KYC. Compliance. Anti-fraud.

Instantly access hundreds of global KYC data sources through a single API, coupled with our world-class fraud prevention tools and real-time intelligence and enter any new markets with confidence your business is compliant.

4STOP

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

CONTACT DETAILS

General Inquiries - info@4stop.com   Call Germany +49.221.7894.7410
Support Team - support@4stop.com   Fax North America +1.888.826.1832
Technical Team - it@4stop.com
Sales Team - sales@4stop.com   Riehler Straße 19
Accounting - finance@4stop.com   Cologne, Germany, 50668

Future Proof Your KYC

One API integration and you get it all.

ACCESS 400+ 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

Instantly activate required KYC data sources to support compliance today and when requirements update in the markets and regions you transact in.

ADVANCED RULES ENGINE

800+ pre-designed rules, a simple rule configuration wizard, full control on rule weighing, and system action responses, and deploy in real-time.

KYC WATERFALL SAVINGS

Perform KYC starting with the lowest data source provider and tiering down to other data providers to obtain maximum verified customers in the most cost-effective manner possible.
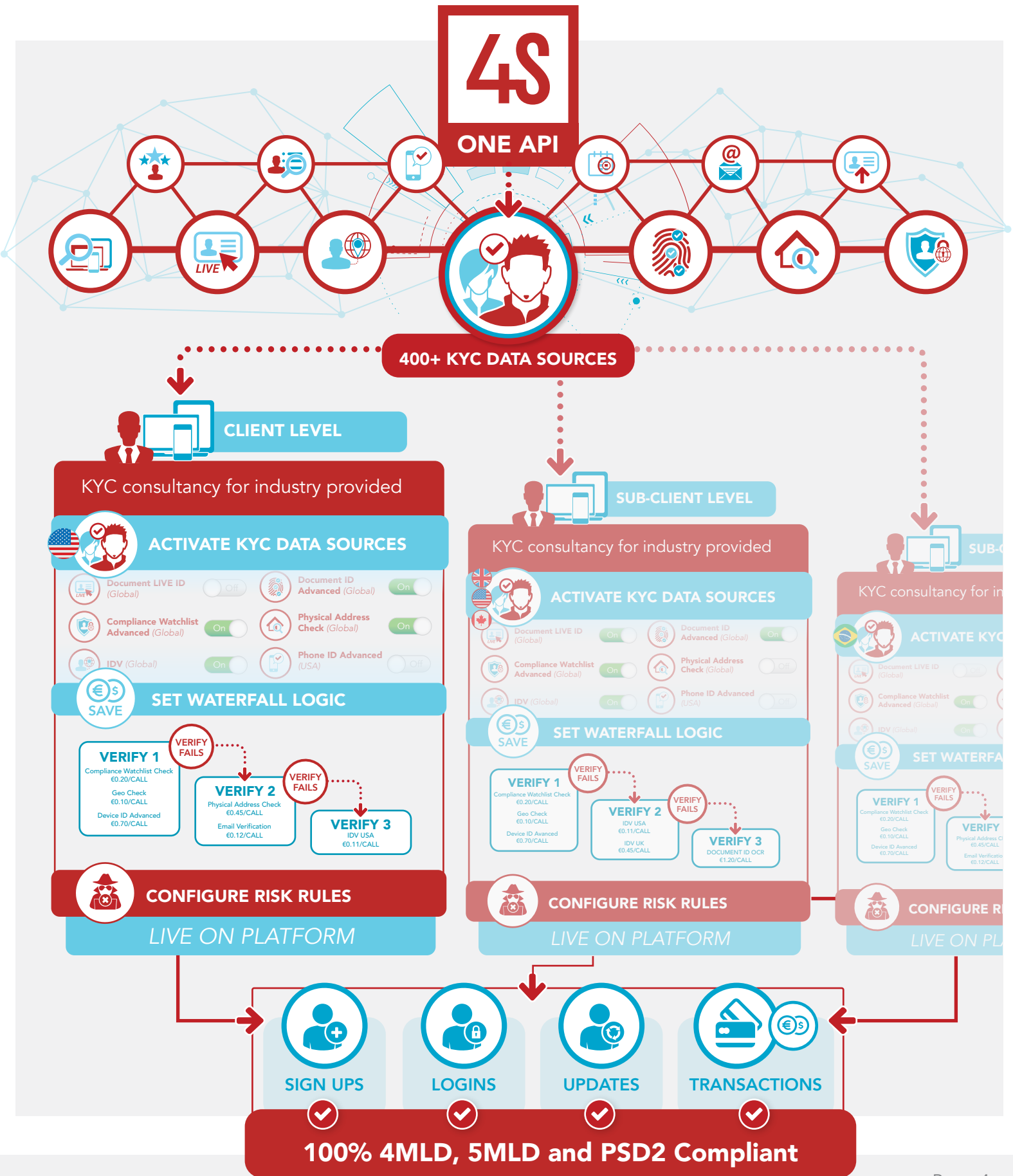
DATA SIMULATION ANALYSIS

