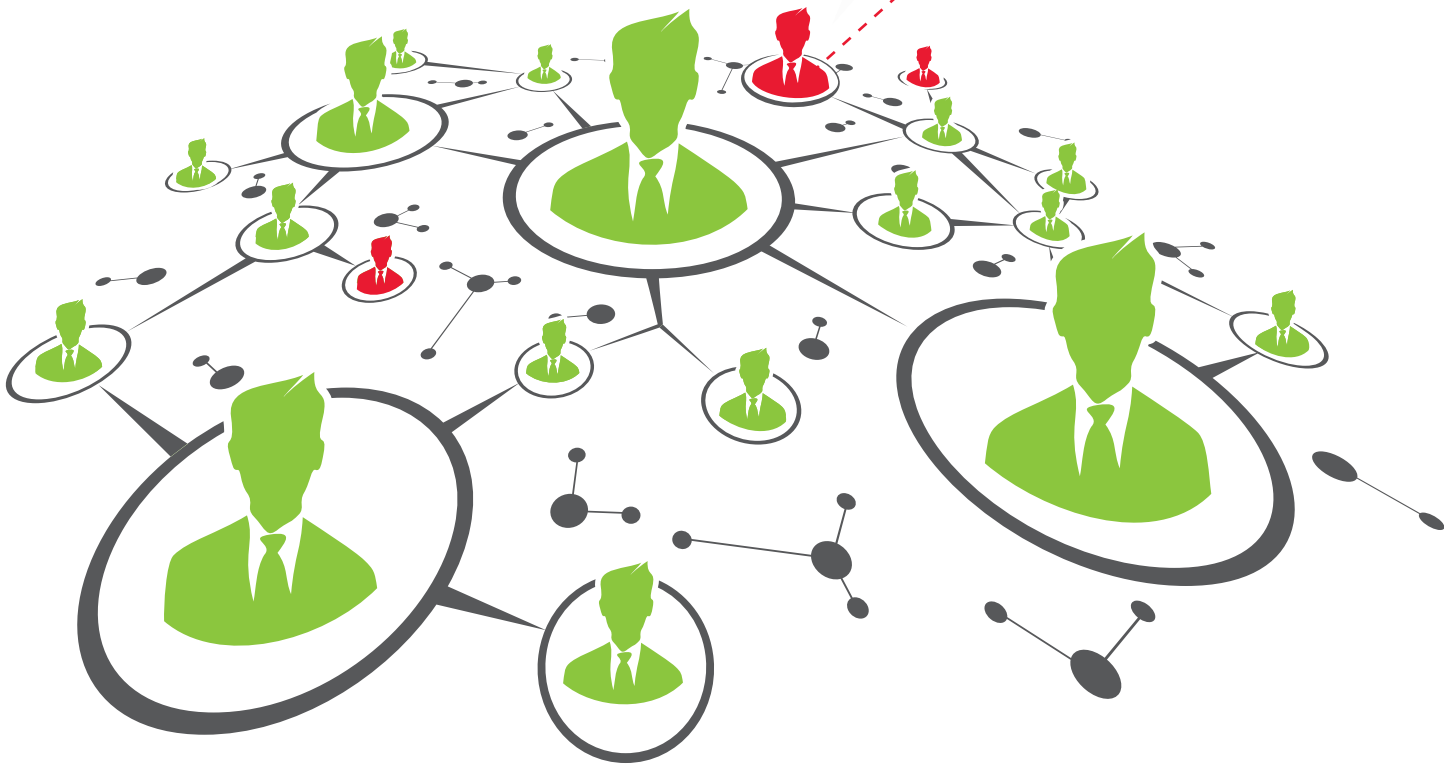


# REVOLUTIONIZING MERCHANT FRAUD DETECTION & MONITORING



**MerchantView™**  
Merchant Fraud Detection & Monitoring





## MERCHANT FRAUD DETECTION & MONITORING

MerchantView is a unique and innovative Merchant Fraud Detection & Monitoring solution that combines an automated process of enhanced gathering of cyber intelligence followed by advanced risk analysis to detect and combat hidden, illegal online activity.

### MERCHANT'S CYBER RISK

As an acquirer or payment service provider (PSP), having to monitor and manage all cyber risk and compliance of your merchants can be challenging. Through the use of innovative methods, MerchantView's Merchant Fraud Detection & Monitoring solution identifies and alerts the acquirer or PSP of any illegal and brand violating activity.

### KEEPING UP WITH THE LATEST THREATS

Cyber criminals have transformed the way they hide illegal online business and have broadened their capabilities to make it harder for financial and legal establishments to find and combat the threats they pose. Merchant accounts are being used to house and process illegal and brand-damaging transactions originating from **undisclosed aggregated** websites, also referred to as **transaction laundering**.

The inability to detect this activity represents a serious business risk. Acquirers, banks, PSPs are unknowingly and unintentionally facilitating criminal activity as well as putting themselves at risk of potential fines and charge-backs, legal action and damaging their overall reputation.

### REDUCING YOUR RISK

**Transaction laundering (undisclosed aggregation)** is a term used by the payment industry to describe the use of a single merchant account to process transactions that originate through more than one business. The credit card brands have programs and rules governing legitimate payment facilitators/transactions/aggregators that board sub-merchants and process transactions using their master merchant account. This is a perfectly acceptable business model when the

rules are followed. However, the threat occurs when a merchant is not registered as an aggregator and uses its legitimate merchant account to process or hide brand damaging transactions originating from the undisclosed websites. Acquiring banks and PSPs are liable for the fraudulent and/or illegal activity that is being funneled through the legitimate merchant sites, but since the goods and services are not displayed on the registered site, traditional detection methods cannot detect them.

