APPROVED
100% COMPLETE

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Registration Date	2016-06-03
Registration IP	201.201.201.201
Registration Device	c3c579d1c0ff21626bab ba771b1c2545e
Pass Threshold	50

Monitoring & Anti-Fraud.

All-in-one world-class fraud prevention solution.

Through a single API have a centralised view of risk with premium fraud prevention tools, real-time intelligence, multi-level customisation on rule performance, alerts and dashboards. Providing you with everything you need to ensure maximum protection from fraud and generate positive performance.

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 any data sources and rules configuration for full compliance at every customer touch point. Along with providing you with tools to simplify your monitoring processes, streamline operations, reduce chargebacks 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   Neusser Str. 85

Accounting - finance@4stop.com   Köln, Germany, 50670

Real-time Intelligence.

Fully integrated analytics with a wide range of KPI dashboards offering real-time auto-refreshed monitoring of registrations, declined rates, chargebacks and much more at both merchant and consumer level.

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.
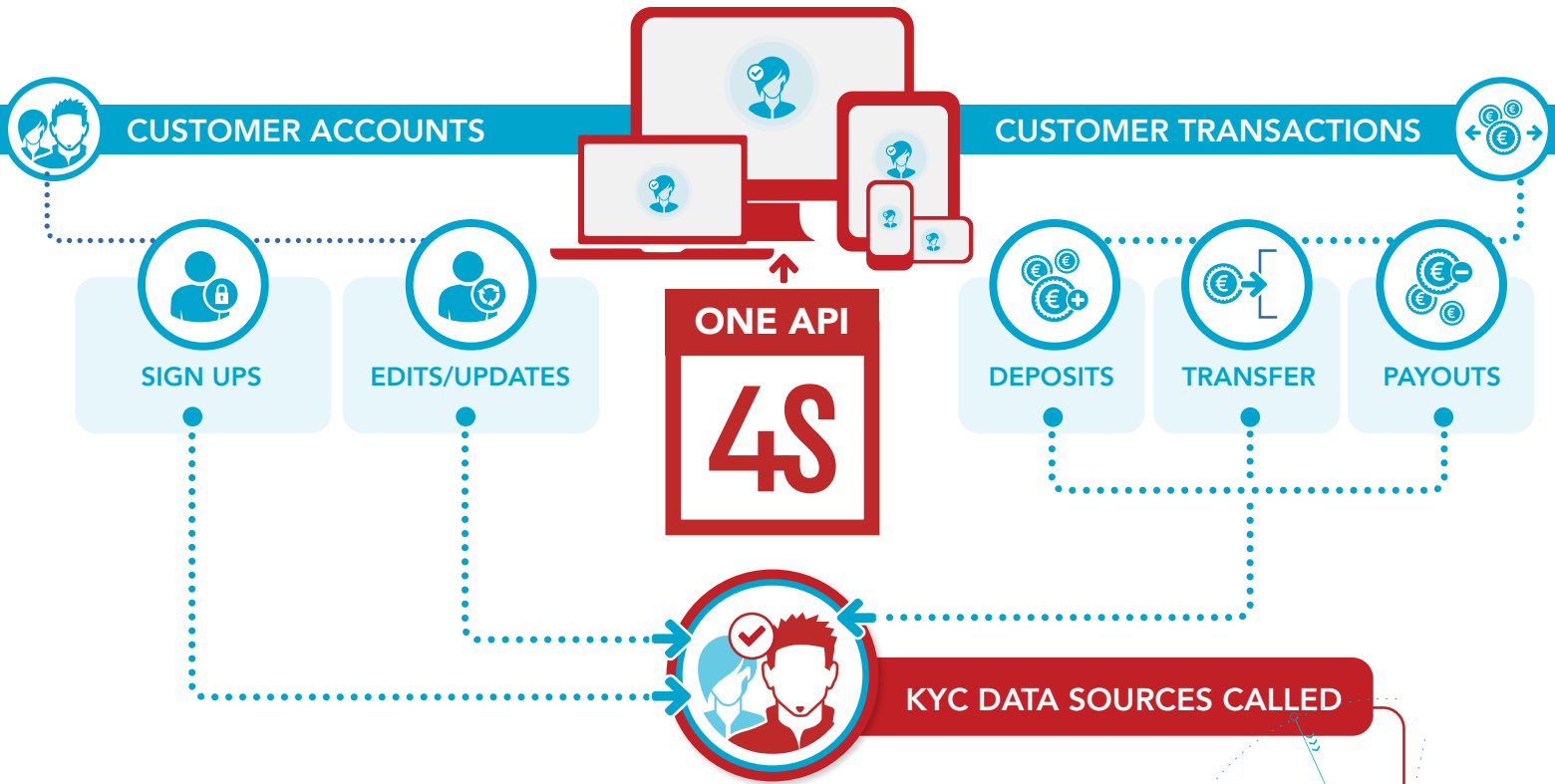
MULTI-LAYERED MONITORING

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.

How Our 4S Solution Works.

One-stop solution for monitoring customers and their transactions.