Easily create and review whole market profiles to expand into new markets, or adjust anti-fraud processes with absolute confidence provided through quantifiable data.

REAL-TIME MONITORING

Integrated analytics with real-time auto-refreshed intelligence to easily monitor KYC data, with customised alerts, queue management, one-click reporting and much more.

Powerful KYC at your fingertips.

4S ONE API

400+ KYC DATA SOURCES

CLIENT LEVEL

KYC consultancy for industry provided

ACTIVATE KYC DATA SOURCES

Document LIVE ID (Global)	Off	Document ID Advanced (Global)	On
Compliance Watchlist Advanced (Global)	On	Physical Address Check (Global)	On
IDV (Global)	On	Phone ID Advanced (USA)	Off

SET WATERFALL LOGIC
SAVE

VERIFY 1
Compliance Watchlist Check
€0.20/CALL
Geo Check
€0.10/CALL
Device ID Advanced
€0.70/CALL

VERIFY FAILS →

VERIFY 2
Physical Address Check
€0.45/CALL
Email Verification
€0.12/CALL

VERIFY FAILS →

VERIFY 3
IDV USA
€0.11/CALL

CONFIGURE RISK RULES

LIVE ON PLATFORM

SUB-CLIENT LEVEL

KYC consultancy for industry provided

ACTIVATE KYC DATA SOURCES

Document LIVE ID (Global)	Off	Document ID Advanced (Global)	On
Compliance Watchlist Advanced (Global)	On	Physical Address Check (Global)	Off
IDV (Global)	On	Phone ID Advanced (USA)	

SET WATERFALL LOGIC
SAVE

VERIFY 1
Compliance Watchlist Check
€0.20/CALL
Geo Check
€0.10/CALL
Device ID Advanced
€0.70/CALL

VERIFY FAILS →

VERIFY 2
IDV USA
€0.11/CALL
IDV UK
€0.45/CALL

VERIFY FAILS →

VERIFY 3
DOCUMENT ID OCR
€1.20/CALL

CONFIGURE RISK RULES

LIVE ON PLATFORM

SUB-CLIENT LEVEL

KYC consultancy for industry provided

ACTIVATE KYC DATA SOURCES

Document LIVE ID (Global)			
Compliance Watchlist Advanced (Global)			
IDV (Global)			

SET WATERFALL LOGIC
SAVE

VERIFY 1
Compliance Watchlist Check
€0.20/CALL
Geo Check
€0.10/CALL
Device ID Advanced
€0.70/CALL

VERIFY FAILS →

VERIFY
Physical Address Check
€0.45/CALL
Email Verification
€0.12/CALL

CONFIGURE RISK RULES

LIVE ON PLATFORM

SIGN UPS ✓ **LOGINS** ✓ **UPDATES** ✓ **TRANSACTIONS** ✓

100% 4MLD, 5MLD and PSD2 Compliant

Be Compliant. Stay Compliant.

