



# 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 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.

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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.

## KYC WATERFALL SAVINGS

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

## 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.

## 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.

## ADVANCED RULES ENGINE

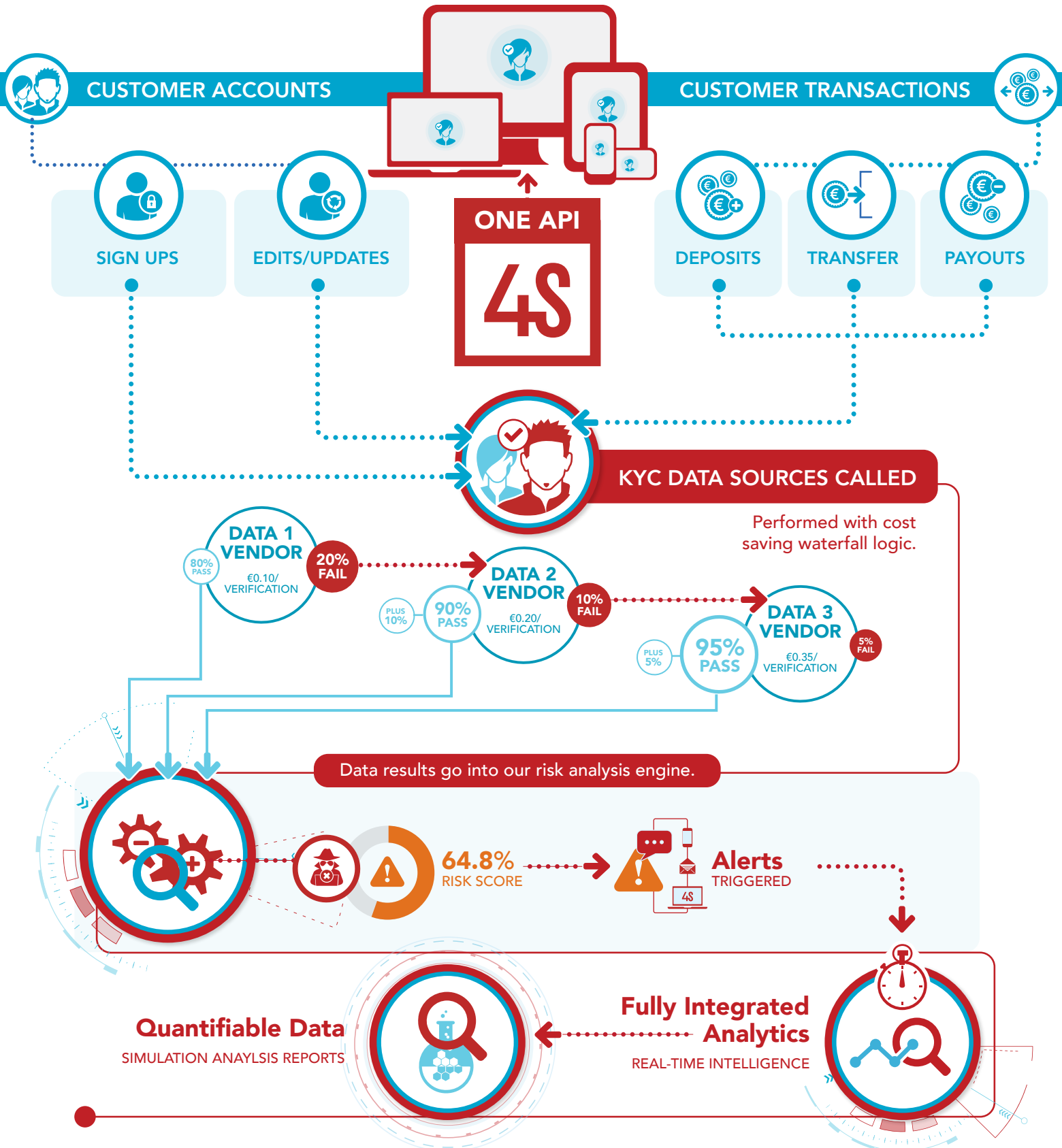
Through a simple rule wizard with 800+ pre-determined rules, free-form rule scripting and an array of features, the possibilities on rules are endless.

## 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 Brazillian 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 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)