CUSTOMER ACCOUNTS

CUSTOMER TRANSACTIONS

SIGN UPS

EDITS/UPDATES

ONE API
4S

DEPOSITS

TRANSFER

PAYOUTS

KYC DATA SOURCES CALLED

ALERTS TRIGGERED

64.8% RISK SCORE

800+ Rules Pre-Determined
+ FREE-FORM RULE SCRIPTING

Fully Integrated Analytics
REAL-TIME INTELLIGENCE

Full monitoring views of all clients activities

Easily drill down to monitor sub-client level

Detailed deep dive customer profile levels

One-Click REPORTING

Time-Frame INTELLIGENCE

Account ASSOCIATIONS
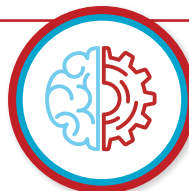
Machine LEARNING

Automated RESPONSES

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.
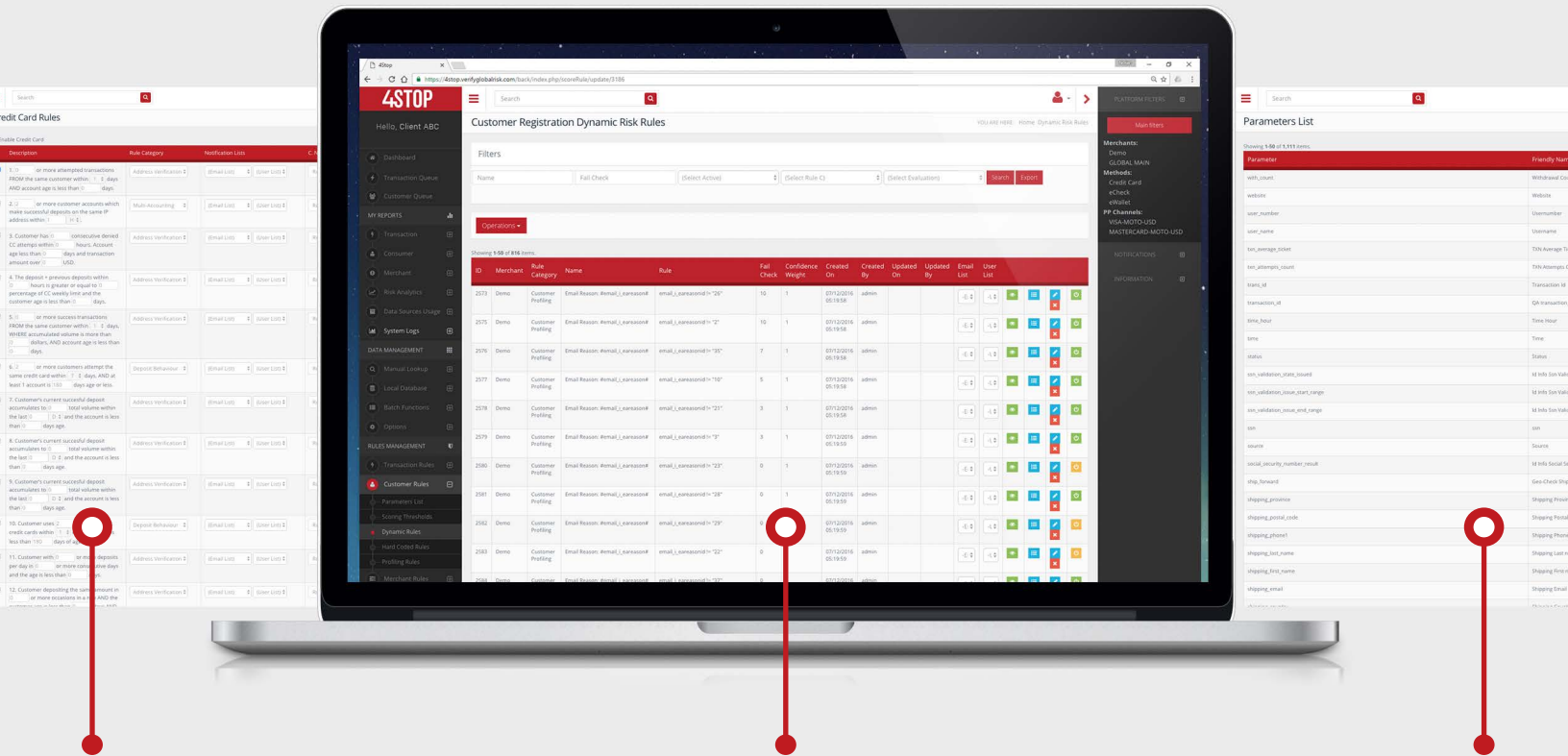
FREE-FORM / HARD-CODED RULE SCRIPTING

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.
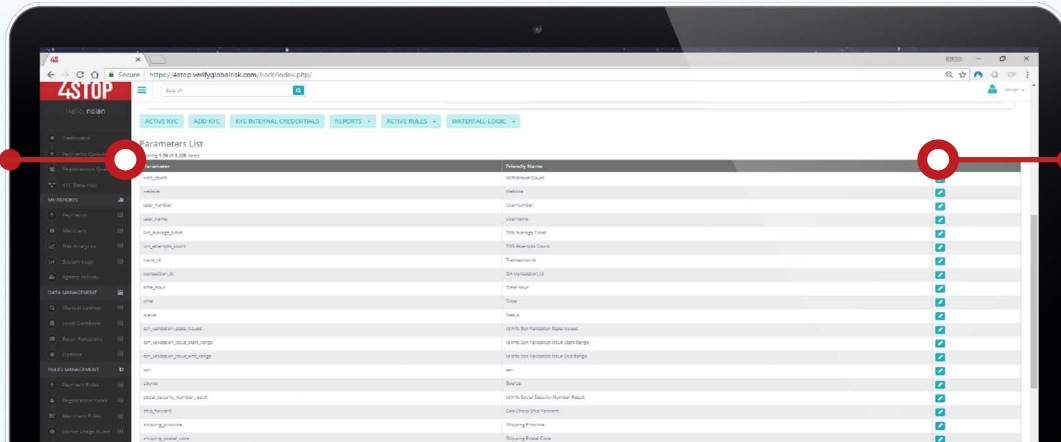
API REFERENCE

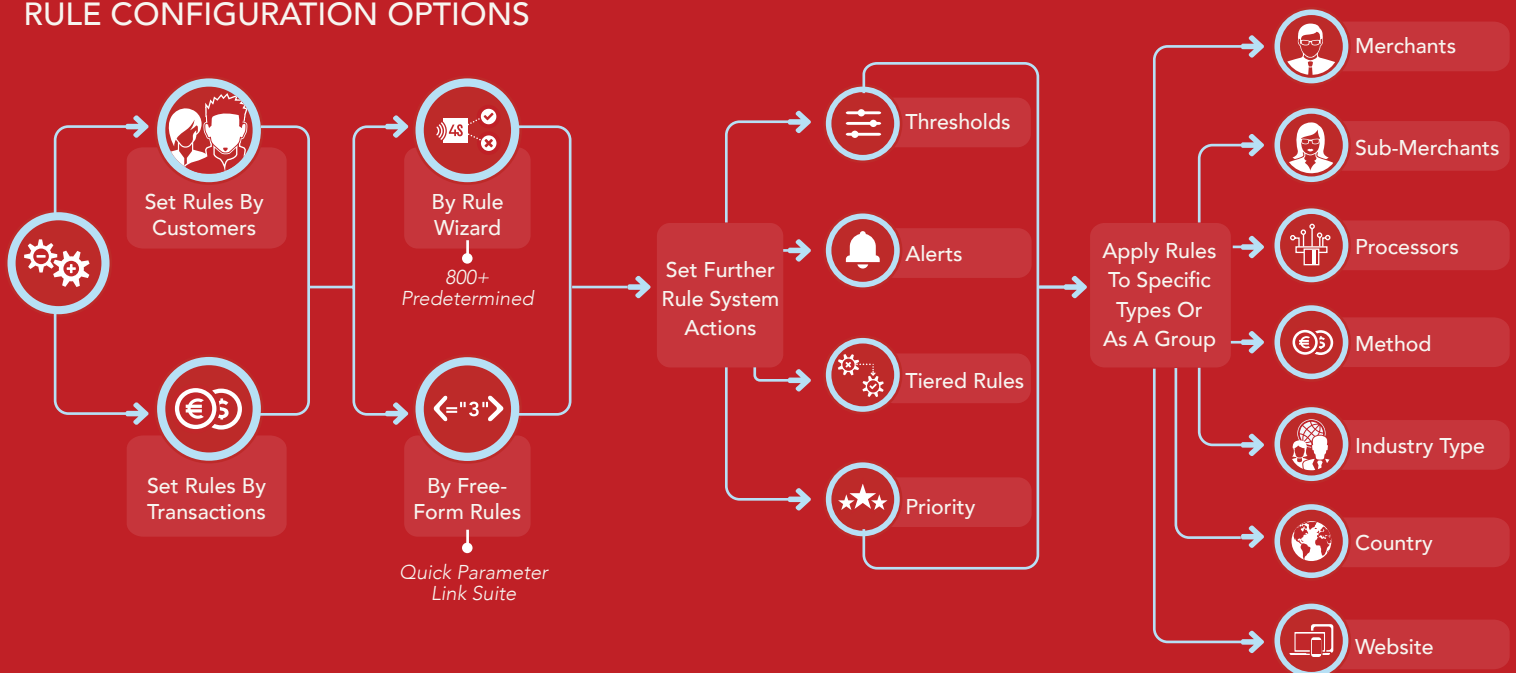Utilize parameter list as a guide for API responses.

