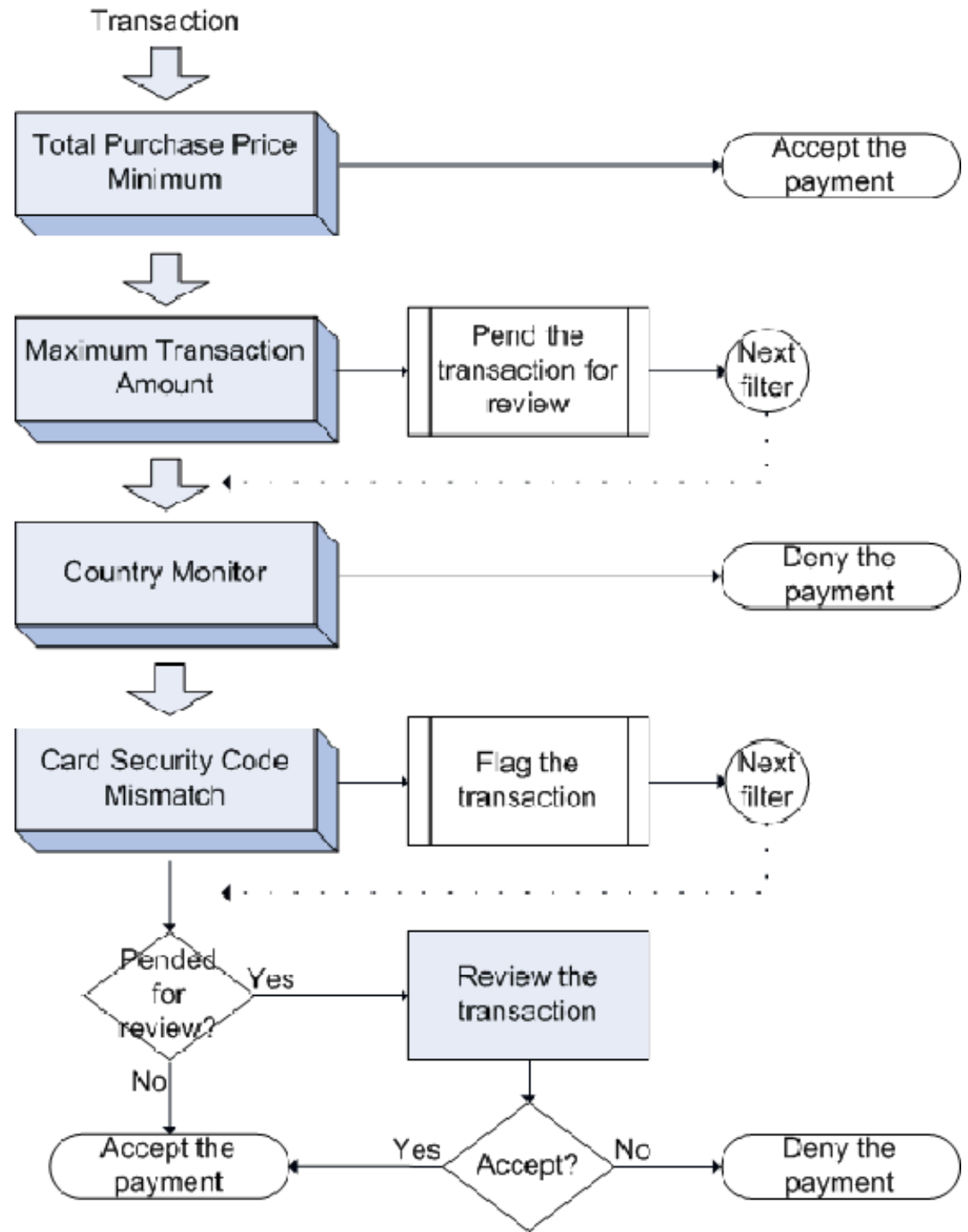


Work with 3rd party service providers



Fraud Management

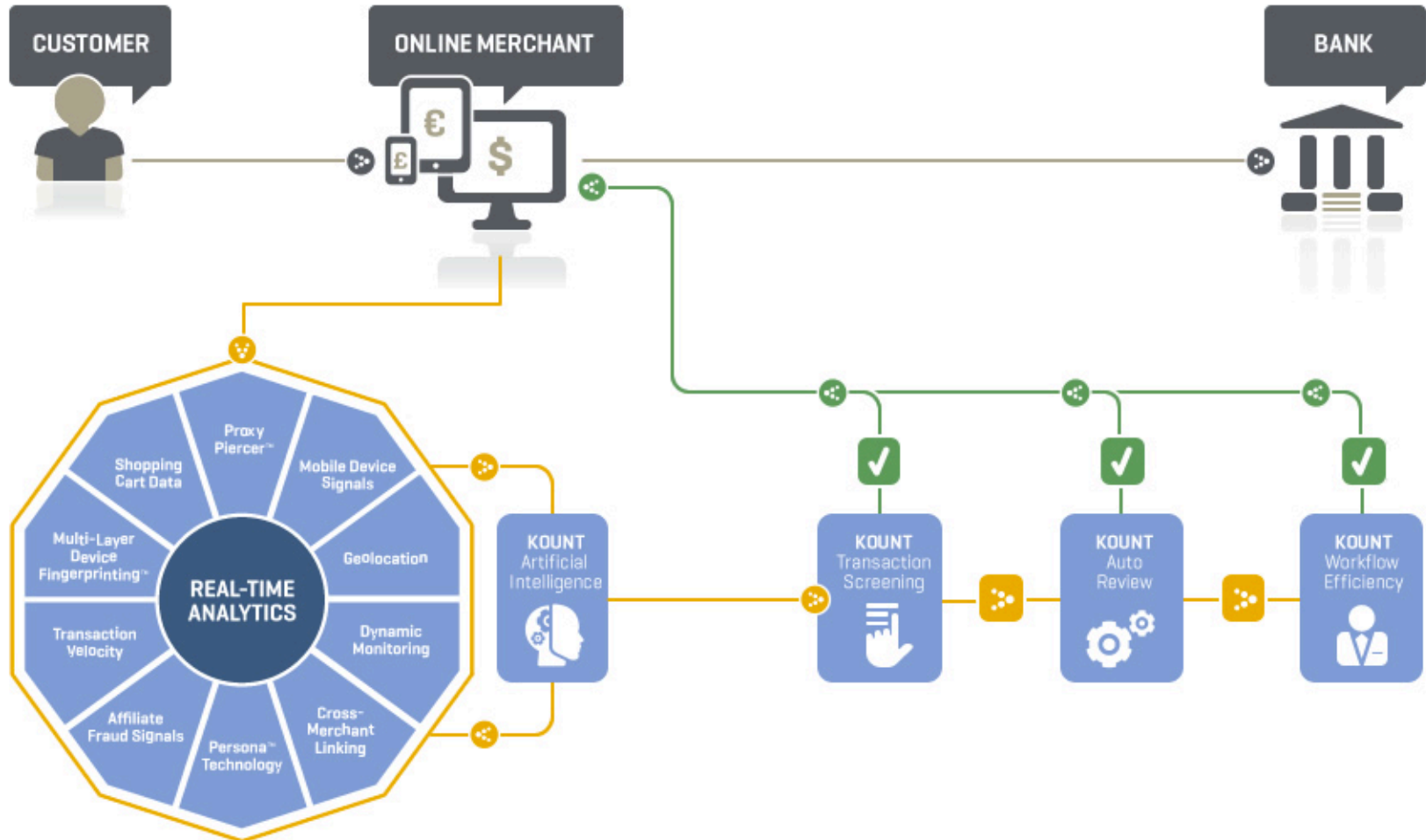


Source:
Paypal.com

Why outsource?

- Work with experienced professionals.
- Avoid chargeback fees, fines, lost or stolen merchandise.

Kount.com



Kount.com

Suspect Orders Special Alerts Order Search Persona Orders Settings Auto Agent Queue Assigner Help

Transaction Summary

Trans. ID: 1XP802WP946J
 Type: Internet Order
 Website ID: DEFAULT
 Date: 08/21/2012 10:12:11
 Order Num: 1889b7da7c57b1f7bccb7e95820a8b7
 Status: Review
 Agent: Unassigned
 No Persona Orders

Customer

Created: 02/14/2012 11:53:04
 Name: Kyoungok Park
 Email: prumi@nate.com
 Cust. ID: NDMYmkyNDkxODQyMA

Payment

Total: 49.99 USD
 Type: Visa Credit Card
 BIN Country: US
 Flags: VMACK JAUTH JAVSZ JAVST JCVVR