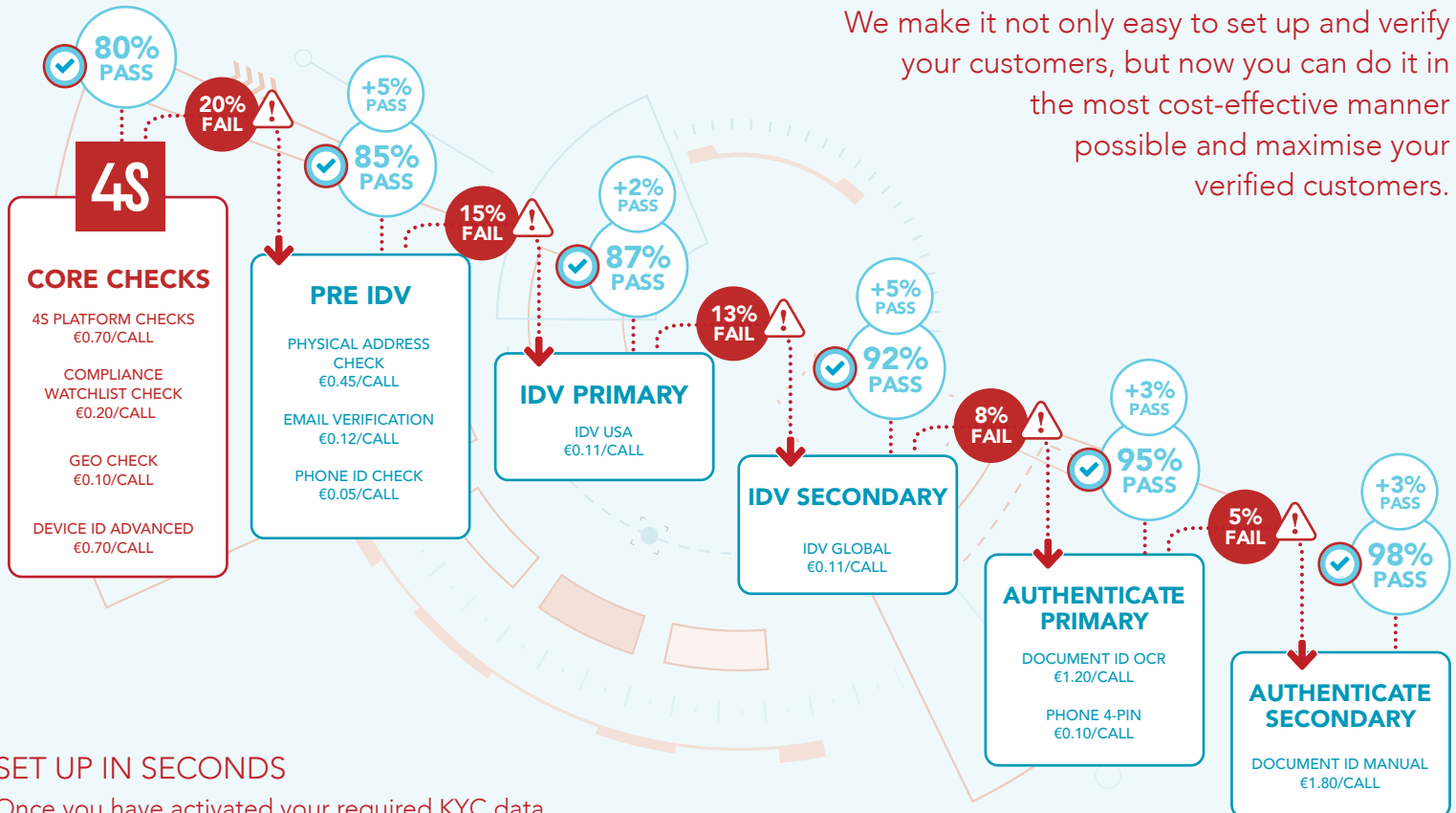
Automatically Verify ID documentation for quality and formatting, while also reviewing documentation for scrapped data. Comes with easy upload facility and file management area.

### 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.



### 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.



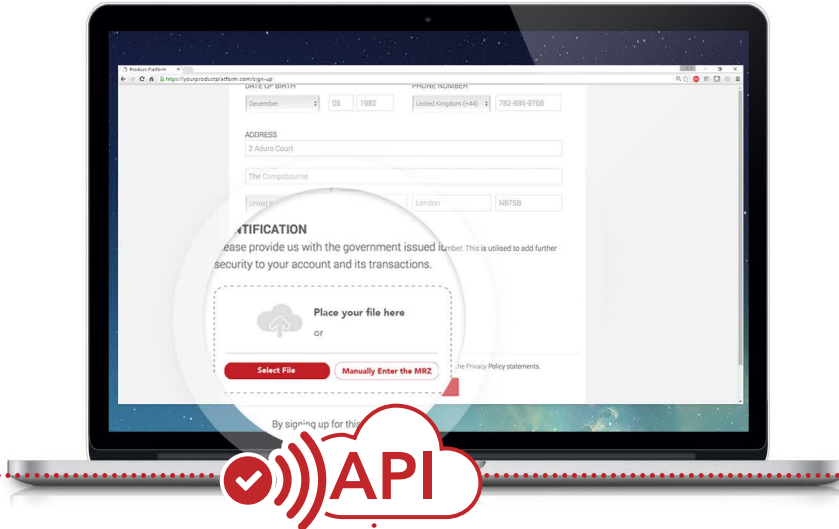
## SOLUTION OPTION 3 DOCUMENT ID MANUAL

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.