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

Set Rules By Customers

Set Rules By Transactions

By Rule Wizard
800+ Predetermined

By Free-Form Rules
Quick Parameter Link Suite

Set Further Rule System Actions

Thresholds

Alerts

Tiered Rules

Priority

Apply Rules To Specific Types Or As A Group

Merchants

Sub-Merchants

Processors

Method

Industry Type

Country

Website

Rule Creation Flexibility.

No mater the rule you need to activate, we have you covered, with thousands of parameters available and the ability to one-click activate pre-exisiting rules or fully customised new ones.

MULTI-LAYERED FILTER
Sort through the hundreds of predetermined rules with ease based on various filter options.

ONE-CLICK RULES
Choose from thousands of predetermined rules readily available to activate in real-time.

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 Cascading Rules.

Create rules to perform in a real-time waterfall logic to perform in conjunction with your KYC verification and ensure customer and transactions are verified in the most cost-efficient manner possible.
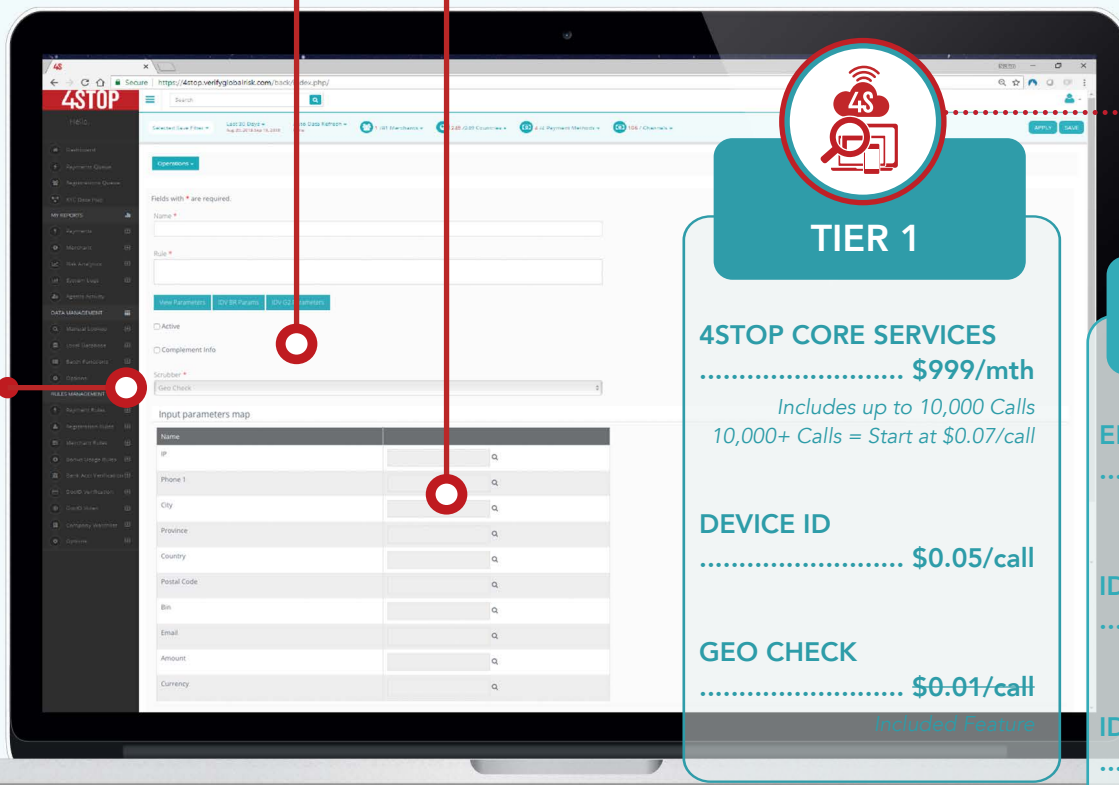
MAP RULE LOGIC

Automatically determine the service and the rule to be applied on each cascading rule tier/level.

SERVICE REDUNDANCY

By activating cascading rule logic you can dramatically reduce errors and engage additional services if errors appear.

SCRUBBER

Apply cascading rules to various scrubber checks.

TIER 1

4STOP CORE SERVICES

.... **$999/mth**

Includes up to 10,000 Calls
10,000+ Calls = Start at $0.07/call

DEVICE ID

.... **$0.05/call**

GEO CHECK

.... **$0.01/call**

TIER 2

EMAIL VERIFICATION

.........................**$0.12/c**

Tiered Pric

IDV USA

.........................**$0.11/c**

IDV ADVANCED 2 USA

.........................**$0.35/c**

Tiered Pric

PHONE ID ADVANCED

.........................**$0.17/c**

Tiered Pr

Multi-Level Rules Monitoring.

From testing rules, to viewing their overall performance output, to performing 'what-if' rule logic, you'll always know your rules configured are performing at their optimal risk mitigation output.

ADVANCED FILTERS

Effortlessly sort and view exactly the rule performance analytics you require by date range, category, merchant and much more.

CROSS-COMPARE

Apply various 'ranges' when filtering rule performance reports to easily cross-compare rule output and make quantifiable decisions when you modify rule configurations.

CUSTOM EXPORT

Export exactly the rule data you require in the format you select.