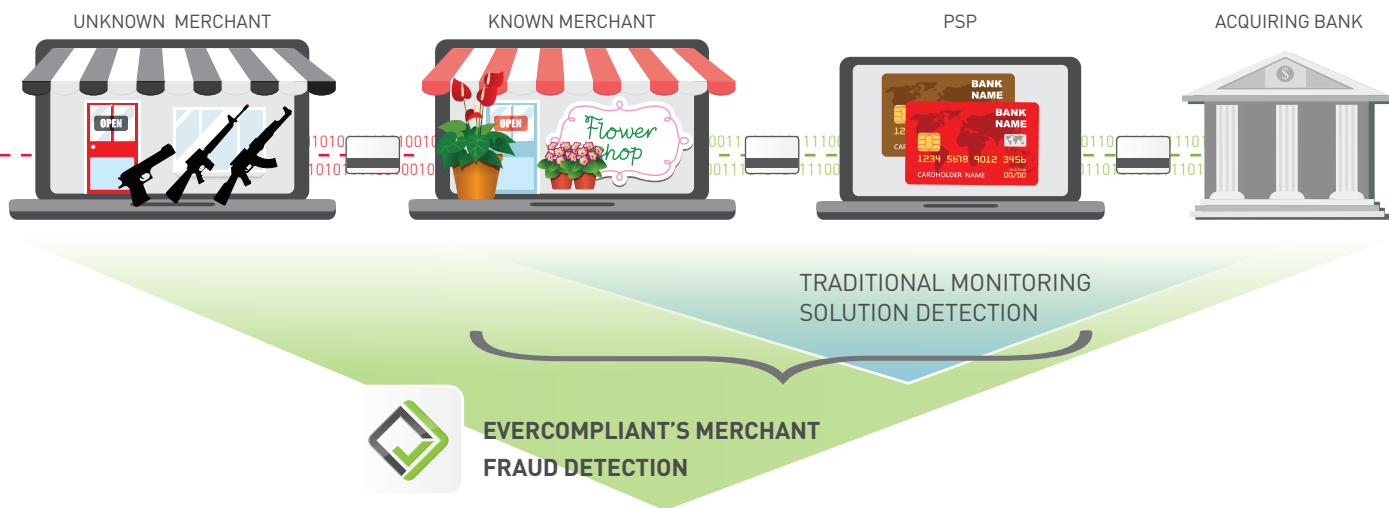
### UNDERSTANDING THE RISK

There are three major types of transaction laundering scenarios that all acquirers and PSPs should be aware of:

- 1. Basic Transaction Laundering:** Payments submitted via shared credentials.
- 2. Technical Transaction Laundering:** The use of technical means of redirect, iframe or other code-related techniques to divert transactions from external unknown sites, to the registered sites.
- 3. Complete Transactional Separation:** A complete disconnection, physical or logical, between the two collaborating sites - the registered site and the criminal site.

### SUPERIOR RISK MANAGEMENT AND FRAUD PREVENTION

MerchantView's Merchant Fraud Detection & Monitoring solution is designed to offer acquirers and PSPs with ongoing monitoring to manage the risk and fraud prevention of their e-commerce merchants by providing continuous illegal content monitoring, MCC Miscoding, and the detection of transaction laundering (undisclosed aggregation) activity.



## Illegal Content Detection:

- Content monitoring for all illegal content categories
- Ability to define custom categories for detection
- Content detection in any predefined language
- Content detection embedded within an image
- Low rate of false positive findings

## MCC Miscoding:

- Monitoring of merchant's actual business as it depicts on their online website
- Alerts when there is an inconsistency between the merchant's claimed and actual line of business

## Transaction Laundering Detection

- The only solution that covers all types of transaction laundering scenarios
- The only solution that covers independent payment environments
- The only agentless solution - No mandatory installations or code embedment of any kind
- An online solution that tackles the affiliation networks

EverCompliant operates at three different stages throughout the acquirer/ PSP and merchant lifecycle:

- Vetting newly boarded merchants
- Ongoing monitoring of existing merchants
- Case-by-case, special investigations

## NEW! NEW ADVANCED & AUTOMATED DETECTION TECHNOLOGY

EverCompliant's new advanced & automated detection technology deals with unsolved industry problems. The technology, MerchantView, can process any number of merchants and identify instantly whether a merchant is suspicious and or involved in any unknown or unreported hidden, illegal and brand damaging activity.

### MerchantView includes:

- An all new, Web-based platform architected on leading-edge technology
- SaaS delivery model – no agent or download required
- Full API support
- Interactive reporting portal
- Cyber-intelligence enhancements

## EVERCOMPLIANT'S SOLUTION

- Reduces the risk of merchant fraud and transaction laundering
- Avoids fines, payments, legal action and more
- Maintains constant visibility into merchant risk posture
- Reduces the time and money spent on the underwriting process
- Helps reach a conclusive business decision efficiently and accurately
- Allows to gain new business opportunities



## About EverCompliant

EverCompliant is a leading provider of cyber intelligence that allows acquiring banks and payment service providers (PSPs) to manage merchant-based fraud and cyber risk. Our focus is to provide a range of solutions that give acquirers and PSPs the necessary relevant information to check ongoing and newly boarded merchants, while guiding them through the process of managing online risk, detecting transaction launderers, hidden transaction tunnels and fraud detection.

**For more information contact us at: [info@evercompliant.com](mailto:info@evercompliant.com)**



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