**DOC ID OCR**

**DOC ID VIDEO**

**DOC ID MANUAL**



**AUTOMATED ANALYSIS OF DOCUMENT**



**EMAIL CHAT INVITE TO USER**



**ALERT SENT TO REVIEW**

**4S**

**RISK SCORE AND RECOMMENDATION**



**LIVE CHAT WITH WEBID AGENT**

Available on computer, tablet and smartphone



**MANUAL REVIEW OF DOCUMENT IN BACK-OFFICE**

**VERIFIES DOCUMENT AND PERSON TOGETHER**

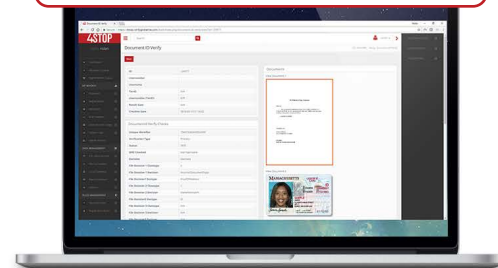
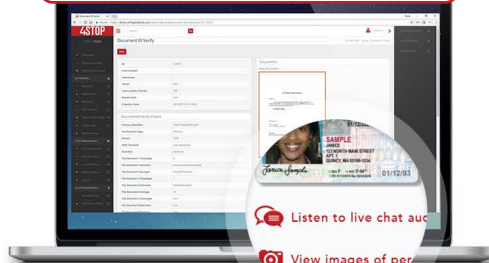
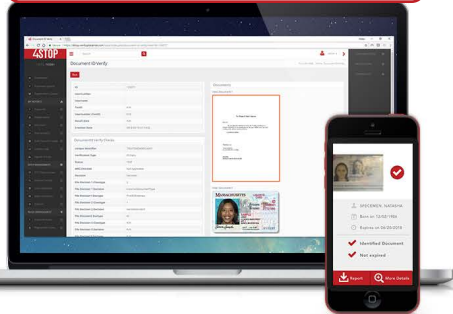
User holds up document while on live chat.

**4S**

**MANUAL RISK SCORE & RECOMMENDATION**

**4S**

**RISK SCORE AND RECOMMENDATION**











# 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



# — World-Wide Country Coverage. —

Providing world-wide coverage of premium KYC data sources to obtain the best data enriched experience for verifications.



- |  |   |   |
|--|---|---|
|  <p>4S CORE SERVICES</p>     |  <p>ADDRESS CHECK</p>        |  <p>PHONE 4-PIN</p>        |
|  <p>GEO CHECK</p>            |  <p>PHONE ID CHECK</p>       |  <p>DEVICE ID</p>          |
|  <p>BIN CHECK</p>            |  <p>COMPLIANCE WATCHLIST</p> |  <p>DEVICE ID ADVANCED</p> |
|  <p>BREACHED EMAIL CHECK</p> |  <p>EMAIL VERIFICATION</p>   |  <p>DOCUMENT ID MANUAL</p> |

To view our KYC data sources country coverage, please visit [www.4stop.com](http://www.4stop.com) or contact [sales@4stop.com](mailto:sales@4stop.com)

# Easy KYC Setup And Control.

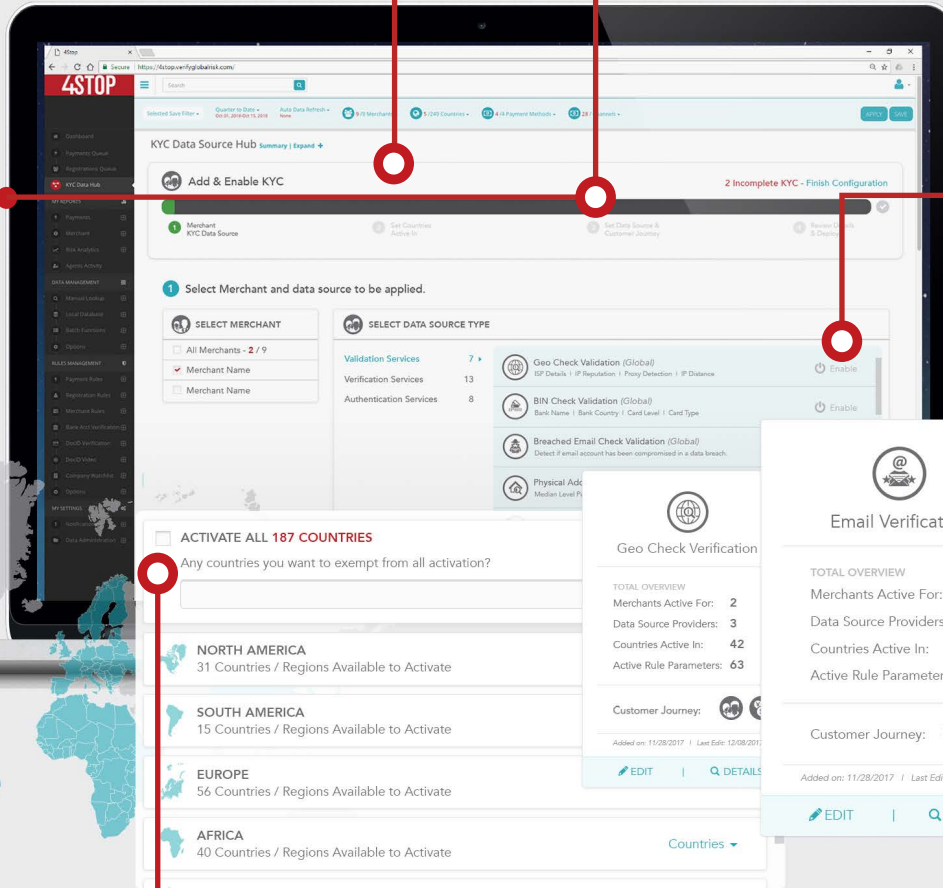
Loaded with features to fully customis and activate in real-time.

