16.21 RISK SCORE

Know Your Risk. Always.

Access the largest KYB, KYC and fraud prevention data hub worldwide with dynamic intelligence and enrich your risk mitigation instantly.

HUNDREDS OF KYB/KYC DATA SOURCES

DATA-DRIVEN BUSINESS UNDERWRITING

FUTURE-PROOF COMPLIANCE WORLD-WIDE

INTELLIGENT ANTI-FRAUD MANAGEMENT

TRANSACTION MONITORING & INTELLIGENCE

Obtain premium and automated fraud defence tailored to your exact risk needs globally to reduce operation and data resources, all while having future-proofed sustainability.

4STOP

The Last API You Need To Manage Risk.

Company	4Stop (Fourstop GmbH)
4STOP	4Stop provides global KYB, KYC, compliance, anti-fraud, data science, and monitoring technology – available from one API. Businesses access thousands of data services with real-time activation backed behind customised and dynamic cascading verification and decision-making frameworks. Establishing a centralised view-of-risk saving businesses money and resources managing risk data and operations.
Website	4stop.com
Technology	Cloud enabled API On-premises
Target market	Financial institutions Payment services providers Acquirers Merchants/ecommerce Fintech Government services Online communities/web merchants Crypto businesses FX platform business Other online businesses
Contact	Sales@4stop.com | info@4stop.com
Geographical presence	Global
Year founded	2016
Service provider type - category	Data provider and verification Digital identity service provider Customer verification Business verification/underwriting Technology vendor Web fraud detection company Verification-as-a-Service (VaaS) Merchant risk/Transaction laundering prevention
Member of industry association and/or initiatives	Yes
Company's motto	To provide a simple, modern, fail-safe, and all-in-one risk management tool that brings future-proofed sustainability on mitigating global risk for online entities.

Services	
Unique selling points	4Stop leverages its platform to enable merchants to screen for multiple fraud use cases, including onboarding and payment. Our orchestration hub allows for efficient, cost-effective and frictionless verifications of customers and businesses. Paired with dynamic decision-making frameworks and fully customised compliance workflows merchants have an end-to-end solution to confidently mitigate risk, always.
Pricing model	Pricing is per 'Core Service' and/or 'Verification KYC' transaction and based on volume and complexity.
Fraud prevention partners	ComplyAdvantage, Jumio, TransUnion
Other services	Verification/Authentication/Validation – KYB/KYC data services
Third party connection	N/A

Technology: Identity verification methods	
	Geo-location check, phone ID check, device ID, BIN check, breached email check, email verification, physical address check, compliance watchlist screening and real-time continuous monitoring, adverse media, identity document scanning and live video, biometric identity verification, personally identifiable information (PII) validation, credit check, business ID verification, business compliance, business web analysis, transaction verification, card verification value, account association logic, and whitelist/blacklist database

Authentication technology used	
	Geo-location, remote access detection, device intelligence, knowledge-based authentication, phone 4-pin, facial biometrics, payer and receiver authentication, behavioural analysis, behaviour biometrics, data analytics, cascading verification logic, dynamic anti-fraud frameworks, mobile app push, hardware token, and one-time passwords
Authentication Context	
	Online Mobile
Reference Data connectivity	
Connectivity to governmental data	Citizens register, company register, IDs
Other databases	Commercial attribute providers, credit databases, utility, phone service providers, sanctions lists, banks
Clients	
Main clients/references	Mifinity, Draglet, Gatehub, Paysend, Paymentz, eMerchantPay, Paytah by Monetum, BCCS, Hexopay
Future developments	Machine learning/enhanced smart rules hub Enhanced KYB/KYC solutions On-going data aggregation and integrated KYB/KYC data services Enhanced UI/UX experience