



End-To-End Global KYB Solution.

Seamlessly onboard businesses with trust and confidence.

From global data-driven due-diligence to effortlessly obtaining all data and documentation required, the 4Stop KYB solution will dramatically reduce time, cost and complexity in underwriting businesses. Ensuring each and every business onboarded is a confident fit for your portfolio.

4STOP

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FourStop GmbH, Neusser Str. 85, 50670, Köln, Germany | www.4stop.com | sales@4stop.com

Introduction

4Stops global compliance and risk management platform brings together premium data sources in a single integration. Our in-depth knowledge of conversions within the market makes 4Stop a one-stop solution for future-proofing businesses for global merchant underwriting, KYC requirements, compliance, anti-fraud protection, and big data, all via one API.

Our continued investment in robust technology means that you can rest assured that you will partner with an organization at the forefront of leading-edge KYB, KYC, compliance, and risk technology to keep your 4S solution effective and modern.

4Stop brings together trusted information, managed services, technology and expertise – an unrivaled combination that will empower your business to make well-informed decisions to confidently manage regulatory risk, while providing you with tools to make proactive decisions and action change 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.

4Stop is dedicated to working with you to achieve a 4S solution that meets your data, compliance, risk management and merchant underwriting needs. Please do not hesitate to contact us for further information on our services and or to schedule a personalised demo of our platform technology.

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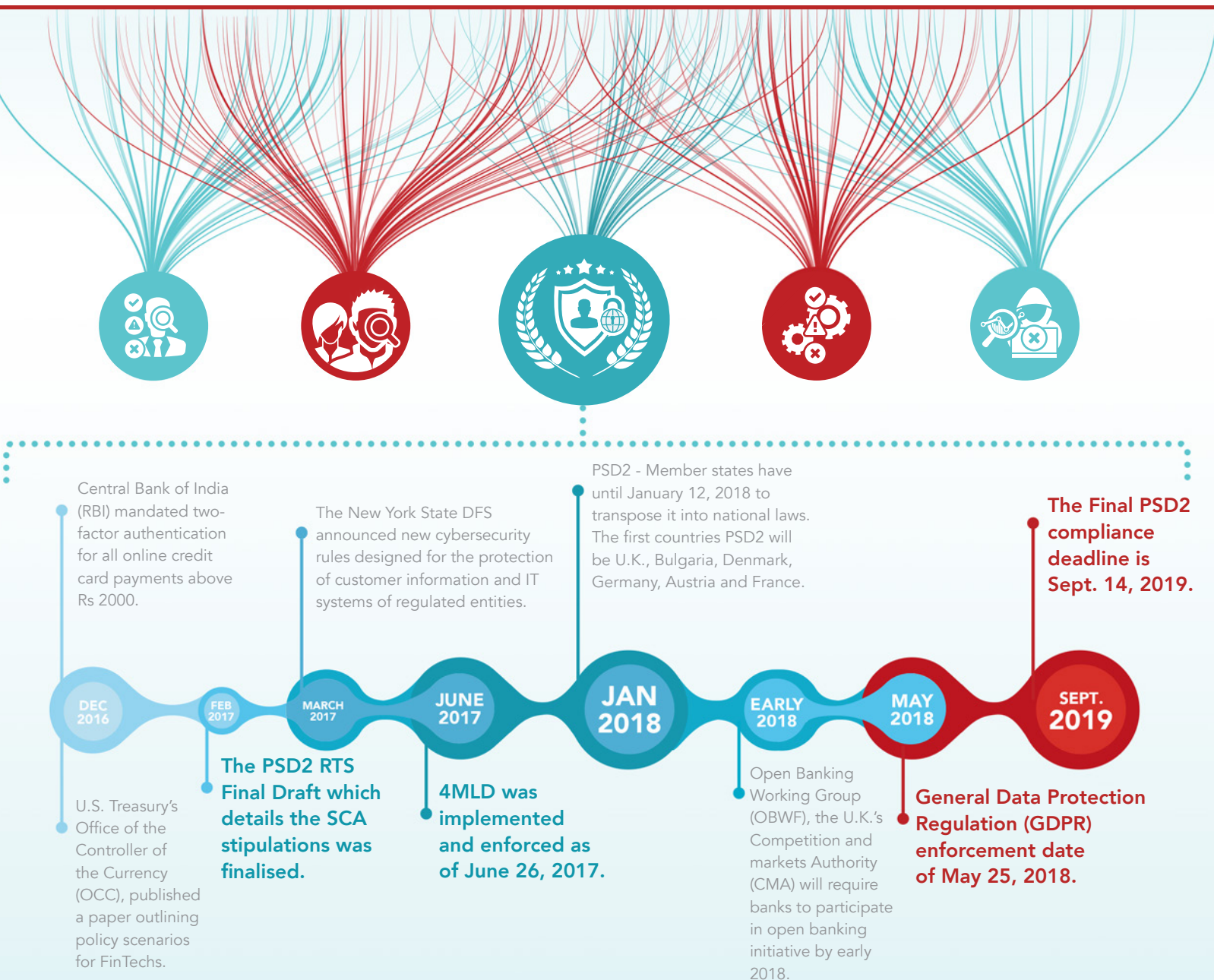
CONTACT DETAILS

General Inquiries - info@4stop.com
 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
 Neusser Str. 85
 Köln, Germany, 50670

The Importance of Data Aggregation for optimal business onboarding.

Our online eco-system and compliance regulatory landscape is ever-changing. Businesses and consumers online engagement is rapidly expanding in volume, expectations, and cross-boarder capabilities. As a result, regulations have become and will continue to become tighter and more nuanced. Along with businesses remaining in a constant state to stay ahead of the fraud and identity theft trajectory. Ensuring the businesses they onboard are compliant and will mitigate risk challenges and fraud; being the right fit for their portfolio. We lean on technology and data aggregation to support and solve the complexities of these challenges.



Ultimately the only way you can confidently onboard businesses is by having good data.

Business find themselves in an era where simple box-checking with associated manual due-diligence is not longer acceptable and to enter an age of rigorous, meaningful, data-driven due-diligence. Ensuring they not only meet compliance for onboarding merchants and their associated customers, but to ensure that their brand reputation remains powerful and untarnished.