**PROGRESS BAR**  
Clearly defines step-by-step  
KYC implementation process.

**SET ON CUTOMER TOUCHPOINTS**  
Flexibility to set KYC to be applied at  
registrations or transactional engagements.

**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.

**ONE-CLICK  
ACTIVATION**  
Easily enable the  
KYC required with a  
clearly defined list.



**COUNTRY CONTROL**  
Instantly apply activated KYC globally  
or to specific countries required.



## 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.

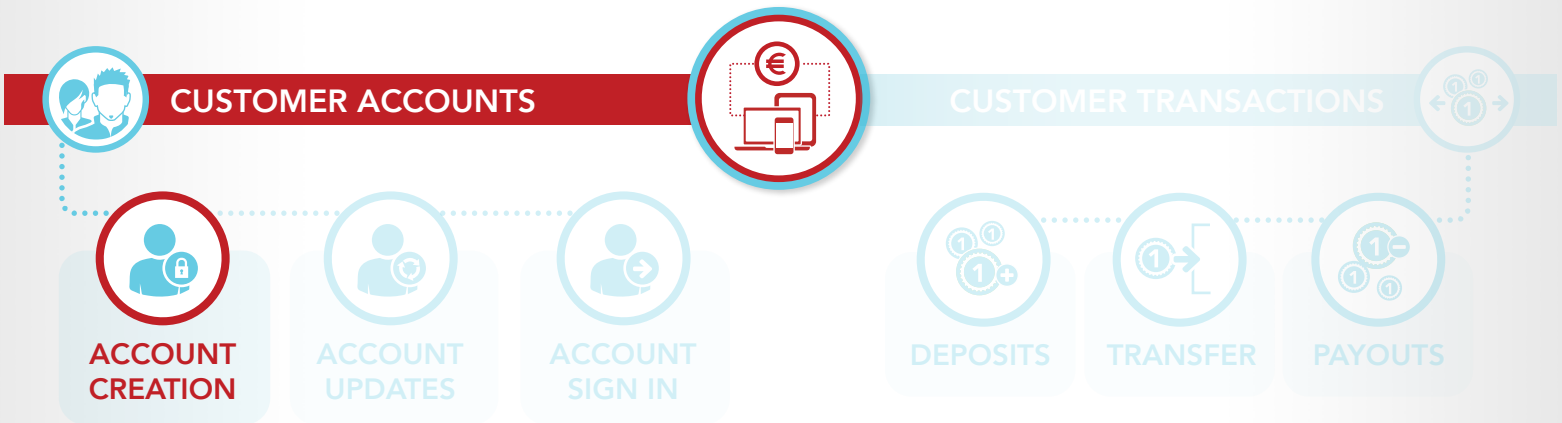


## FUTURE PROOF YOUR KYC

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.

# Account Creation Verification.

Optimal KYC to validate customers on-boarding process.



## 4S KYC VERIFICATIONS PROCESSED

### 4S CORE CHECKS

- DEVICE ID**  
Java Based | Hardware Fingerprint | Granular Device Details
- GEO CHECK**  
ISP Details | IP Reputation | Proxy Detection | IP Distance
- 4S DATABASE CHECKS**  
Run Against Current Parameters That Have Been Provided

### 4S PACKAGE RECOMMENDATION

- IDV CHECK (For Required Country)**  
Address to Name | Date of Birth | Other (based on country)
- PHYSICAL ADDRESS CHECK**  
Median Level Postal Address Validation to Point of Entry
- EMAIL VERIFY & BREACHED EMAIL CHECK**  
Email & Domain Intelligence | Age | Reputational & Validation
- PHONE ID CHECK**  
Geo Location | Phone Type | Phone Carrier
- COMPLIANCE WATCHLIST**  
Global Sanctions Real-Time Updates | FATF | OFAC | AML/CTF | PEP | RCA | SIP

## KYC DATA RUN THROUGH VERIFICATION ENGINE

### KYC SCORE VALUES

<b>✘ HARD FAIL</b> 90.00 - 100.00	<b>⚠ LIMITED PASS</b> 60.00 - 89.99	<b>✔ PASS</b> 0.01 - 59.99	<b>✔ PREMIUM PASS</b> -100 - 0.01
<b>USER BLOCKED</b> Direct Customer To Input Registration Intel Again or Provide Further ID Documentation	 <p><b>ACCOUNT REGISTERED</b>  <b>KYC TIER 0 - NO Transactions Permission</b>                  Customer can interact with your platform and will be prompted to perform a micro deposit verification to enable transactional use.</p>		