RULE SCORE

View overall rule performance scoring threshold and its output.
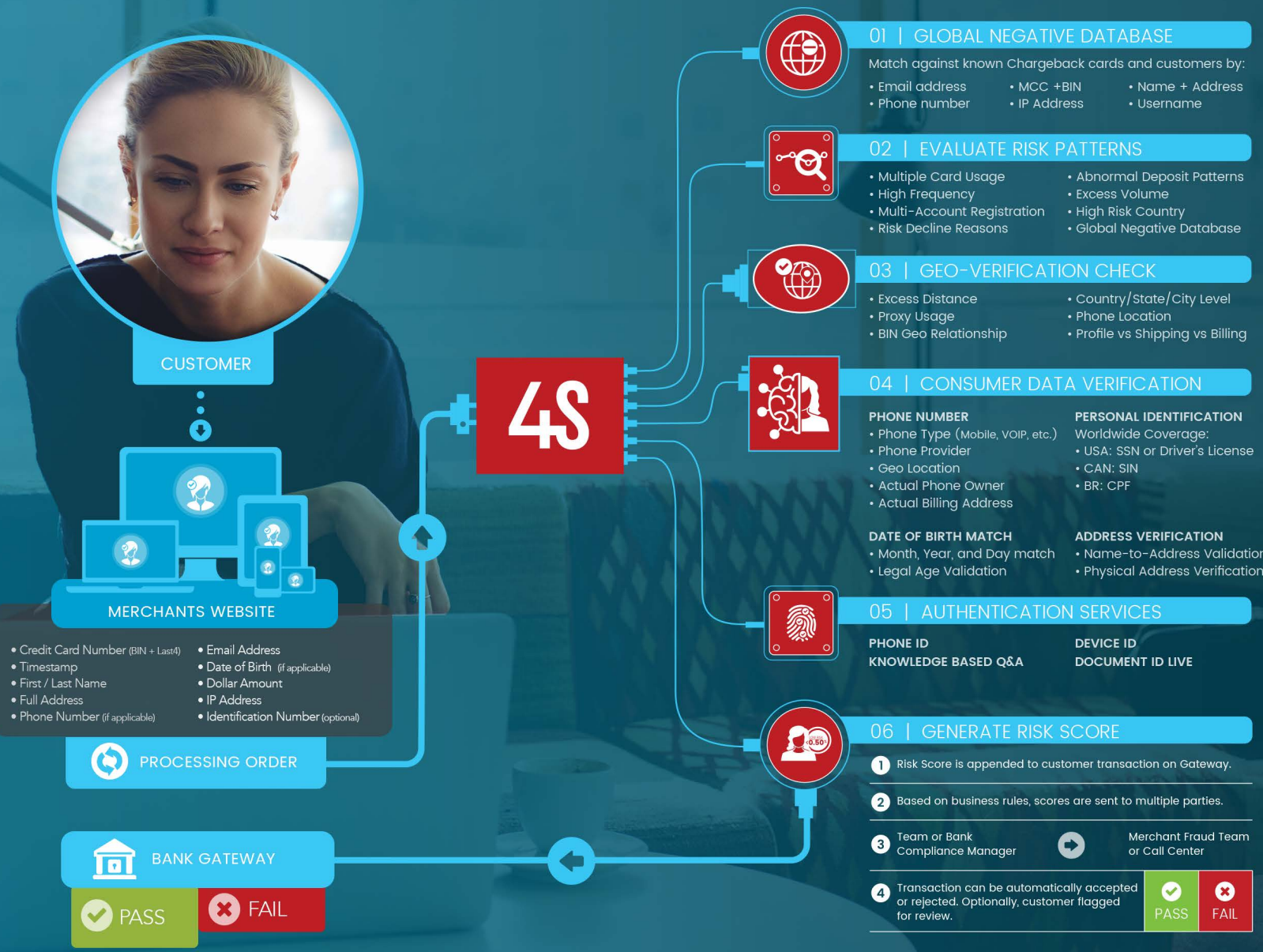
REJECT RATE

View overall rule performance scoring threshold and its output.

RULE 'WHAT-IF' ANALYSIS

Business intelligence report that allows you to analyze the impact if a fail score rate is changed within any rule. Allow you to adjust rule performance to maximise positive impact on your traffic and authorisation rates.
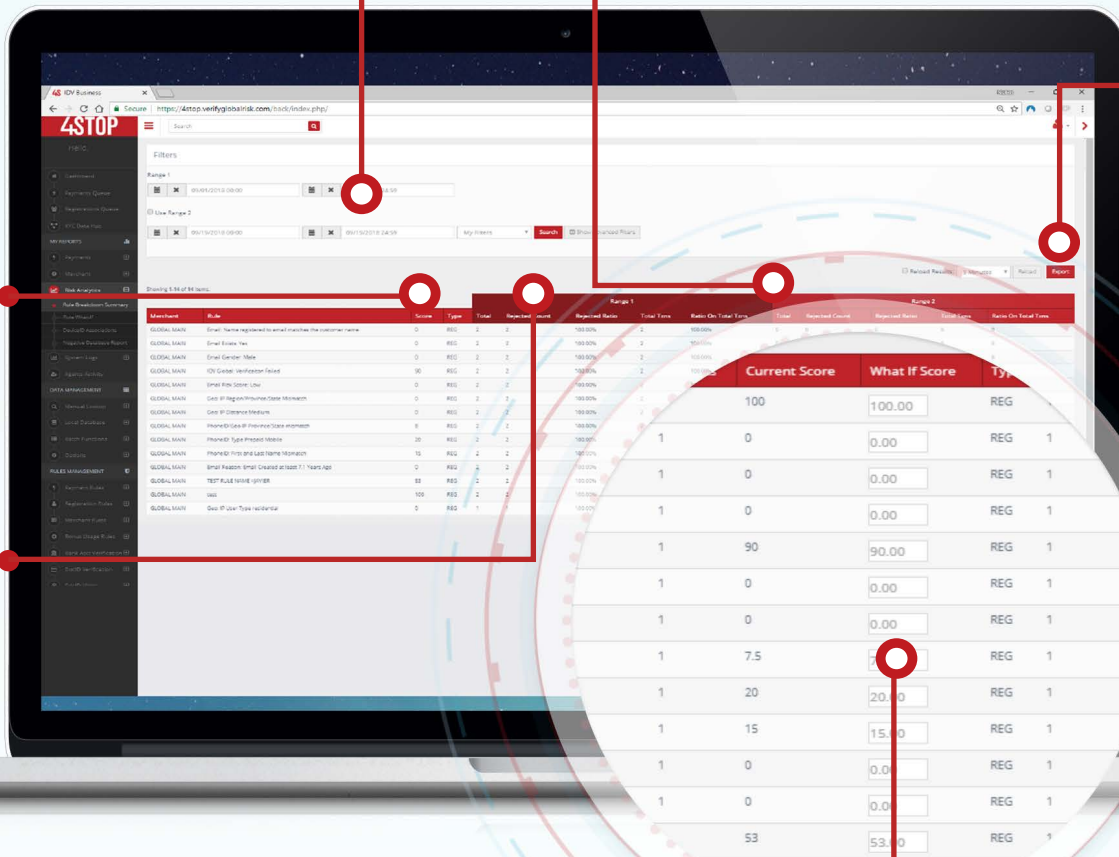
Automated Risk Management.

CUSTOMER

MERCHANTS WEBSITE

- Credit Card Number (BIN + Last4)
- Timestamp
- First / Last Name
- Full Address
- Phone Number (if applicable)
- Email Address
- Date of Birth (if applicable)
- Dollar Amount
- IP Address
- Identification Number (optional)

PROCESSING ORDER

BANK GATEWAY

✓ PASS   ✗ FAIL

4S

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
- Multiple Card Usage
- High Frequency
- Multi-Account Registration
- Risk Decline Reasons
- Abnormal Deposit Patterns
- Excess Volume
- High Risk Country
- Global Negative Database

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

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

05 | AUTHENTICATION SERVICES

PHONE ID
KNOWLEDGE BASED Q&A

DEVICE ID
DOCUMENT ID LIVE

06 | 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 → Merchant Fraud Team or Call Center
4. Transaction can be automatically accepted or rejected. Optionally, customer flagged for review.   ✓ PASS   ✗ FAIL

CHARGEBACK REDUCTION

Integrating our KYC and compliance verification solution in conjunction with utilising our world-class anti-fraud tools and monitoring processes, our platform on average brings new clients a 75% reduction in chargebacks in their first four months.