Instantly activate any of our 400+ KYC data sources in real-time for complete compliance at every customer touch point.

SIGN UPS / LOGINS

ACCOUNT UPDATES

PAYMENT TRANSACTIONS

PHONE ID (global)
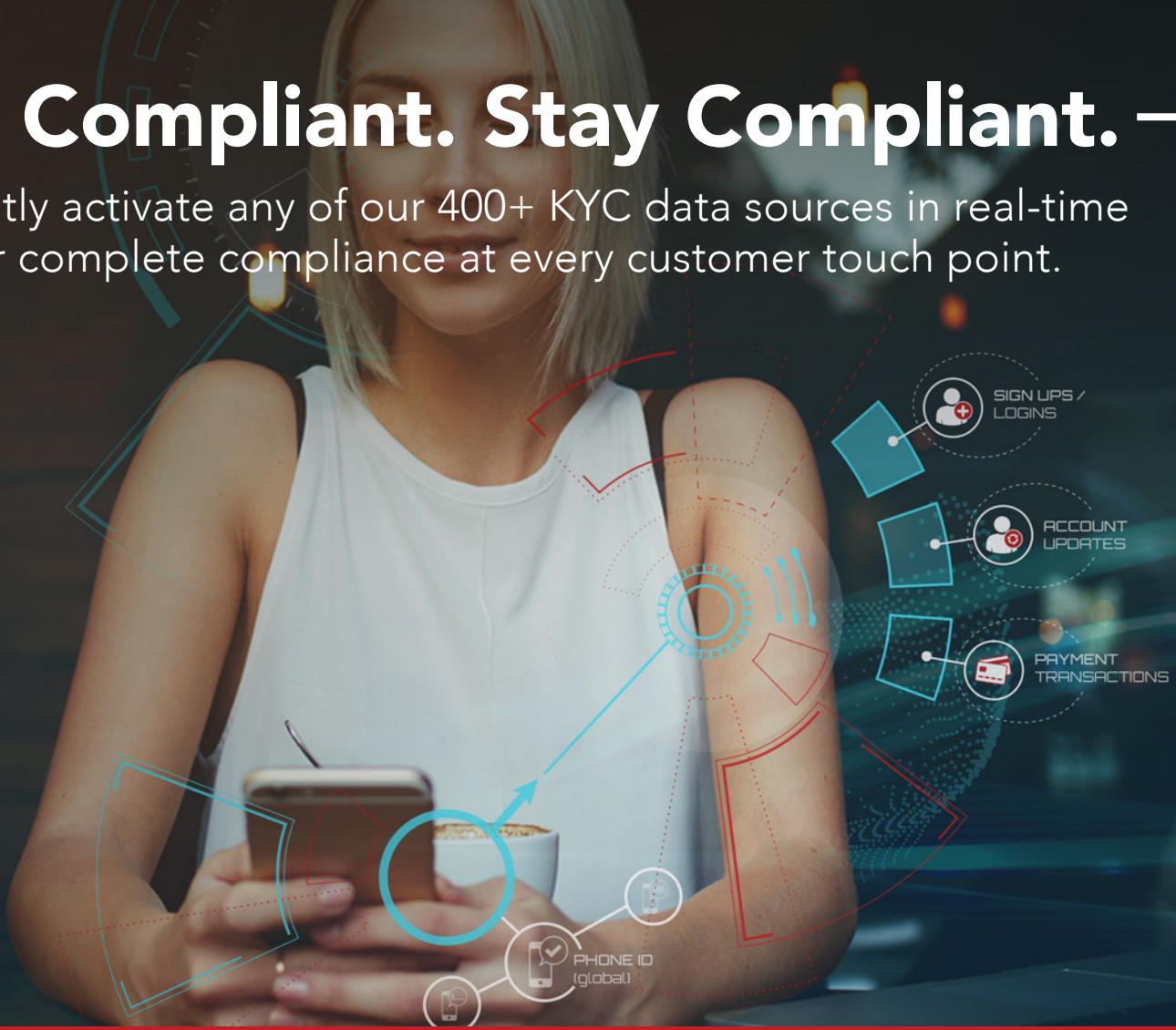
VERIFICATION & AUTHENTICATION SERVICES

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

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 formating, scrapped data, and reputation. Comes with easy upload facility and file management area.