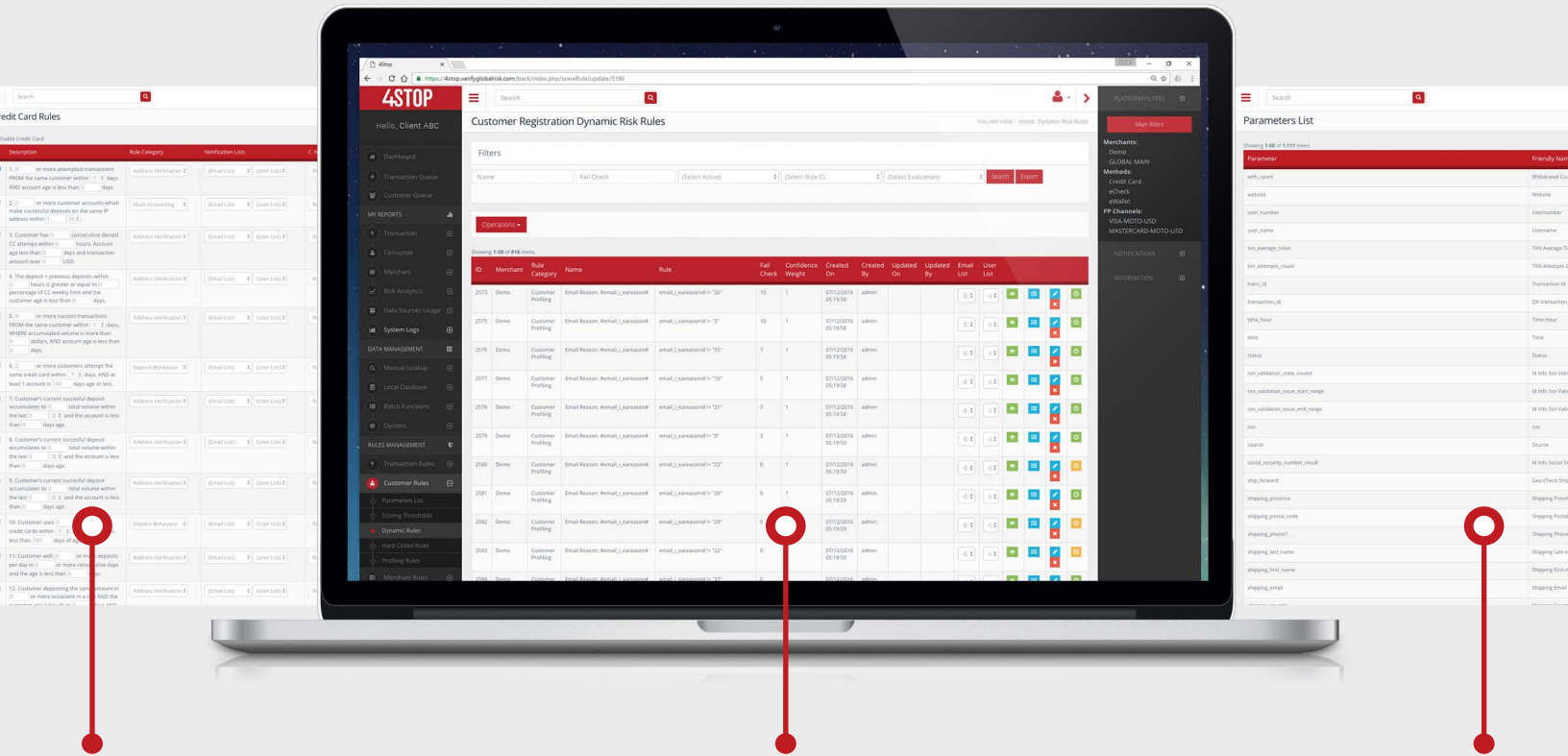
# Transactional Verification.

We are parameter based with the capability to check for behavioral changes in the consumer account and transactional patterns.



# 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

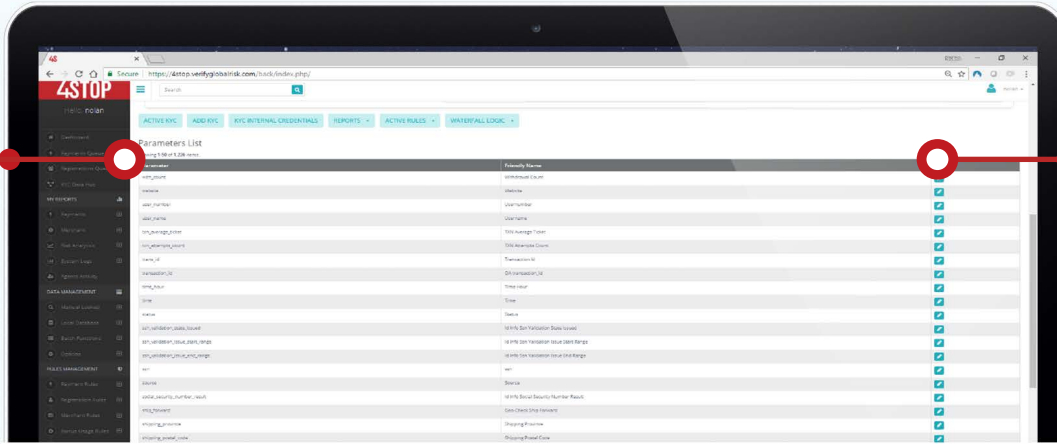
Customise and free-form a rule in minutes with our one-click parameters suite.

