 40%																		
 AUSTRALIA	AUSTRALIA 	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	
		HIT RATE - 90%																		
 AFRICA	SOUTH AFRICA 	✓	✓	✓		✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓		
 OCEANIA	NEW ZEALAND 	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓		

# Easy KYC setup and control.

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

**SYNC CURRENT KYC INTEGRATIONS**  
Select the KYC type and enter the external source details. Making it easy to manage all current KYC from one platform.

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

**ABILITY TO THROTTLE**  
Set frequency of data source checks.

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

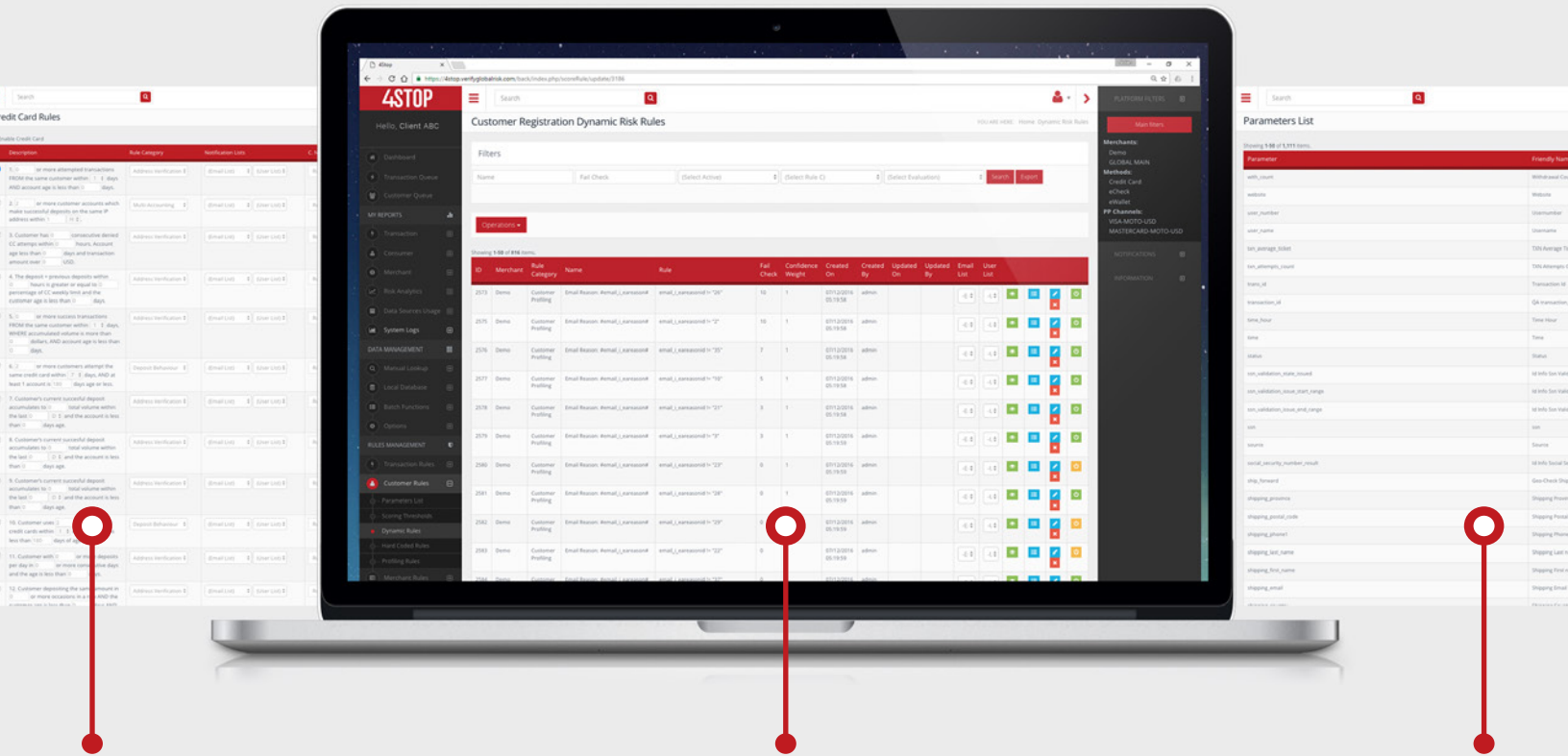


## FUTURE PROOF YOUR KYC

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 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



# Complete rules flexibility.

Configure cascading rules, endless system rule parameter responses and have the flexibility to easily apply rules to a specific group; merchant, sub-merchants, region, method and more.