JUN	1.75%
JUL	1.40%
AUG	0.87%
SEPT	0.69%
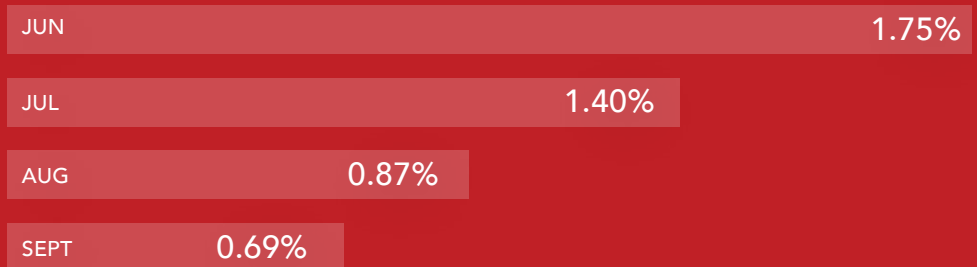
Centralised Global View Of Risk.

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.
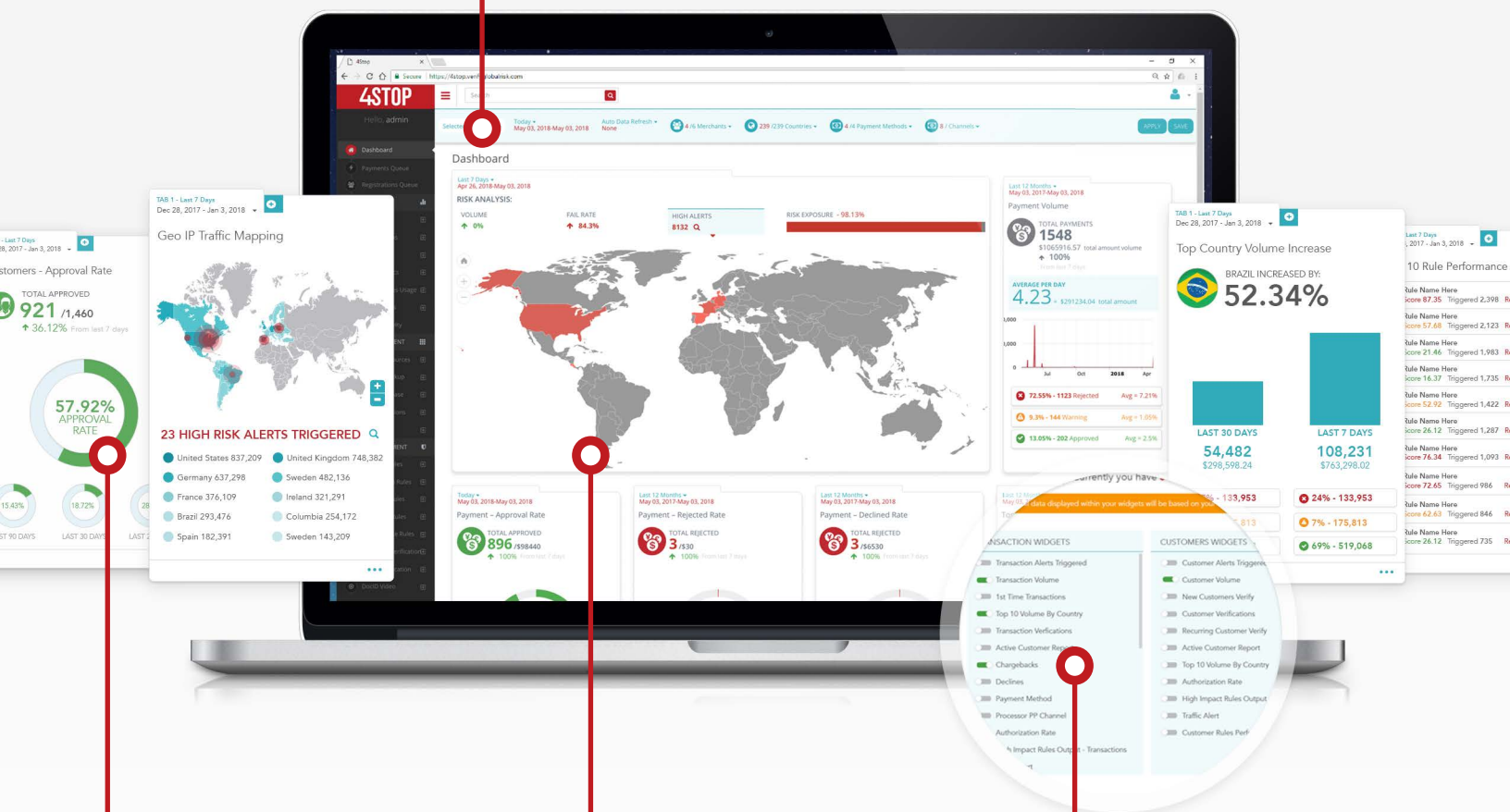
COMPREHENSIVE DATA

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 inwhich 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 heirarchy order you prefer to optimise your monitoring.

Detailed Reports and Profiling.

Instantly see the whole picture through our monitoring and indepth reviews. Profiling at merchant level drilled down to sub-merchant, customer, region, group or type, with the ability to easily generate exportable reports customise to exactly the data you want for .

HISTORICAL CHECKS
Evidence, patterns / behaviours, devices, alert history and more.

AVS GLOBAL
Data source enriched results.

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

REAL-TIME INTELLIGENCE
Fully customise your dashboard widgets to show what you require from transactions, chargebacks, to conversions all with auto-refresh monitoring screen feeds.

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

SCORING
Receive detailed transaction and scoring information.

Smart Transactional Review.

Through a real-time transaction queue your Agents can efficiently review every transaction and apply their recommendations.

MULTI-LAYERED FILTERS
Streamline your review process by pulling exactly the data you require through the advanced filter options.

CUSTOM EXPORT
Export exactly the rule data you require in the format you select.

QUICK REVIEW
A fraud review drop down is available on each transaction line to allow agents to quickly input their reveiw status.

REAL-TIME TRANSACTION QUEUE
Real-time traffic flow with an overview of all the transactions being reviewed/verified with the ability to view scores and rules triggered for each transaction.

RISK SCORES
Agents can quickly review transaction score rates right at the queue summary.