## 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

Name	Color	Minimum Value	Maximum Value	Recommendation
Green	green	0	49.99	Approve
Yellow	yellow	50	89.99	Review
Red	red	90	100	Reject

**REJECTED**

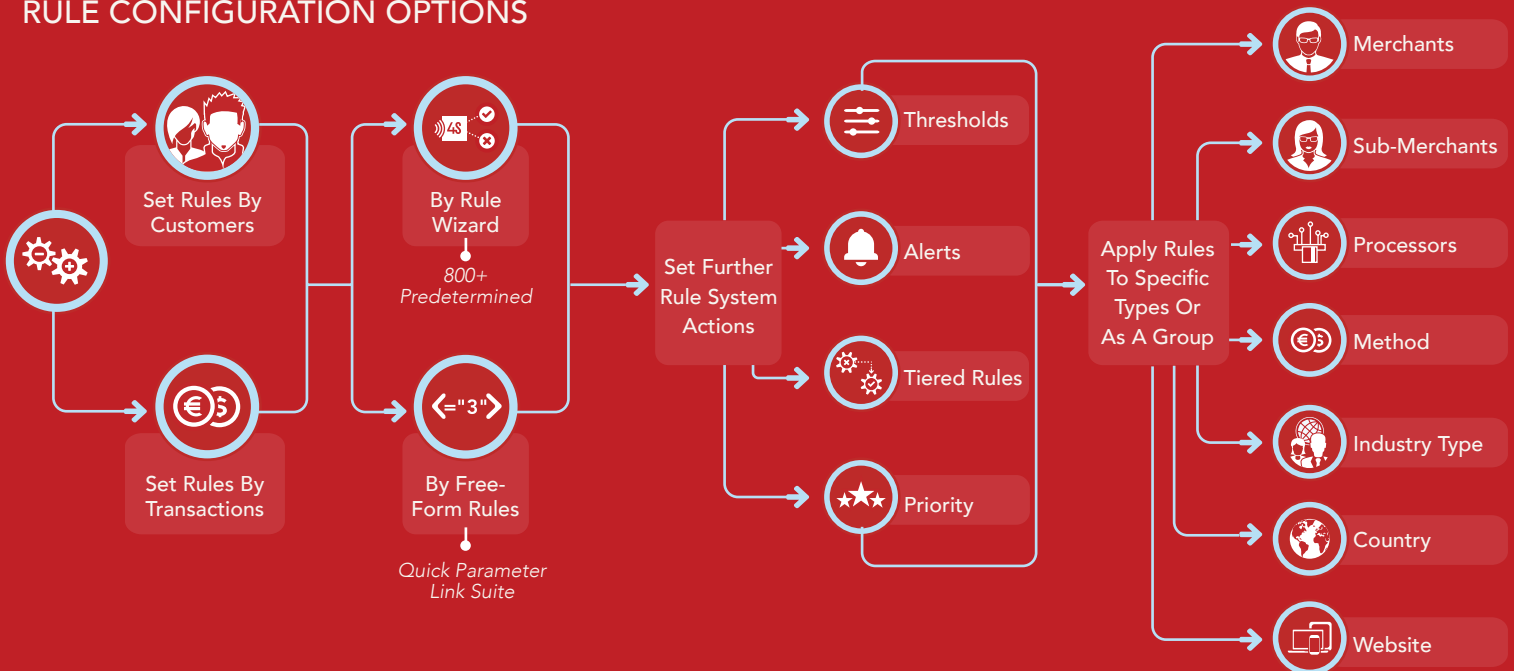
**WARNING**

**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

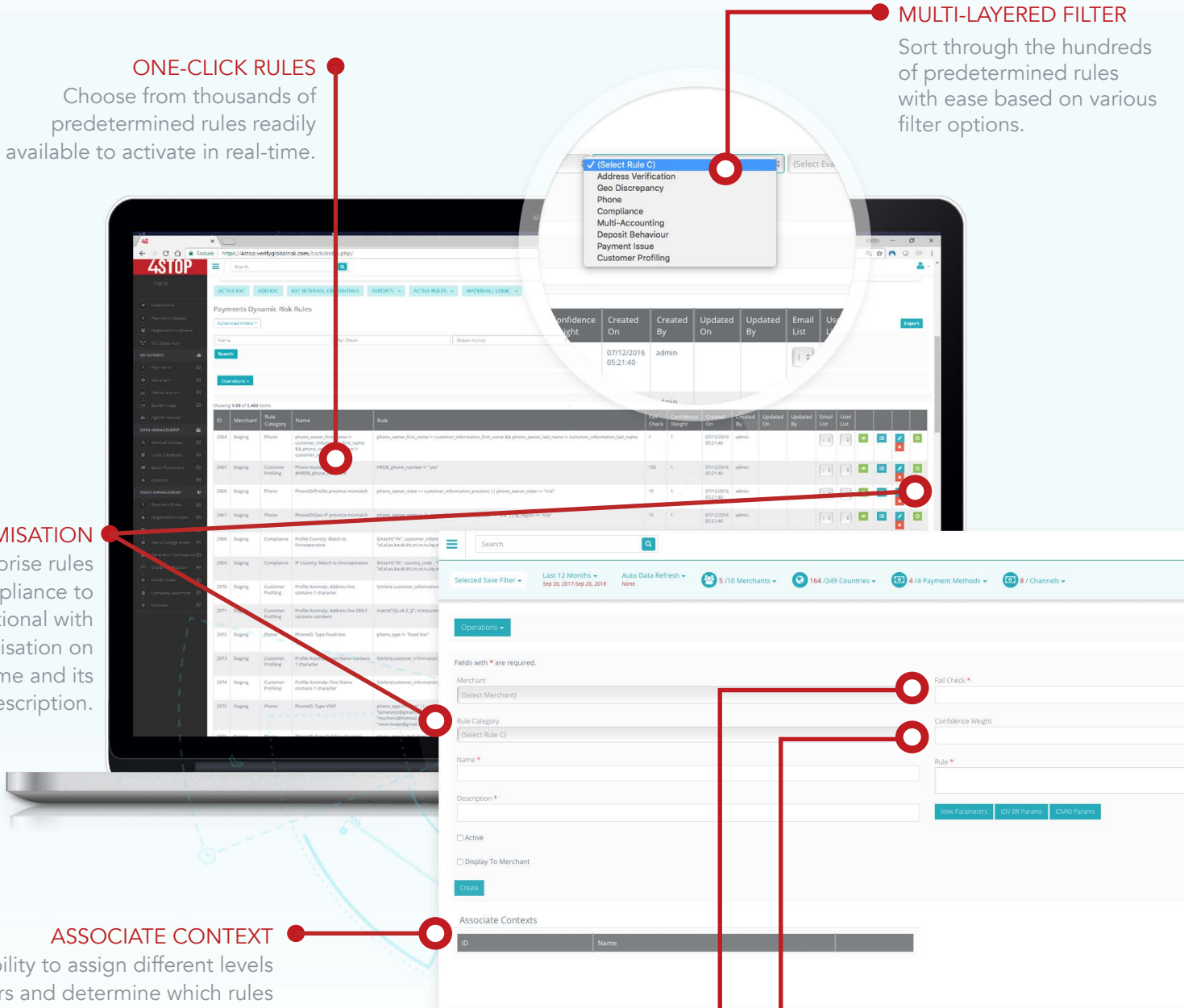