Future-proofing your third-party relationships, protecting your reputation, and ensuring you comply with the relevant laws and regulations, requires staying on top of who your clients', suppliers' and business partners' are if you are to have any sort of ongoing relationship with them. Underwriting to onboard we all know is just the one part.

However, doing so in a manner that does not come with an array of complexity, loss of time, allocated resources, costs and a cumbersome process, is a challenge in its own.

Based on reports the average business onboarding time is 26 days with an expected 12% increase in 2019.

Source: Refinitiv: The rising challenge for financial institutions

Ultimately the only way to onboard businesses, and their associated customers and then verify transactions is by having good data. Access to a complete suite of global data points, the right data, and data automation solves the complexities of underwriting businesses and future-poofs against the changing landscape.



Right now, verifications could still be minutes, hours or even weeks. Even though industry-wide there are automation options, there are still manual processes and various factors that impact turnaround times. It is a complex process that requires abundance of resources to support, technical integration resources and typically results in long onboarding times.





End-To-End Global KYB Solution.

Onboard and engage with businesses with trust and confidence.

KYB: WEB ANALYSIS

With advanced mirroring technology quickly and efficiently investigate your merchants online presence with risk indicators flagged, score ratings and recommendations for optimal review.

KYB: UBO/DIRECTOR KYC

Providing hundreds of global KYC data sources including document identity verification and sanction screening, paired with the automated risk engine to perform verifications on the UBO'S, directors and/or shareholders of the business in real-time.

KYB: CREDIT

Receive comprehensive credit reports on businesses worldwide. Ensuring you have a clear understanding of the merchants credit history, credit score and their credit limit to mitigate risk.

INVESTIGATIVE REPORTS

Streamline your review process with enriched data management tools in combination with a singular in-depth case file for each merchant you underwrite. Perform additional verifications at any time to enhance your research and meet specific needs with ease.

KYB: COMPLIANCE

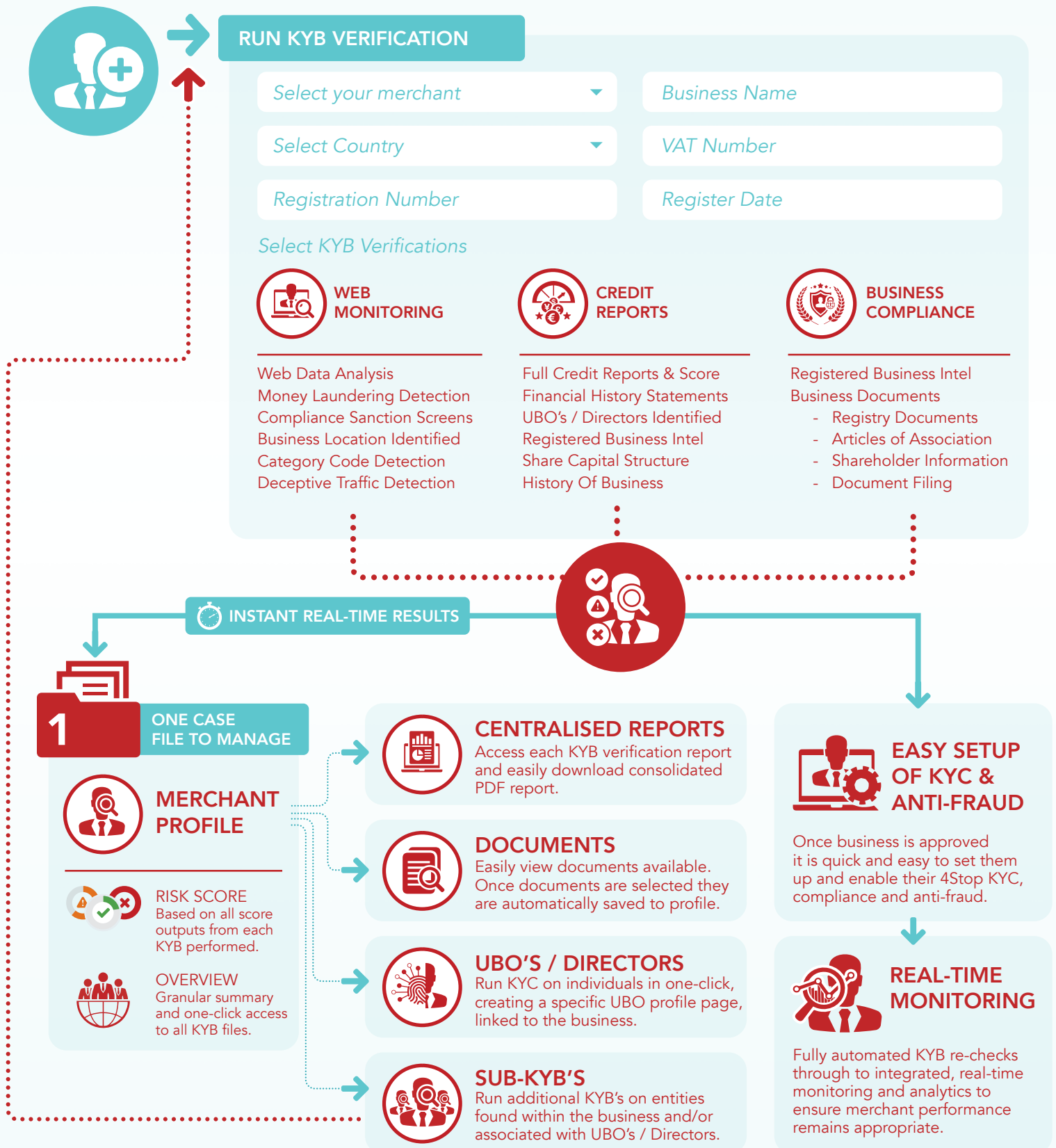
Remove the hassle of obtaining all documentation for compliance. Easily obtain registered checks and reports, annual accounts, articles of association, and shareholder information.

MONITOR & RE-CHECKS

Through a multi-faceted dashboard and monitoring tools you can easily stay on top of your active merchants. As well, performing re-checks can be configured to be fully automated with direct alerts if score or risk assessment data is different than previous checks.

Easy & Quick Business Onboarding.