ONE-CLICK PASS / FAIL
Instantly apply pass and fail transaction system actions.
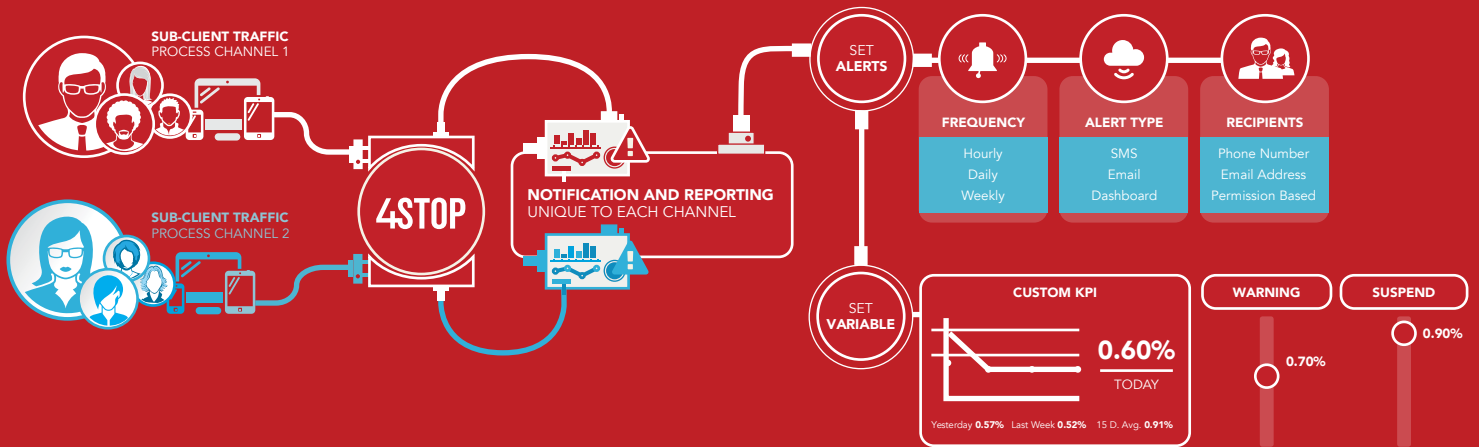
ONE-CLICK DEEP DIVE REVIEWS
Instantly access detailed information pertaining to a transaction through the links within its queue summary.

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.

RISK ANALYSIS

View at a global scale your exposure on risk based on rules and verifications output, alerts and more.

COMPREHENSIVE SUMMARY

Quickly view volume, customers, KYC performance output.

DETAILED VIEWS

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

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.

Full Of Features. 100% Control.

Managing your merchants and/or sub-merchants transaction output and fraud prevention has never been this easy. We give you all the tools to configure your risk thresholds at every touchpoint set specific to each merchant, sub-merchant, group or type.
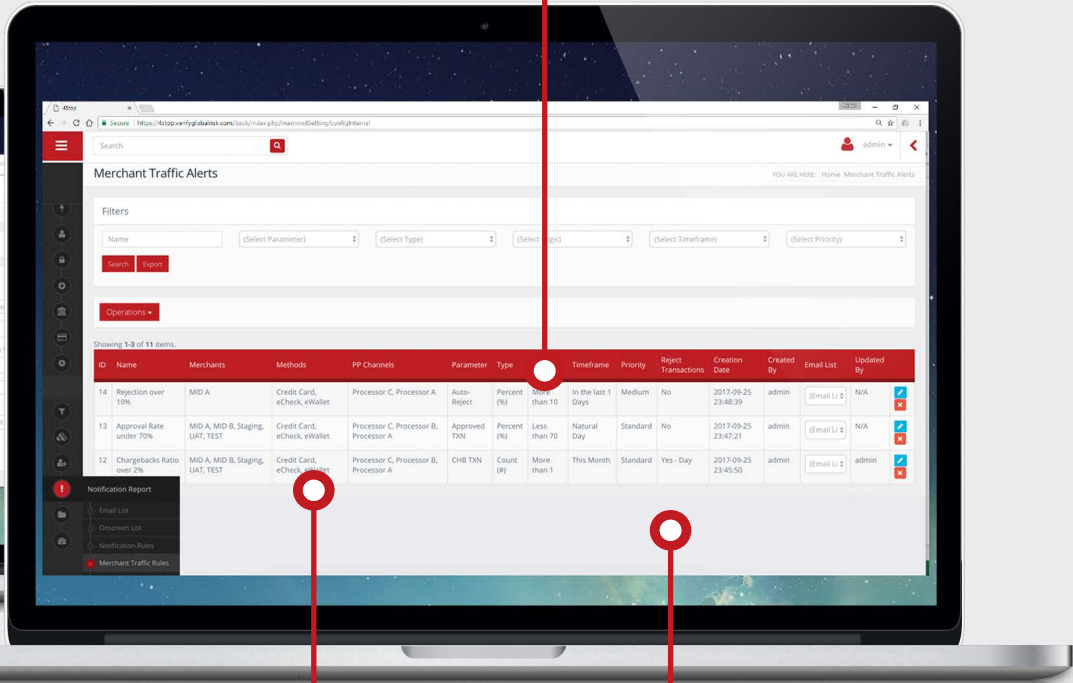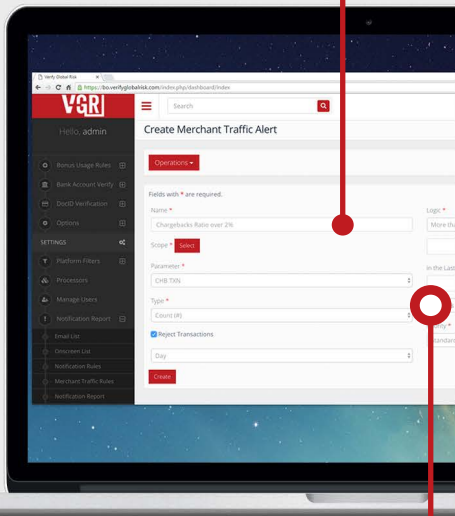
REJECTION RATES
Have full control on your thresholds. Alert if your rejections spike above 10% in the day for Gateway A.

APPROVAL RATES
Set alerts to notify when your approval rates drop under 70% in the day for the combination of several selected Gateways.

CHARGEBACK
Reject transaction once chargebacks ratio has reached 25 in the month.

CHARGEBACK WARNING ALERTS
Set when you receive your warning alert if chargeback ratio on any given MID reaches 0.85% from the 1st of the natural month.

RISK WARNING ALERTS
If the chargeback ratio suddenlty increases by 50% in the last 7 days.

CURRENCY
Alert if particular currency is initiated by MID P at any given time.

REJECT SUBSEQUENT ATTEMPTS
Attempts of X approved transaction count in Y currency is reached in natural day.

VELOCITY ALERT
Receive notifications when you are close to your allowable capacity. Such as set alert if volume is at 95% of allowable capacity (750,000 EUR) from 1st of natural month.

Simple Database Management.

Giving you full control of data from merchant to customer level.