Device

Location: US (Collector)
 IP Address: 10.100.49.13

VIP Summary

No fields are being reviewed
 No fields are being declined

User Defined Fields

No UDF's provided

Order Search

Email: prumi@nate.com
 IP Address: 10.100.49.13
 Customer ID: NDMYmkyNDkxODQyMA
 Payment: CARD

Link Analysis

all linked orders 90,215
 Email: PRUMI@NATE.COM 4
 IP Address: 10.100.49.13 90,215
 Cust. ID: NDMYmkyNDkx... 90,215
 Payment: SOBC7DCD0350... 1

more options Find Linked

Current Risk Evaluation

Evaluated On	Reply	Score	Geox	Velo	Vmax	Network	Cards	Emails	Devices	Collector
08/21/2012 11:12	R	99	US	999		A	1000	999	1	Y

Reevaluate

Rules Triggered

- REVIEW SCOR

Timezones

■ Billing Address, Billing/Shipping Phone
 ■ Device
 ■ Shipping Address

Maps

- Billing Address
- Shipping Address
- Billing Phone
- Shipping Phone

Show All

Addresses

Address Type	Address
Billing Address	Kyoungok Park 1505 Wycliffe Irvine, CA 92602
Shipping Address	Thomas Uger 109 Greene St, Apt 6c New York, NY 10012

Phone Numbers

Phone Type	Number
Billing Phone	(949) 554-4745 Newport Beach, CA
Shipping Phone	(949) 554-4745 Newport Beach, CA

Shopping Cart

6 items totaling \$5,052.93 USD

Item	Price	Qty	Total
Tv -- LN46B610	1,899.99	x1	\$1,899.99
Samsung 46" lcd hdtv			
Blu-ray player -- BDP-S500	699.99	x1	\$699.99
Sony 1080p blu-ray disc player			
Hdmi cable -- HDMI-HDMI-2 - OEM	4.99	x2	\$9.98
Link depot 6 ft. hdmi to hdmi a/v cable			
Surround sound -- HTP-2920	499.99	x1	\$499.99
Pioneer high power 5.1 surround sound system			
Leather couch -- 7288662	1,899.99	x1	\$1,899.99
93" brown leather sofa			
Bluray disc -- B0002V7O6K	42.99	x1	\$42.99
Legally blonde platinum collection			