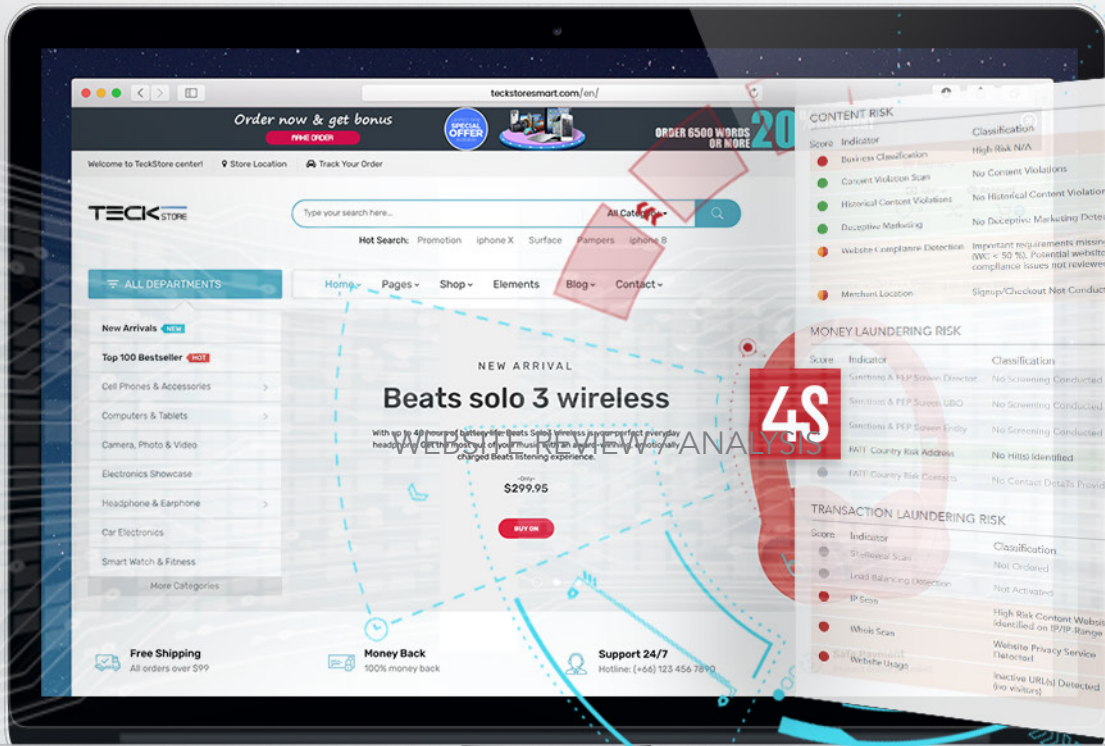
Everything you require to onboard a business with compliance and premium due-diligence. Ensuring every business is the right fit for you.





KYB: WEB MONITORING

Investigate business' online presence in real-time with clear risk scoring, risk flags and underwriting recommendations.



REJECTED
HIGH RISK | 0-40 SCORING

WARNING
MEDIUM RISK 40-80 SCORING

APPROVED
LOW RISK 80-100 SCORING

With advanced mirroring technology quickly and efficiently investigate your merchants online presence through open source intelligence that gathers a multitude of third party information to unveil any risk within the business indicated at the website level.

WEBSITE ANALYSIS

Within 7 minutes you'll have all the data required to thoroughly assess your merchants online presence. Detailed data regarding their overall website presence scoring, engagement, user traffic, content, enforced regulatory requirements, detailed 5 year website presence history and much more. With the complete picture of the analysis easily reviewed within a detailed businesses case file.

CLEAR RISK INDICATORS

Each and every risk indicators are flagged with clear score ratings with recommendations outlined to ensure optimal onboarding experience. From low risk merchants who can be instantly onboarded to medium risk merchants that can typically be resolved through additional reviews and due diligence to high risk merchants that are flagged as a rejection to eliminate exposure to fraud based on risk threshold.

ON-GOING CHECKS

We understand that it's not just about underwriting your merchants at the point of onboarding but also to ensure that your business portfolio remains in a positive state throughout the entire business relationship. With 4Stop, easily perform on-going risk checks to keep the account in good standing. Whether you chose to perform the complete underwriting package or specific aspects, the choice is yours.

Array of Data-Driven Analysis Tools.

Bring underwriting to the next level with real-time research engine.



MONEY LAUNDERING DETECTION

Through a myriad of methods we identify and classify all websites that may not have been communicated, but are connected to the merchant. Allowing you to uncover any transaction laundering risks within these website(s) relations.



MERCHANT LOCATION DETERMINATION

Details to verify business registered address and any additional associated businesses, VAT number, directors and their location, contact details, server location, licensing area, currency, audience and governing law. On additional businesses discovered run



COMPLIANCE SANCTIONS & PEP SCREENING

Ensure you do not unknowingly conduct business with sanctioned individuals or organisations by performing real-time global sanction checks across FATF, OFAC, AML/CTF, PEP, RCA, SIP and adverse media lists on a daily, weekly or monthly basis.



CATEGORY CODE DETECTION

Detect Merchant Category Codes and identify the industry in which they operate within to mitigate any risk if the merchant operates within a high-risk framework so you can make a quantifiable decision to onboard them through further due-diligence.



DECEPTIVE TRAFFIC DETECTION

Through the website analysis performance and content risk evaluation, you'll know when a merchant may be utilising deceptive marketing to push their products or services, if there are any content violations present and if website compliance is adhered to.



HISTORICAL WEBSITE DATA ANALYSIS

Receive detailed information on merchants website presence going back more than 5 years including overall website presence scoring, engagement sources, user traffic, content violations, enforced website compliance and server and IP information.



PREDICTIVE RISK ANALYSIS

Through the systems risk engine combined with historical website data analysis, you will receive a dynamic calculation of the probability for future violations regarding content, adhered compliance, transaction laundering, chargeback rates and much more.



ENHANCE UNDERWRITING RISK ANALYSIS

Expand your research by utilizing an underwriting representative that will further assess all content violations, merchant websites, background research activities, website compliance, virtual office(s) and payment processing pages, all within 36 hours.



FULLY AUTOMATED ON-GOING RE-CHECKS

At any point during your relationship with your onboard merchant, you can perform dynamic daily, weekly or monthly underwriting analysis. Allowing you to ensure that your merchants' website presence and engagement remains positive for your business.