DOCUMENT ID OCR
(Global)

Automatically Verify ID documentation for quality and formating, while also reviewing documentation for scrapped data. Comes with easy upload facility and file management area.
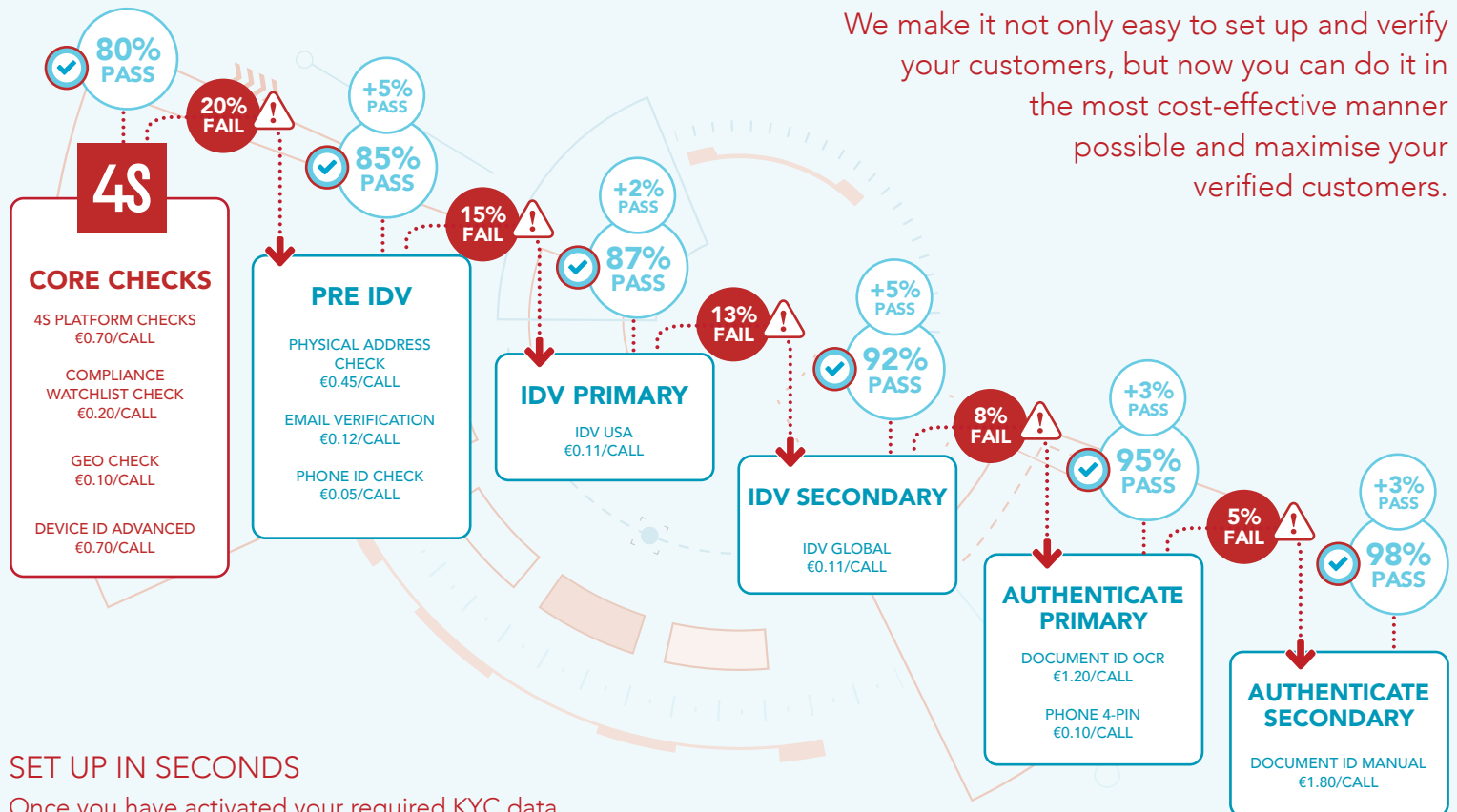
DOCUMENT LIVE ID
(Global)