REGISTRATION
Customise the parameters to push to negative database.
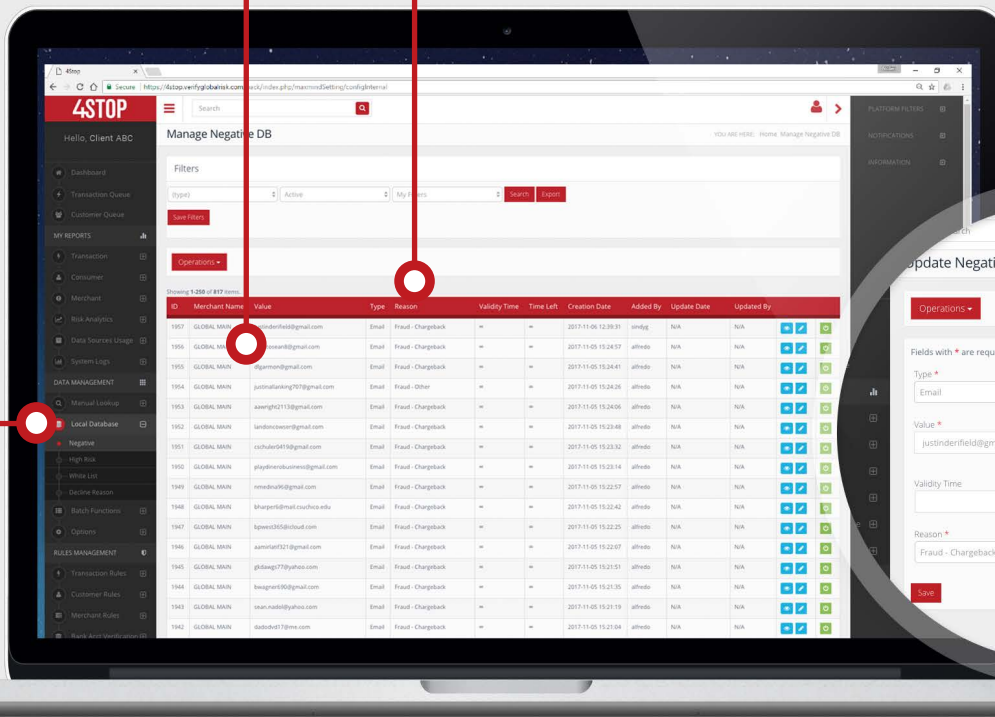
BLOCKING
Credit Card Chargeback or a Bank Return R10. We hear you. Blocked.

CUSTOM BLOCKING
Stolen card decline? Custom time-stamped blocking options.

DATABASES
From full negative to whitelist level databases.

GROW GLOBALLY WITH EASE

Enter new markets around the globe quickly and with confidence. Create customer and whole market profiles and activate any verification required for the expansion in real-time.

IT INDEPENDENCE

Enjoy zero touch on your internal dev. resources. Whether you need to aggregate data, configure new risk rules, or monitoring support, our Data Scientists are available 24/7 to help.

ALWAYS BE IN THE KNOW

With a wide range of KPI dashboards with customised widgets to your needs, multi-layered filters for quick review and custom settings on alerts by merchant or sub-merchant.

Merchant Level Customisation.

Have full control on configuration settings of monitoring parameters for each merchant. Have the full, complete picture with real-time intelligence to maximise performance.

MERCHANT 2

MERCHANT 1

MERCHANT 3

4S

1 SET KPI

PERFORMANCE
Approval Ratio
Declined Codes
Conversion Rates

FRAUD MONITOR
Fraud Status
Scribber Scoring
Auto-Reject

TRANSACTIONS
Chargeback Ratio
Refund Ratio
Void Ratio

CUSTOM FIELDS
Demographic
Consumer Statistics
Custom Variables

2 ALERTS

FREQUENCY
Hourly
Daily
Weekly

ALERT TYPE
SMS
Email
Dashboard

RECIPIENTS
Phone Number
Email Address
Permission Based

3 VARIABLES

CUSTOM KPI

0.60%
TODAY

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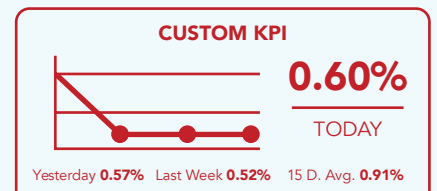
WARNING   **SUSPEND**

0.70%   0.90%

Effortlessly Add KYC Checks.

Through our single API instantly access hundreds of global KYC data sources for premium coverage world-wide. Activate any required KYC in real-time with the ability to maximise your cost-savings and KYC data performance through our real-time cascading verification logic.

VERIFICATIONS

- GEO-CHECK
- BIN-CHECK
- BREACHED EMAIL CHECK
- PHYSICAL ADDRESS CHECK
- PHONE ID CHECK
- BANK ACCOUNT CHECK
- CPF CHECK (Brazil)

VALIDATIONS

- COMPLIANCE WATCHLIST
- EMAIL VERIFICATION
- IDV GLOBAL
- IDV (*Germany*)
- IDV (*United Kingdom*)
- IDV (*Brazil*)
- IDV (*USA*)
- IDV ADVANCED (*USA*)
- BVS (*Canada*)
- PHONE ID ADVANCED (*USA and/or Canada*)
- IDV BUSINESS

AUTHENTICATIONS

- PHONE 4-PIN
- DEVICE ID
- DEVICE ID ADVANCED
- DOCUMENT ID MANUAL
- DOCUMENT ID OCR
- DOCUMENT ID VIDEO
- KNOWLEDGE BASED ANSWERS

For more information regarding our KYC data sources, functionality and country coverage, please visit www.4stop.com or email sales@4stop.com.

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.

FRAUD REVIEWS
Quickly see how many fraud reviews your users have completed, how many they have passed, failed or not defined.

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

BLACKLIST / WHITELIST ACTIVITY
See the number of times the user has assigned an item into a blacklist or whitelist.
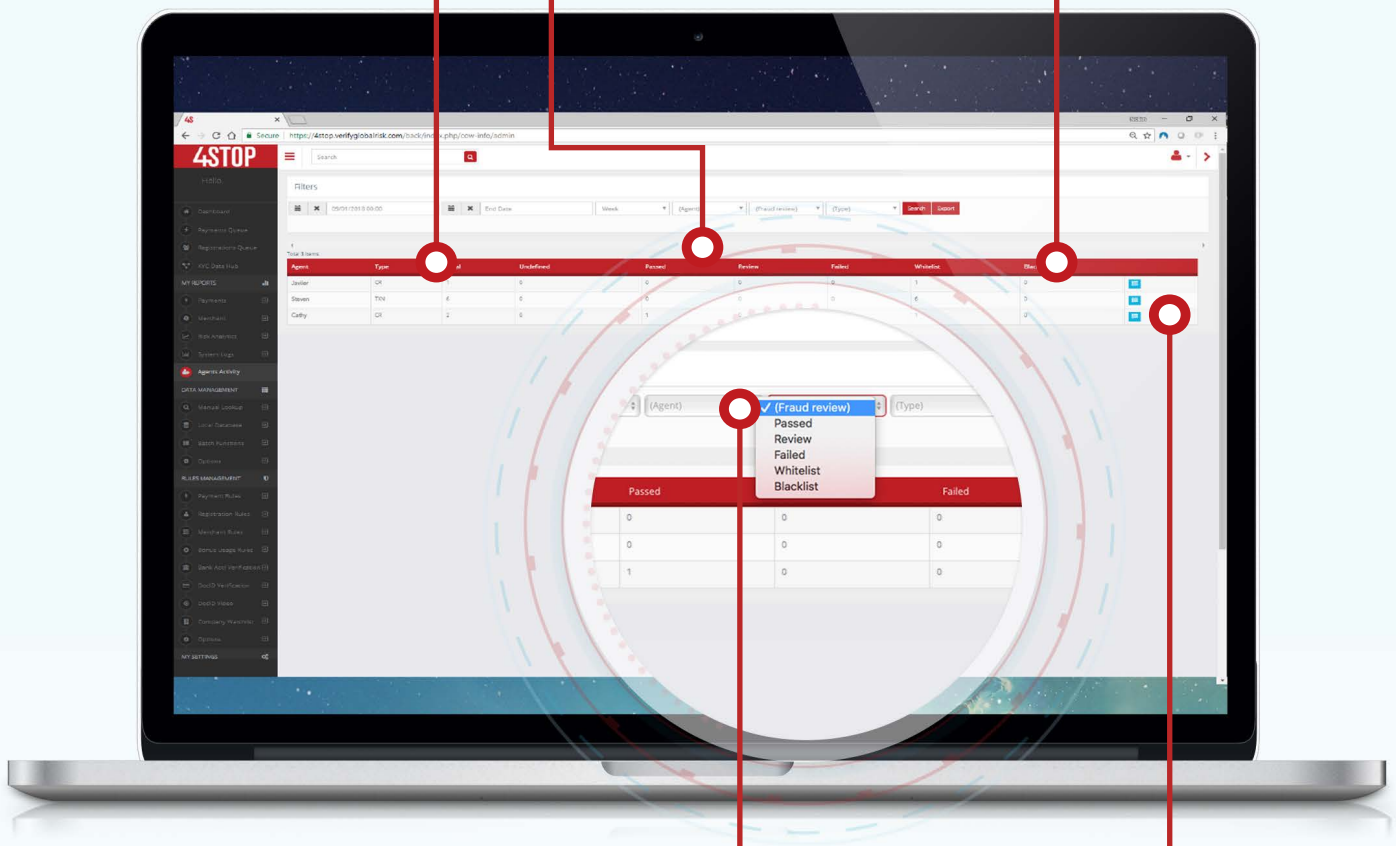
ADVANCED FILTERS
View exactly the data you require through the various filters including; by date range, agent name, fraud review type and more.