Web Monitoring Investigate Scoring.

When you enable the web monitoring KYB verification it outputs its own specific report that encompasses its own risk analysis, scoring, risk indicators and recommendations. This score is different than the 4Stop risk analysis score present in the merchant profile and is specific to the risk assessment of the advanced web monitoring technology.

UNDERSTANDING THE GENERAL SCORE

The general score comes in four colour-coded categories that have been understood to make sense of the overall results of your risk assessment. It is important to understand that the risk score indicated here should be thought of as the 'integrity' of the business and is not the actual risk a business poses to your portfolio

LOW - above 75%

Low risk business, usually no further mitigation required.

MODERATE - between 50.1% - 75%

Moderate risk business, usually requires minor amendments (e.g. website compliance issues).

HIGH - between 25.1 - 50%

High risk business, usually requires mitigation and appropriate collateral to verify.

VERY HIGH - below 25%

Usually contains a clear current or historical violation.

RISK INDICATORS AND THEIR IMPACT

Issues impacting the risk score are collected through risk indicator modules which in turn can be grouped into four categories. These include; Reputation, Content, Money Laundering and Transaction Laundering. They all feature their own investigative modules in the form of risk indicators and have different impact on the overall score.

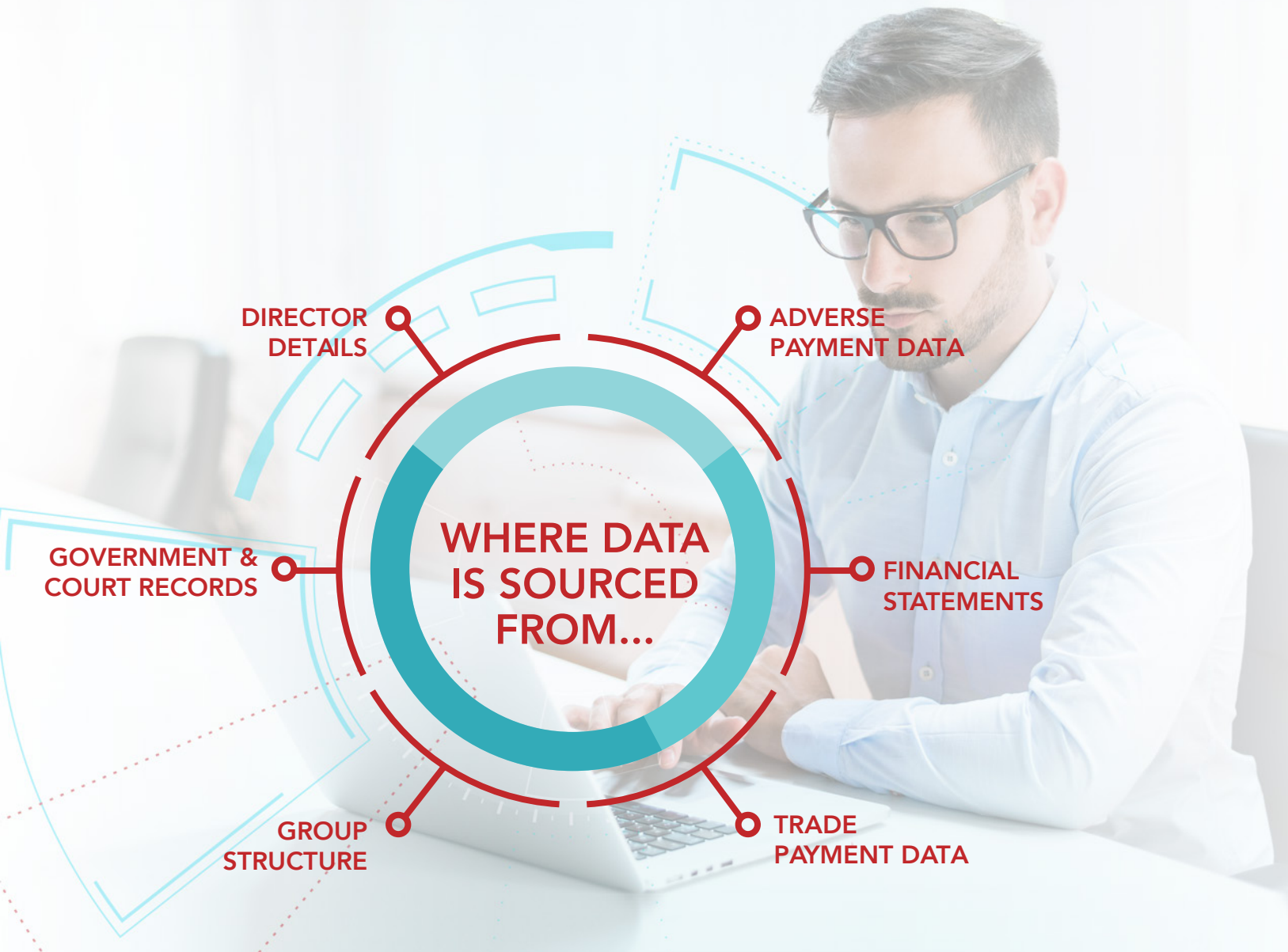
When evaluating the score, you also have to keep in mind that some risk indicators have been reviewed ('cleared') manually due to a high risk of false positives or the seriousness of a possible violation. If you don't review this indicator, it will negatively effect the final risk score results.

INDICATOR	CATEGORY	IMPACT	CLEARING IMPACT	
Entity Research	Reputation	 High	Yes	Clearing possible violations decrease the overall merchant score.
Website Age	Reputation	 Moderate	No	
Merchant Location	Content	 Low	Yes	Clearing possible violations decrease the overall merchant score.
Director Structure	Money Laundering	 Moderate	No	



KYB: CREDIT

Reduce your credit exposure by reviewing credit worthiness of the businesses you deal with anywhere in the world.



CREDIT REPORTS

Understanding a businesses financial stability at the point of onboarding is the greatest predictor of how they will engage and their future payment behaviour. Receive full credit reports on businesses and UBO's globally with financial history and credit limit intel to ensure your business and portfolio are protected.