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.

80% PASS

20% FAIL

4S

CORE CHECKS

4S PLATFORM CHECKS €0.70/CALL

COMPLIANCE WATCHLIST CHECK €0.20/CALL

GEO CHECK €0.10/CALL

DEVICE ID ADVANCED €0.70/CALL

+5% PASS

85% PASS

15% FAIL

PRE IDV

PHYSICAL ADDRESS CHECK €0.45/CALL

EMAIL VERIFICATION €0.12/CALL

PHONE ID CHECK €0.05/CALL

+2% PASS

87% PASS

13% FAIL

IDV PRIMARY

IDV USA €0.11/CALL

+5% PASS

92% PASS

8% FAIL

IDV SECONDARY

IDV GLOBAL €0.11/CALL

+3% PASS

95% PASS

5% FAIL

AUTHENTICATE PRIMARY

DOCUMENT ID OCR €1.20/CALL

PHONE 4-PIN €0.10/CALL

+3% PASS

98% PASS

AUTHENTICATE SECONDARY

DOCUMENT ID MANUAL €1.80/CALL

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.

		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	BIN Check	Bank Account Check	Geo Check	Device ID	Device ID Advanced	Phone 4-PIN	Doc ID OCR	Doc ID Manual	KBA
GLOBAL	✓				✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	
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%																			

GLOBAL

EUROPE

IDV Sources (Name to Address, Age Verification, National ID, Phone ID Advanced)

Country	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	BIN Check	Bank Account Check	Geo Check	Device ID	Device ID Advanced	Phone 4-PIN	Doc ID OCR	Doc ID Manual	KBA	Hit Rate
NORTH AMERICA																				
CANADA	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓		90%
UNITED STATES	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	90%
MEXICO	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓			80%
SOUTH AMERICA																				
ARGENTINA	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓			45%
BRAZIL	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓			90%
CHILE	✓	✓	✓			✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓			90%
PERU	✓	✓	✓			✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓			30%
VENEZUELA	✓	✓	✓			✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓			20%
ASIA																				
ARMENIA	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓			35%
CHINA	✓			✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓			25%
HONG KONG	✓	✓	✓			✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓			40%
JAPAN	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓			25%
MALAYSIA	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓			50%
SINGAPORE	✓	✓	✓			✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓			40%
AUSTRALIA																				
AUSTRALIA	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓			90%
AFRICA																				
SOUTH AFRICA	✓	✓	✓			✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓			
OCEANIA																				
NEW ZEALAND	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓			

How our 4S solution works.

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

CUSTOMER ACCOUNTS

CUSTOMER TRANSACTIONS

SIGN UPS

EDITS/UPDATES

ONE API
4S

DEPOSITS

TRANSFER

PAYOUTS

KYC DATA SOURCES CALLED

Performed with cost saving waterfall logic.

DATA 1 VENDOR
€0.10/ VERIFICATION
80% PASS
20% FAIL

DATA 2 VENDOR
€0.20/ VERIFICATION
PLUS 10%
90% PASS
10% FAIL

DATA 3 VENDOR
€0.35/ VERIFICATION
PLUS 5%
95% PASS
5% FAIL

Data results go into our risk analysis engine.