## MULTI-LAYERED FILTER

Filter data and customise your queue.

## TIERED RULES

Set parameters, to perform rules based on 'what-if' applications.

## RULES TESTING

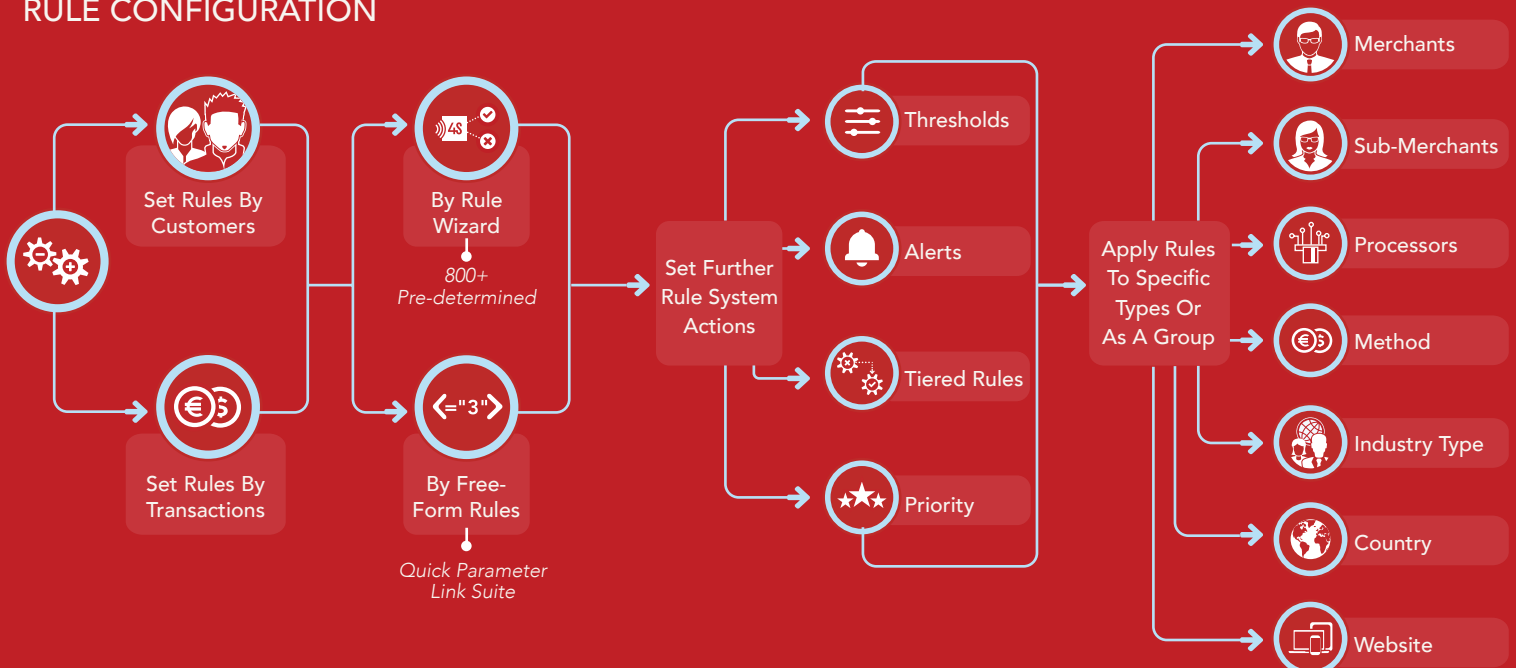
View rules statistics with the ability to run analysis reports from previous processing to test updated rule configurations.