COMPANY DATA

Extensive coverage of business type, address, number of employees, primary SIC code industry classification, years in business, annual sales amount, regional and federal tax liens, UCC filings, government awards, judgments and bankruptcies intel. Databases are continuously being updated to ensure the most accurate data is obtained.

PREDICTIVE SCORING

You not only receive their current risk score but a clear understanding as to how they will engage with you. Through advanced risk scoring that encompasses all of your KYB data-driven results and key statistical metrics based on current and historical payment behaviour to predict 70% of company insolvencies 12 months in advance.

OFFICER INFORMATION

To gain a better insight into a how a company operates, you need to know more about the people running the business. By reviewing information on the people leading a company, you can get a better understanding of where the business is going. Also included in our reports is the business credit score of the company at the time an Officer has resigned. All our business credit reports include officer data, and using our reports you can expect to find the following information:

[Full Name & Address](#) | [Month/Year DOB](#) | [Nationality](#) | [Appoint. & Resignation Dates](#) | [Current & Previous Appoint.](#)

EXAMPLE:

Name	Gender	Date of Birth	Date Appointed	Position	Address	Run Check
Scott Smith	Male	06/01/1971	01/01/2019	Director	View Details	Run KYC Check
Andrea Lennox	Female	03/17/1965	08/02/2018	Director	View Details	Run KYC Check

FINANCIAL & NON-FINANCIAL TRADE

The current and historical payment behavior of a business is the strongest predictor of their future payment behavior. If a company falls behind on its invoices it is proven to be more likely to become delinquent in the future. Additionally, the credit report includes Trade Data with millions of new payment experiences uploaded into the ever-growing trade database.

Unique to the credit report you can request access to Financial Trade Data which includes accounts such as:

[Commercial Card](#) | [Business Lease](#) | [Line of Credit](#) | [Open Ended Line of Credit](#) | [Term Loan](#)

DETAILS OF REPORT INCLUDE:

- Type of Financial Statement
- Year End Date
- Number of Weeks
- Currency
- Consolidated Accounts
- Audit Qualifications
- Balance Sheets
- Cash Flows
- Cash Other Financials
- Profit & Losses
- Statement Ratios



UNDERSTANDING THE CREDIT REPORT SCORE

Ranking companies by their likelihood of becoming insolvent, allows for further and more insightful decisions. A company does not only have a rating, but it can also be compared with other businesses of the same industry or other similar-sized entities. That gives more dimensions to the credit score rating.

The credit score rating model consists of 5 simple segments. The connection between the likelihood of becoming insolvent (fail) and the 5 rating bands is matched to real-world statistics, allowing thus for a really meaningful classification of credit risk. This classification of credit risk does not depend on population percentages, but on population percentages of failure.

Rating - Key Financials Files / Established

- VERY LOW** - between 71 - 100%
- LOW** - between 51 - 70%
- MODERATE** - between 30 - 50%
- HIGH** - between 21 - 29%
- VERY HIGH** - between 1 - 20%

Rating - Newly Incorporated

- LOW** - between 51 - 100%
- MODERATE** - between 30 - 50%
- CAUTION - HIGH** - between 1 - 29%



Start credit checking domestic and internationally with minimal touch on your business operations.



GROUP STRUCTURE

View ultimate and parent holding company information including those overseas and any possible linkages.



GLOBAL STRUCTURE

Review over 320 million business credit reports instantly online with the ever-growing database.



TRADING LOCATIONS

Identify any logistics concerns through knowing the full list of addresses that are associated with the business.



LEGAL FILINGS

Review a company's legal filings such as suits, liens, judgments and any bankruptcies associated.



MEDIA INFORMATION

Instantly receive notification of media coverage on your key, selected vendors and customers.



PAYMENT BEHAVIOUR

Examine trade payment analysis that highlights how a business pays their suppliers, compared to their industry.



Credit Report Global Data Coverage.

For further detailed Credit KYB verification country coverage please contact a 4Stop account representative at sales@4stop.com.