64.8% RISK SCORE

Alerts TRIGGERED

Quantifiable Data
SIMULATION ANAYLSIS REPORTS

Fully Integrated Analytics
REAL-TIME INTELLIGENCE

Easy KYC setup and control.

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

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

**COUNTRY &
ACTIVITY CONTROL**
Set checks based on
region and specific
activity from B2B,
B2C, C2C interactions.

ABILITY TO THROTTLE
and set frequency of data
source checks.

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 KYC and secure customers to protect your business and combat fraud.

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
Utilize our 800+ pre-determined rules sets or hard-code your own custom rules, assigning them to any category type, system parameters, alerts and scoring thresholds, in just a few clicks.

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
- 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
- Behaviour and machine learning logic
- Data simulation analysis reports

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.
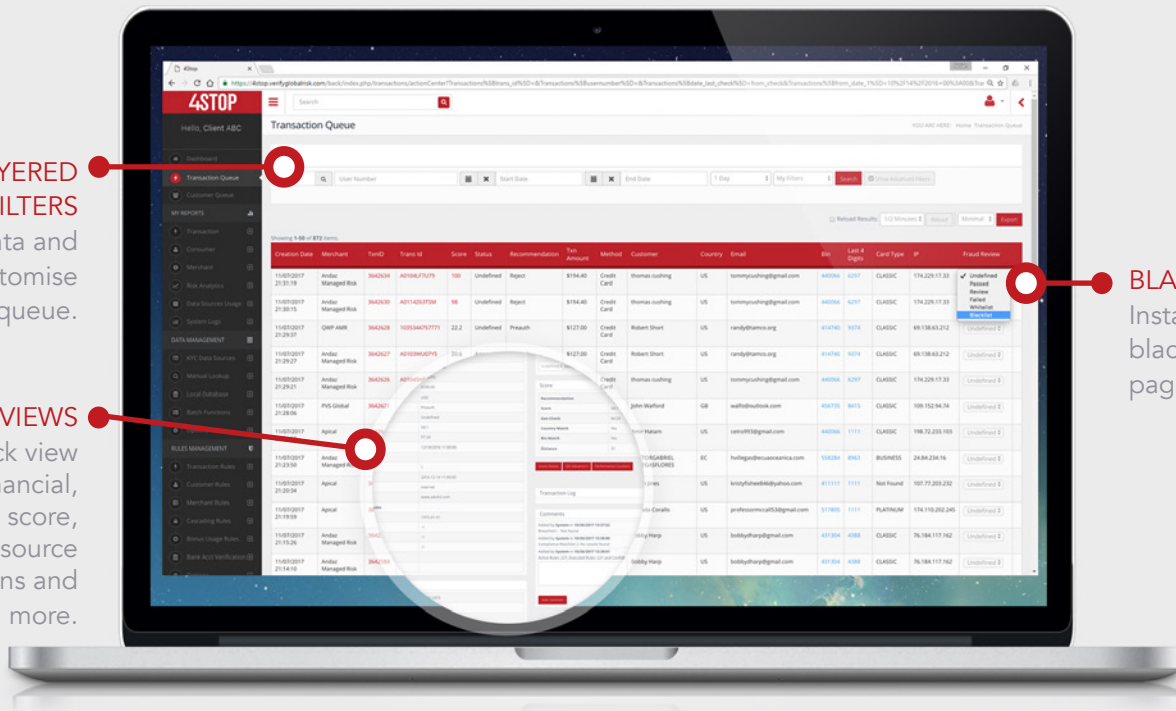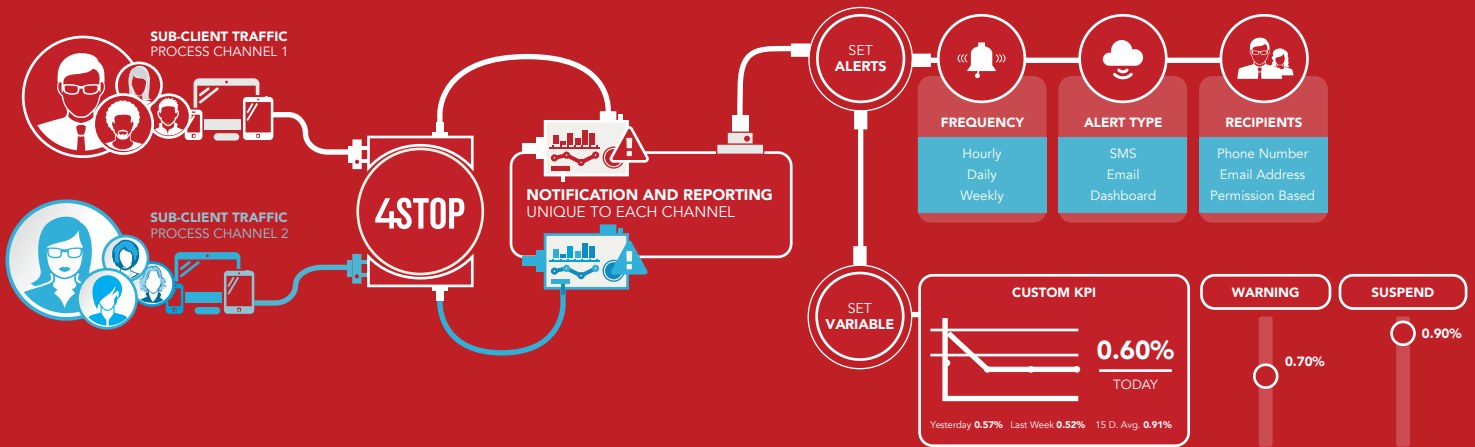
MULTI-LAYERED MONITORING