Ability to assign different levels or tiers and determine which rules will apply according to each level or specific tier.

## 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 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

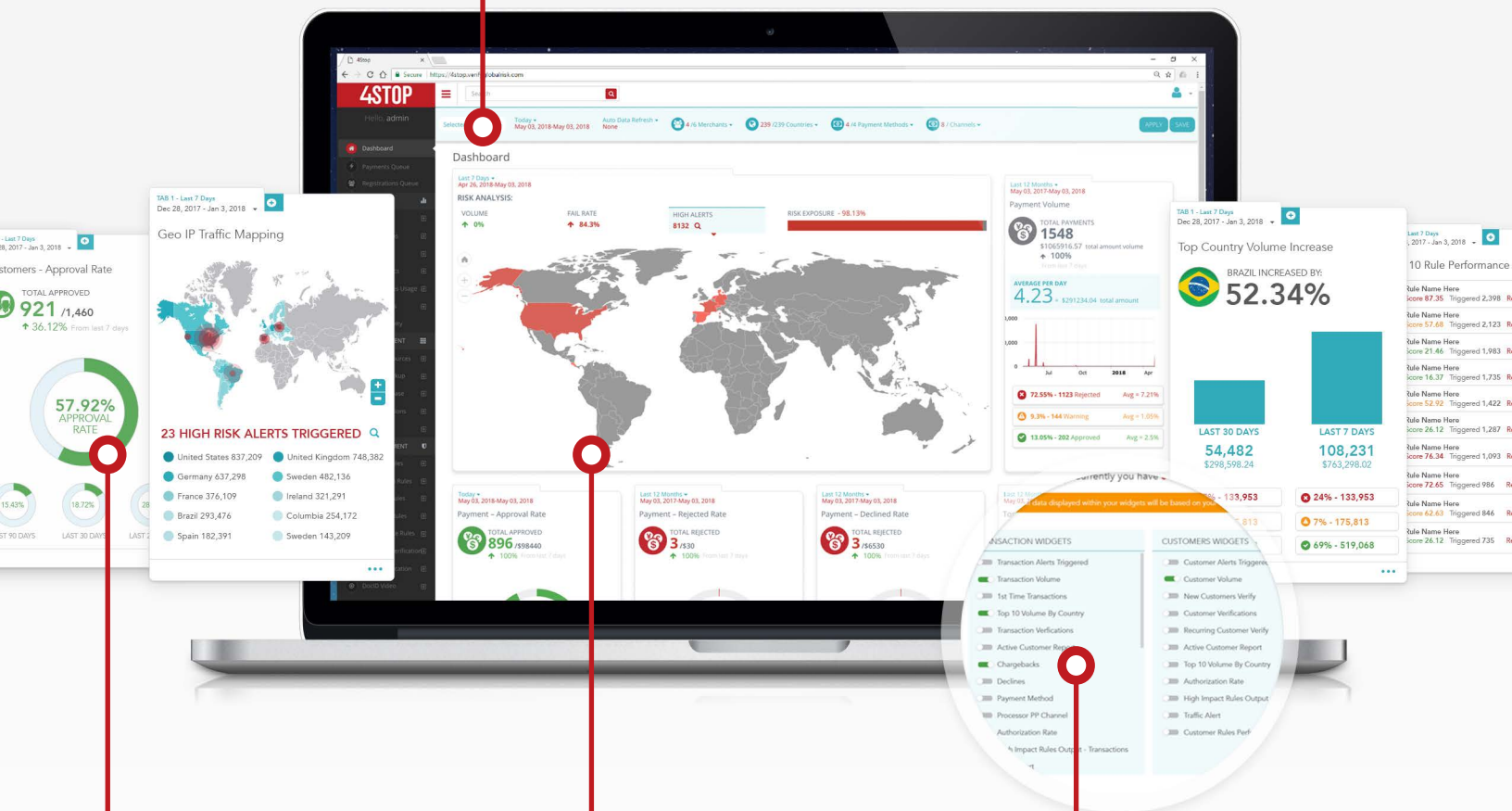
Need a custom blocking, rule or system action parameter to be applied for a specific region and / or duration? No problem. Our platform gives you full customisation and control to do just that.