COMPANY SUMMARY

96 countries



COMPANY IDENTIFICATION

90 countries



CREDIT SCORE

95 countries



CONTACT INFORMATION

96 countries



NEGATIVE INFORMATION

83 countries



PAYMENT INFORMATION

21 countries



DIRECTORS / MANAGERS

94 countries



SHARE CAPITAL STRUCTURE

57 countries



GROUP STRUCTURE

42 countries



FINANCIAL STATEMENTS

86 countries

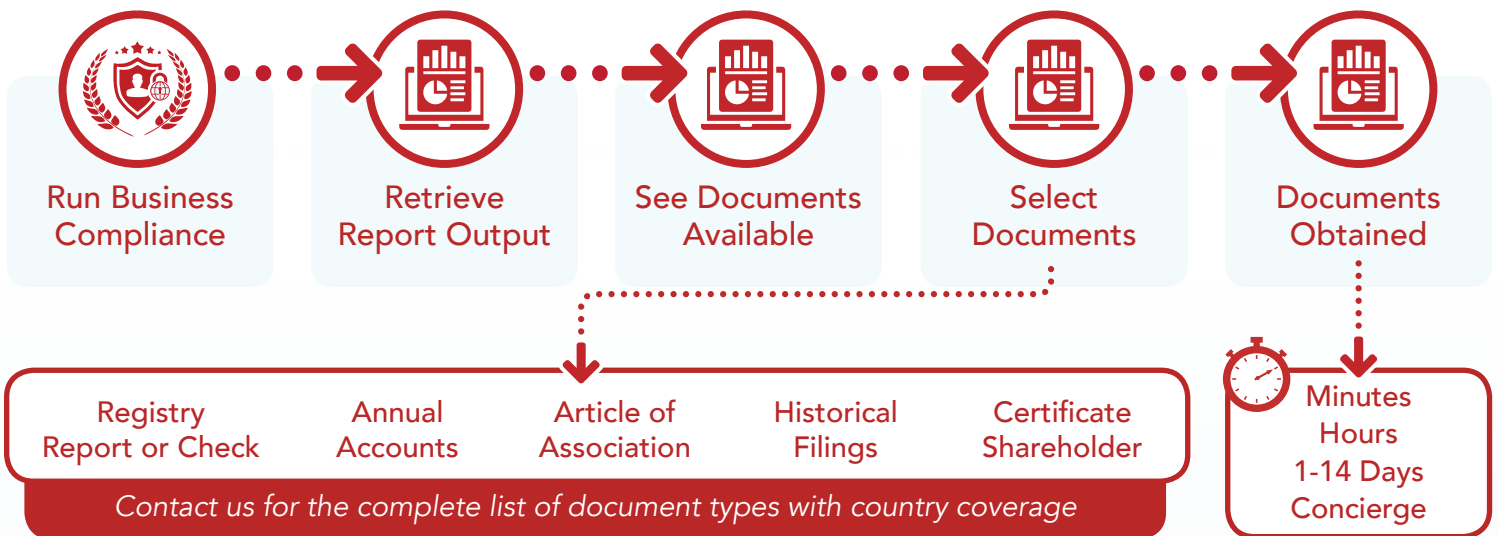


KYB: BUSINESS COMPLIANCE

Providing real-time access to official and audit-proof commercial register information, including company filings.

The screenshot displays the 4STOP KYB Verifications interface. On the left, there's a sidebar with navigation options like Dashboard, Business, and MY REPORTS. The main area shows a 'Response' section with a 'General' tab. It lists company details for EXONG CARPHONE PLC, including its Unique ID, Country (UK), Registration Number (0120905), Name, Status (LIVE), and Date of Incorporation (2008). Below this, there's a table for 'Of Shares Issued' and a table for 'Directors' with columns for Name, Gender, and Date. The interface also includes a search bar and various status indicators like 'Web Monitoring RUN NOW', 'Credit (Global) NOT FOUND', and 'Business Compliance 1 COMPLETED'.

100+ MILLION COMPANIES IN 150+ JURISDICTIONS



KYC and compliance requirements are increasing across all industries and the need to obtain and verify authoritative and official information on businesses is growing. However, each industry and region have specific needs that can be accommodated through the document concierge service.



KYB: KYC ON UBO'S / DIRECTORS

Expand your investigation research into a business UBO's / directors by performing real-time KYC verifications.

Regulated industries – banks, financial institutions, professional service firms and the like – have no choice but to adhere to beneficial ownership regulations. The fines and other consequences for noncompliance are high.

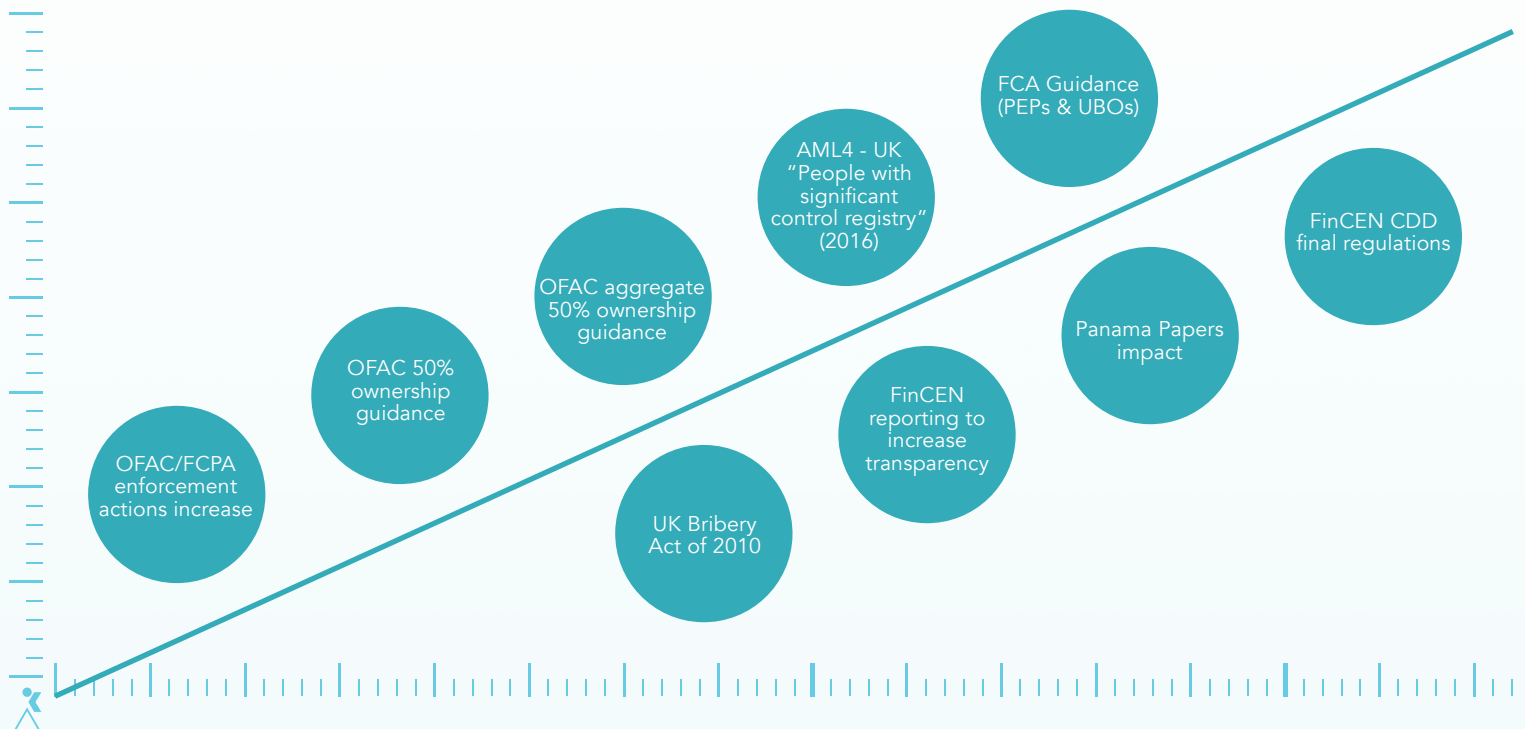
For other industries, the compliance landscape is theoretically simpler, and they're bound only by the general corporate laws that apply to all companies and employees. But a growing number of companies are choosing to operate tighter regimes to help protect their reputation – something that can be seriously damaged by dealing with companies with questionable beneficial owners.

Definitive Beneficial Ownership Guide

In regards to compliance: not only is it required to avoid working with “bad” people and businesses, but in addition companies that have bad beneficial owners, whether it is direct or indirect.