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

SUB-CLIENT TRAFFIC
PROCESS CHANNEL 1

SUB-CLIENT TRAFFIC
PROCESS CHANNEL 2

4STOP

NOTIFICATION AND REPORTING
UNIQUE TO EACH CHANNEL

SET ALERTS

FREQUENCY	ALERT TYPE	RECIPIENTS
Hourly	SMS	Phone Number
Daily	Email	Email Address
Weekly	Dashboard	Permission Based

SET VARIABLE

CUSTOM KPI

0.60%
TODAY

Yesterday **0.57%**   Last Week **0.52%**   15 D. Avg. **0.91%**

WARNING   0.70%

SUSPEND   0.90%

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.

Empowering you with data.

Stay compliant. Combat fraud. Grow with confidence.

STREAMLINE OPERATIONS

Our system is more than just a machine. It's the biggest brain on your team. It's 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.
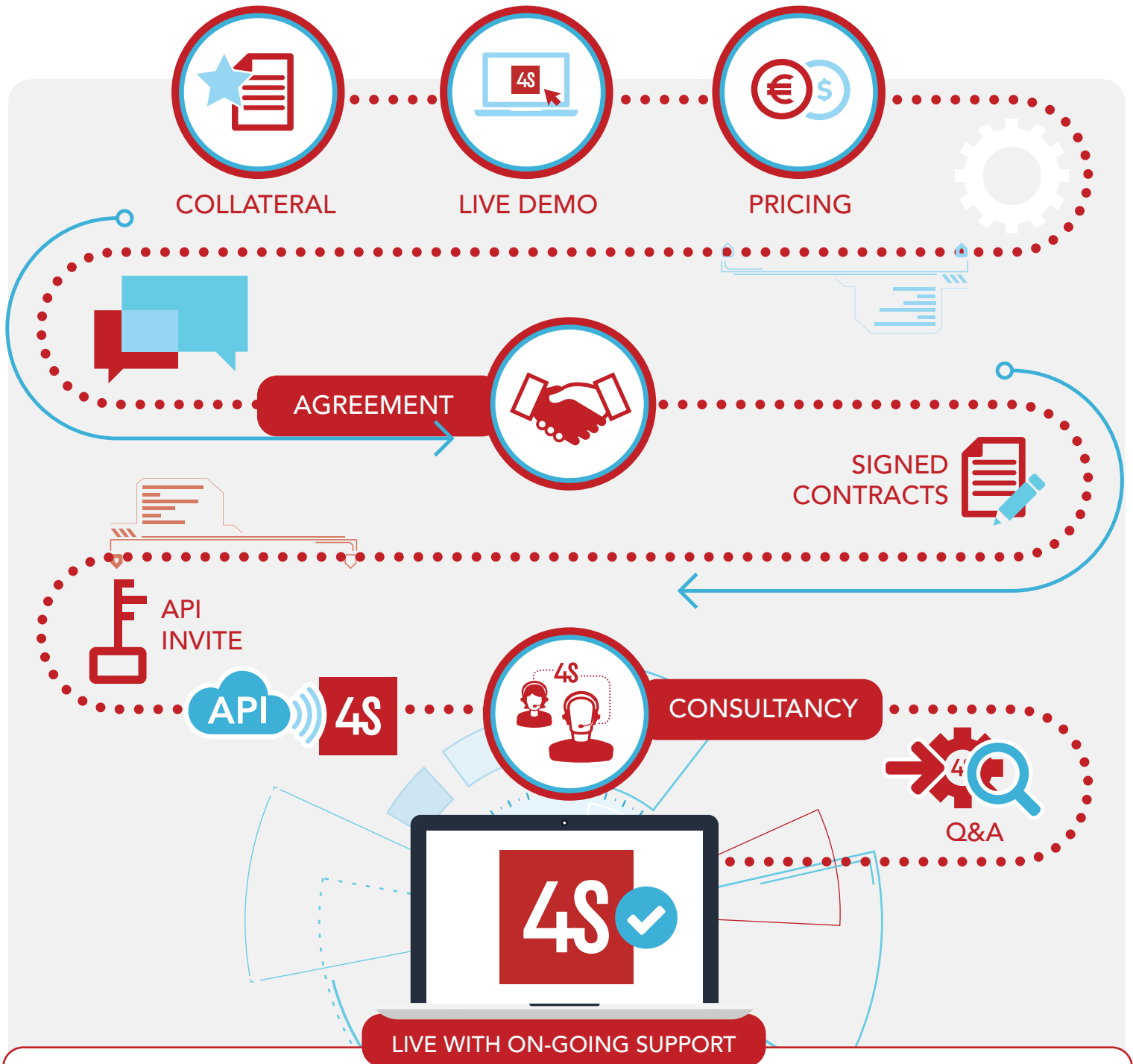
FULL SUPPORT

We are dedicated to your operations team with access to training, support and assistance creating bespoke rules. At 4S we offer a full suite of support and if needed, will fully manage your KYC and risk management processes. We're here for you.

DATA SCIENCE AT YOUR FINGERTIPS

Our personalised data scientists will work with you to ensure efficiency, provide data simulation reports and keep you ahead on industry leading-edge KYC technology and compliance requirements and

ONE SIMPLE INTEGRATION

With an API designed by developers for developers our simple REST API provides strong definition and code examples in all major programming languages to have you integrated in hours and not days.

Get started today.

We integrate into any new and legacy platform, and with a simple REST API you'll be up and running quickly and efficiently.

COLLATERAL

LIVE DEMO

PRICING

AGREEMENT

SIGNED CONTRACTS

API INVITE

API 4S

CONSULTANCY

Q&A

4S

LIVE WITH ON-GOING SUPPORT

Support Team - support@4stop.com
Technical Team - it@4stop.com

Sales Team - sales@4stop.com
Accounting - finance@4stop.com

Call Germany +49.221.7894.7410
Fax North America +1.888.826.1832