# 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.

# 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

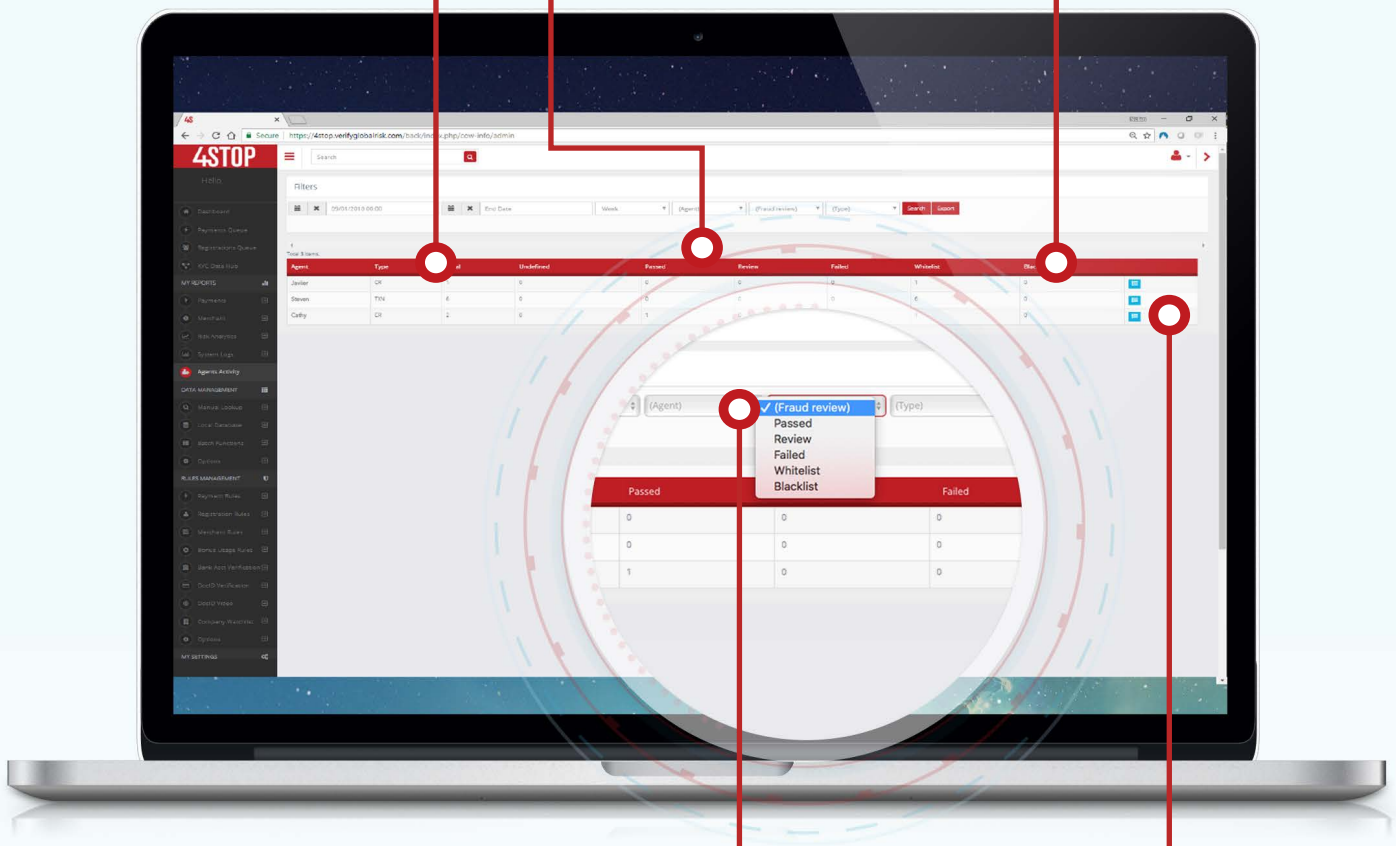
Quickly view the user account type along with the total number of activity items they have performed.

## 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



# 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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## 4STOP TEAM CONTACT DETAILS

Support Team - [support@4stop.com](mailto:support@4stop.com)

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Sales Team - [sales@4stop.com](mailto:sales@4stop.com)

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