Beneficial owners can appear on watchlists, involved in anti-money laundering, implicated in bribery and corruption, modern slavery, drugs trafficking, terrorist financing... and so on. Compliance regulations on ensuring accurate AML and KYC on UBOs, directors, shareholders and beneficial owners is designed to optimise due diligence and maximum exposure to any risk possible.

A LOOK AT THE HEIGHTENED REGULATORY FOCUS ON BENEFICIAL OWNERSHIP.



Enhanced Due-Diligence Made Easy.

Perform required KYC on beneficial owners for compliance with additional verifications available to enhance underwriting further.

It is our objective to provide an underwriting solution that allows you to not only quickly and efficiently review, onboard and monitor your merchants, but allows you to effortlessly adhere to regulatory requirements and optimally protect your business from risk hidden within business relationships. Enhancing your underwriting process with further due diligence performed at the director level, allows you to ensure even further trust and confidence into the business relationship.



VERIFICATION & AUTHENTICATION SERVICES



COMPLIANCE WATCHLIST

Available In All Countries

Screen beneficial owners / UBO's / Directors / on the global sanctions databases that includes; FATF, OFAC, AML/CTF, PEP, RCA and SIP in real-time for compliance and reduce risk exposure.



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 and file management area.



DOCUMENT ID VIDEO

Available In 68 Countries

Through a live web agent review and Validate ID documentation in real-time. Through our interactive tool the customer uploads their documents, and a live agent authenticates them.



DOCUMENT ID MANUAL

Available In All Countries

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.



Additional KYC Readily Available.

Access to hundreds of global KYC data sources that can be activated in real-time for premium due-diligence on beneficial owners.

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 contact an account representative at sales@4stop.com.

Centralised View of KYB Checks.

One integration and platform to effortlessly manage your entire underwriting and business onboarding portfolio. Through to KYC, compliance, anti-fraud and monitoring of active businesses.

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.

DASHBOARD WIDGETS

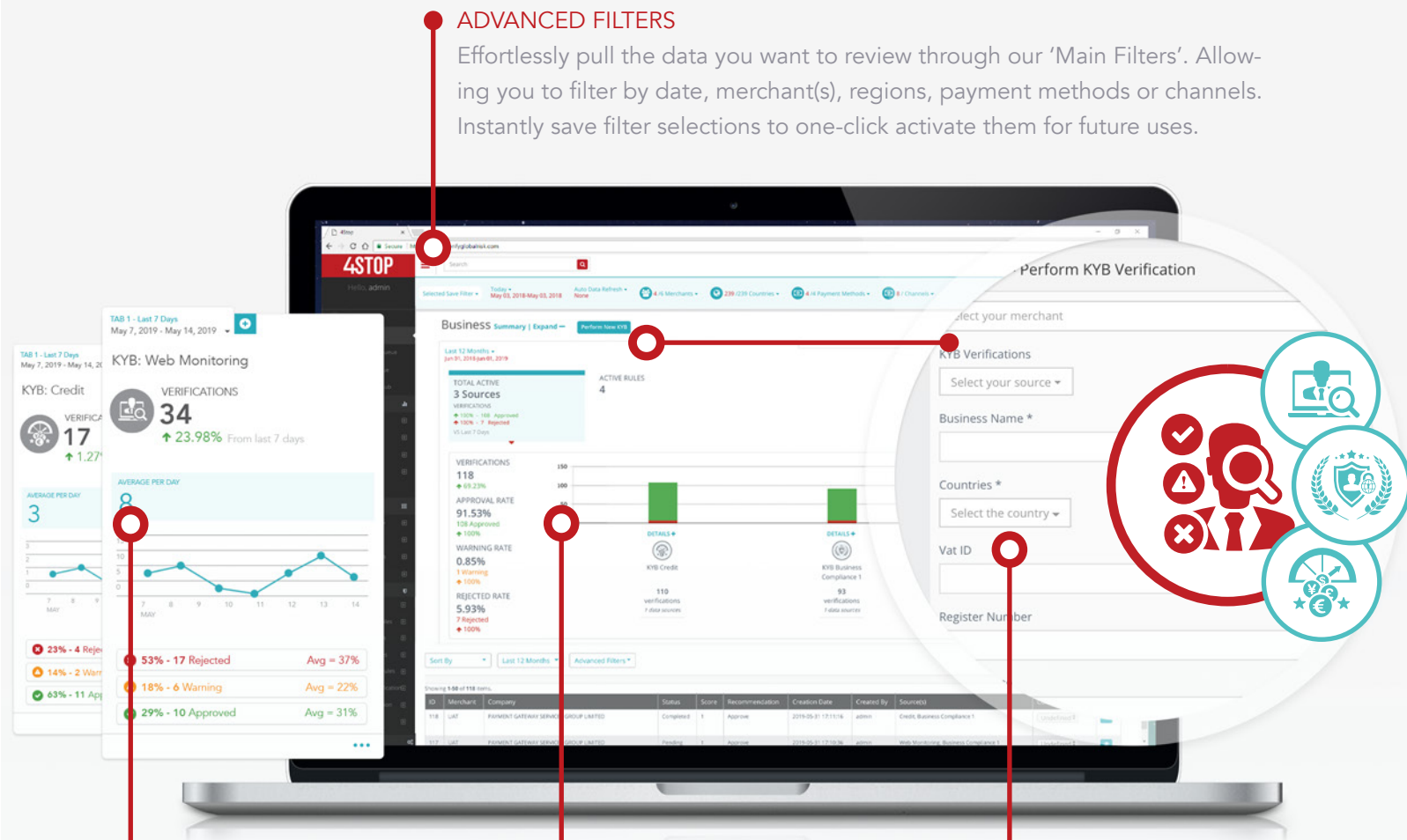
Each widget pre-established has been designed with the best user experience for reviewing and digesting the data output per category and providing you with the right data overviews to improve reaction times.

KYB VERIFICATION PERFORMANCE SUMMARY

Easily view and monitor all KYB verification performances through the multi-faceted summary dashboard with the "Business" section. Understanding data analysis on the verifications; approval ratings, warning, fail rates and overall performance.