## CUSTOMISATION

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



## RULE CONFIGURATION





# 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.

## 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.

## 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.

## 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.

## ONE-CLICK REVIEWS

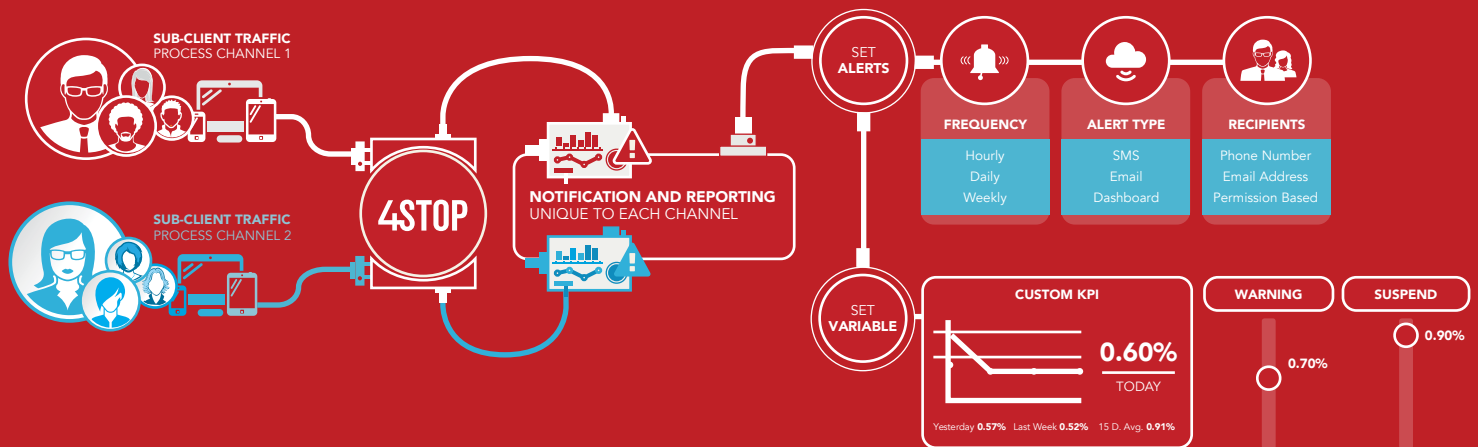
Smart case review toolkit for analytics that includes social profile check, 'sticky' decisions, KYC data vendor on-demand, shared operations team notes, data simulation analysis reports, file management and more.

## 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

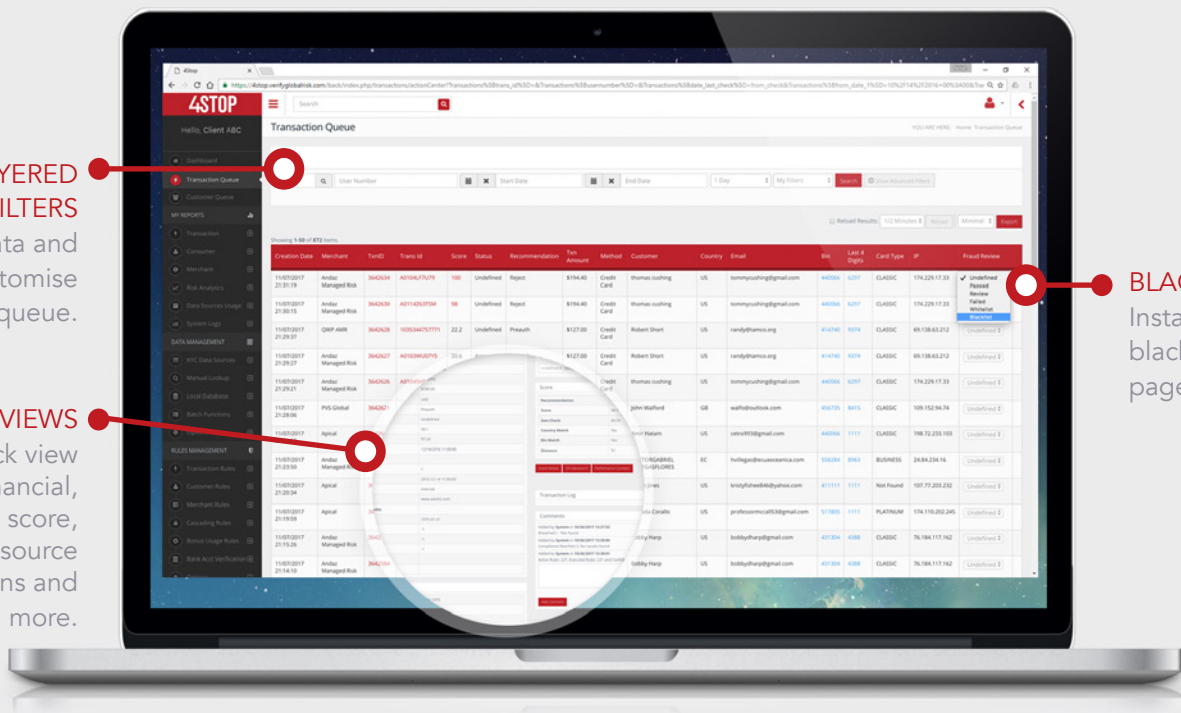


## MULTI-LAYERED FILTERS

Filter data and customise your queue.

## DETAILED VIEWS

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



## BLACKLISTS

Instantly create a blacklist of the page or item.

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.





# 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.

4Stop 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.

## 4STOP TEAM CONTACT DETAILS

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