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 function-ality or back office output. Allowing you to optimise the platform experience per user group such as; Agents, Supervisors or Managers

Optimal Team Performance.

We provide imperative functionality to allow your operations team to effortlessly work and collaborate together to review verifications and transactions, resulting in improve reaction times.

QUICK FRAUD REVIEW SELECTION

Through the use of the fraud review area agents can analyze the transaction and view its fraud status and quickly apply a new status if required.

FAIL SCORE

Verify the details of the fail score by analyzing which rules triggered and the sum of their points according to the services enabled

DETAILED TRANSACTION REPORTS

Everything you need to review regarding a transaction is in within one deep-dive detailed interface.

BYPASS RULES

Enable for future transactions or registrations to allow a customer to engage. This can be set by time or indefinitely.

ACCOUNT ASSOCIATIONS

With clear association indicators including; email, IP, device, phone, bin, address and much more you can quickly identify if the transaction is at a heightened exposure to risk and fraud.

COMMENTS & TRANSACTION LOG

Agents can add comments to every transaction or customer registration in order to keep track of any actions taken on a manual review process.
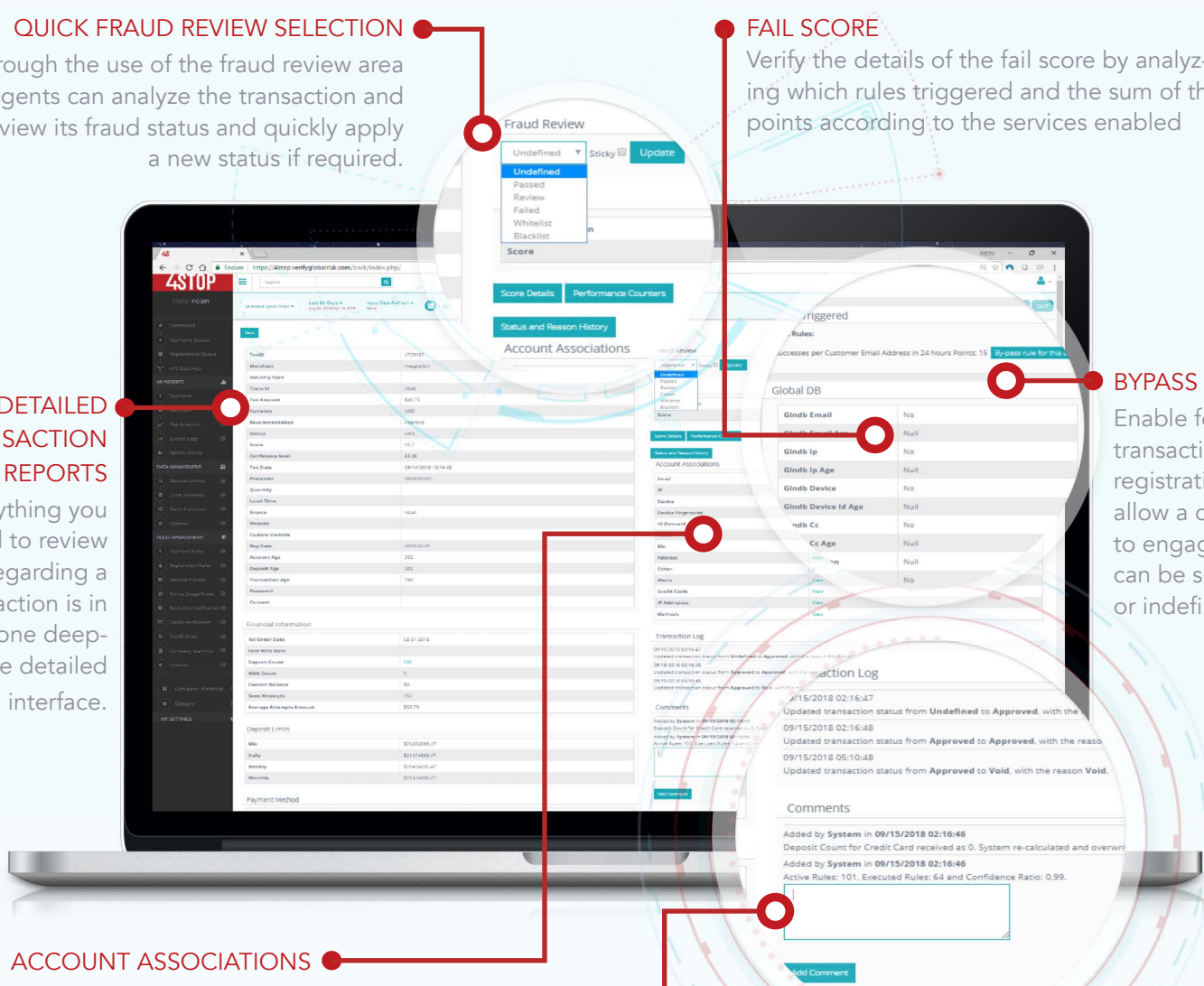
Create Your Future-Proof Solution.

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.

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Sales Team - sales@4stop.com

Accounting - finance@4stop.com

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