EASILY PERFORM KYB

From the summary "Business" you are taken to a virtual KYB form that intuitively guides you through entering all required information to perform the KYB verifications selected.



Single Case File Management.

Making the underwriting review process as simple as possible.

All KYB verifications performed on an entity are located within a single merchant case file profile. Whether you run 1 or all 3 of the solutions, KYC on beneficial owners, additional KYB on associated businesses to the entity or UBO's. It is all accessed from one centralized view of checks, one profile - *simple*.

COMPANY REVIEW STATUS

Always know where your review process is at for each and every merchant by simply tagging their fraud review status.

KYB VERIFICATION SERVICES

Easily know what has been activated with clear indicators of each KYB report scoring output and reports.

In one-click, easily "run" additional KYB verifications for the main entity or perform KYB on sub-businesses of the main entity or UBO.

RISK SCORES

Composed through consolidating all KYB verification report result scores and custom risk thresholds that have been configured.



DIRECTOR PROFILE

Retrieve UBOs/Directors detailed profile including data analysis, risk score, history and more.

GRANULAR REPORTS

Store and manage all KYB performed with their associated detailed reports including data on website content, director information, business location, registry documentation and much more.



Dramatically decrease your onboarding times.

While ensuring you maintain a positive portfolio on-going.



QUICK & EASY SET UP

Easily turn on required KYC and anti-fraud tools to support onboarded and live businesses. Use our merchant services and we'll do the work for you.



LIFETIME DUE-DILIGENCE

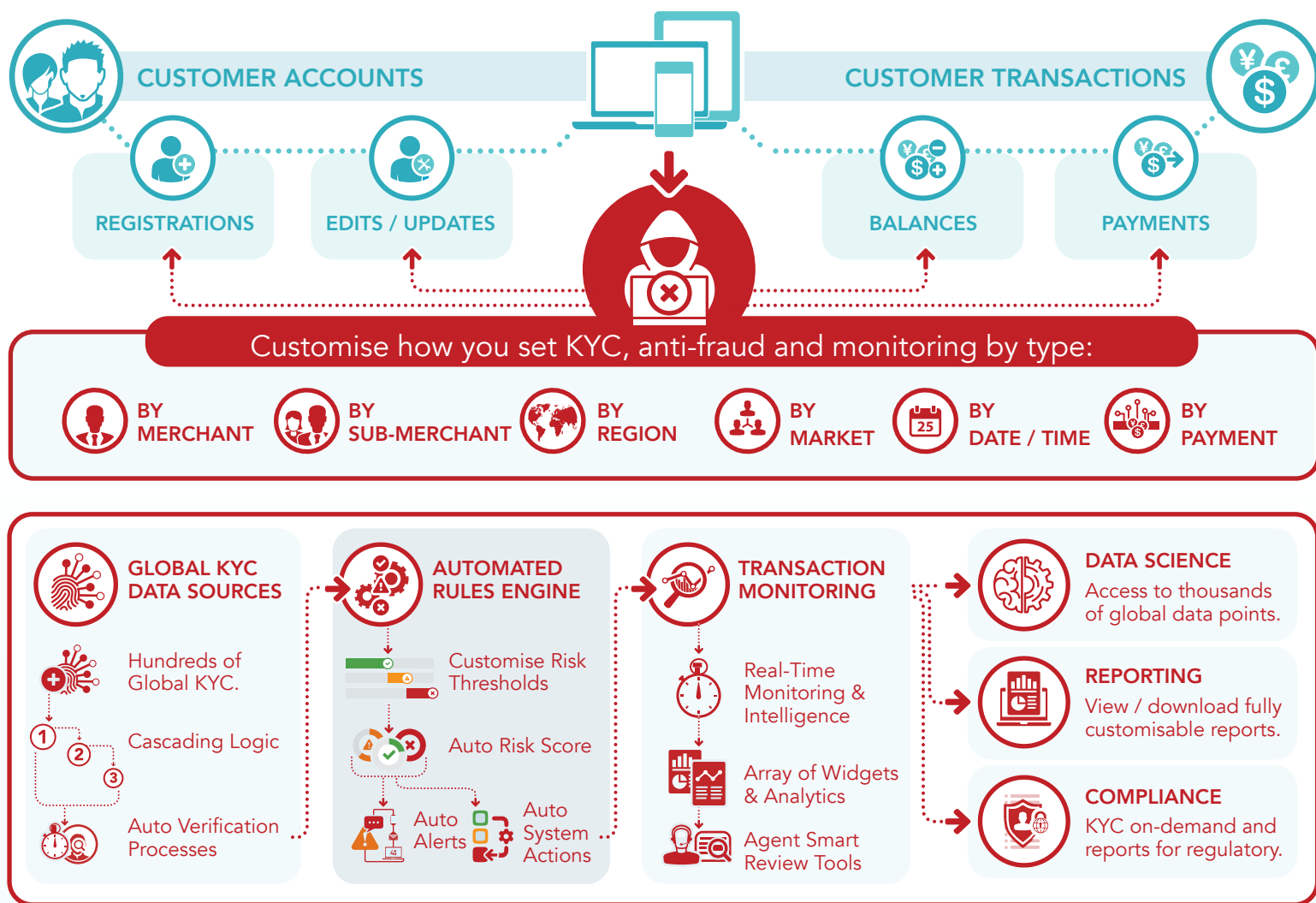
Our 4S databases are continuously updated and on-going checks are fully automated with custom notifications if a live company is flagged for new risk



ON-GOING KYB MONITORING

A merchant case file remains active, on-going checks, monitoring reports and risk assessments will always be easily accessible from one case file.

Global KYC, Compliance & Anti-Fraud to support your onboarded businesses live volume.





Demo Your KYB Solution Today!

4Stop is dedicated to the success of your data-driven KYB technology solution. In addition supporting your compliance, data and risk management processes to ensure you have the best fraud defence from business onboarded onward.

We look forward to connecting with you and your underwriting team. Schedule a demo today by visiting our website and "book a demo" or contact an account representative.

Our online eco-system is ever-evolving. At 4Stop, we continuously bolster our technology with the latest KYB, KYC data sources and anti-fraud technology so that you can be confident your integration with 4Stop will truly be a future-proof solution for your business.

4STOP TEAM CONTACT DETAILS

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