Bank Information

Card	Bin	Bin Country	Indicator

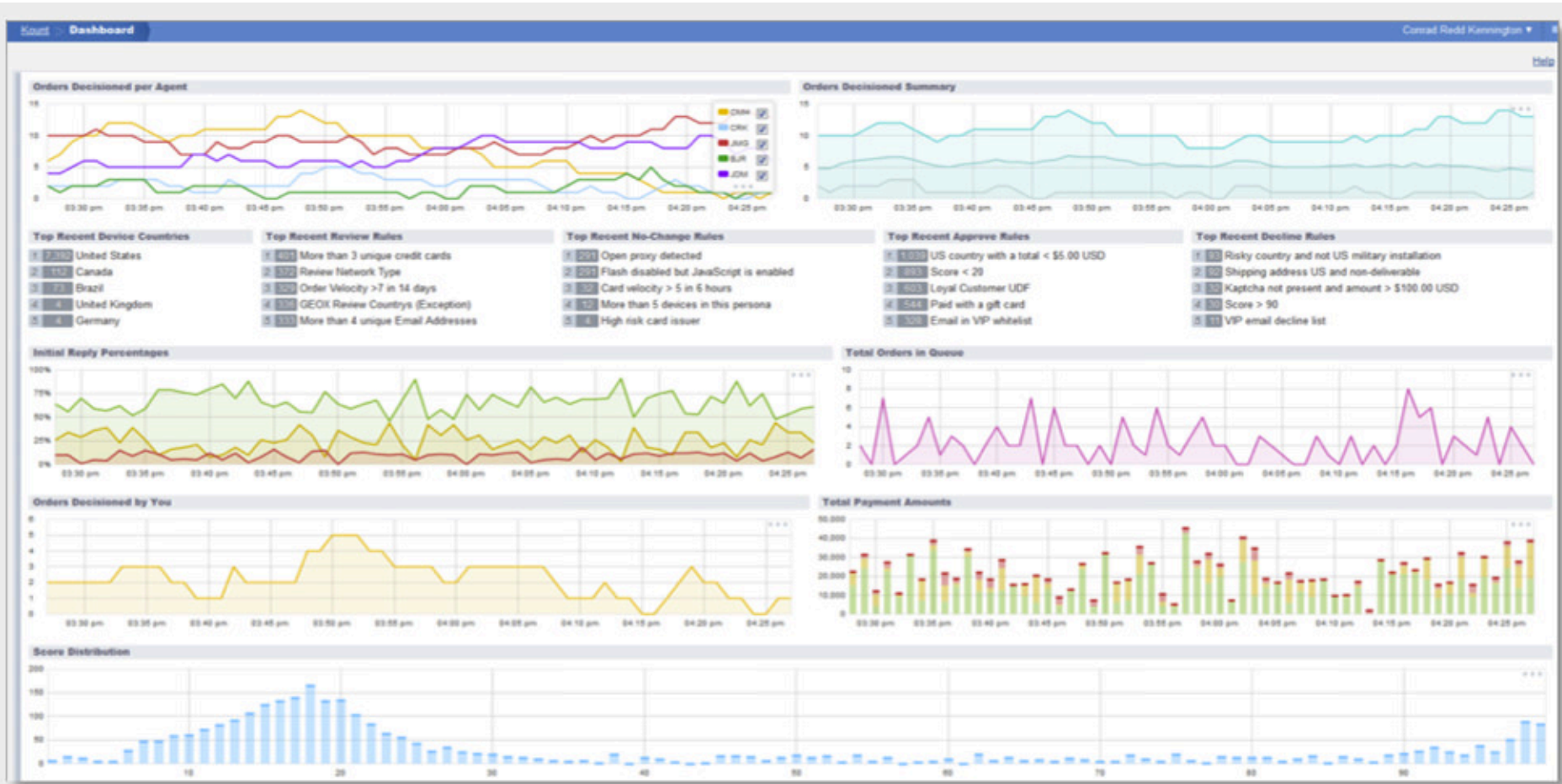
Distances

From	To	Distance

Comparison Table

	Billing	Compare	Shipping
Deliverable	Yes		No
Address Type	Street or Resident...		High Rise or Busin...
Carrier Route	City Delivery		
ZIP Type	Standard		
Deliver Facility	Post Office		
DP Validation	Matched to ZIP+4		
ZIP+4	1211		3891
County	Orange		New York
Timezone	Pacific		Eastern
City Lat/Long	33.7281, -117.7754		40.7257, -73.9983
Notes	Address Matched t...		Street Address Match

Kount.com



Cybersource.com



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Solutions

Products

Developers

Support

Learn

Search



Payment Processing

- > Cross-Channel Payments
- > Gateway & Processing Connections
- > Payment Cards
- > Digital Wallets & Digital Payment Services
- > Direct Debit & Bank Transfers
- > Reconciliation Reports
- > Payer Authentication
- > Global Tax Calculation
- > Recurring Billing
- > Account Updater



Payment Security

- > Secure Acceptance Web/Mobile
- > Point-to-Point Encryption (P2PE)
- > Payment Tokenization



Other Services

- > Professional Services
- > Global Support Options



Fraud Management

- > Decision Manager
- > Managed Risk Services
- > Payer Authentication
- > Fraud Alert
- > Delivery Address Verification
- > Export Compliance



Identity Document Verification

- Collect, analyze and verify an identity document provided by an end user.
 - Passport
 - Visa
 - Driver's License
 - National ID card.



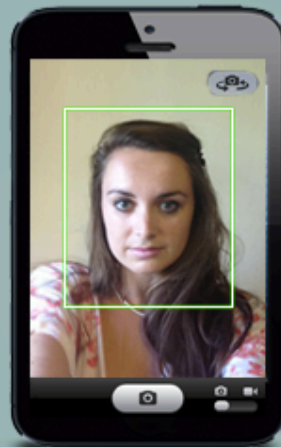
Jumio.com

Are your customers really who they say they are?

NETVERIFY[®]



Document Validation



Face Match



- ✓ Forgery check
- ✓ Hologram check
- ✓ Microprint check
- ✓ MRZ code check



- ✓ Face detection
- ✓ Image normalization
- ✓ Facial comparison
- ✓ Face match confidence rating

Jumio.com

NETVERIFY[®]

Netverify Mobile Turns Your Customer's Smartphone into an ID Scanner

Enhance your mobile application with real-time ID scanning and verification. Reduce the risk of fraud and meet KYC (Know Your Customer) requirements.



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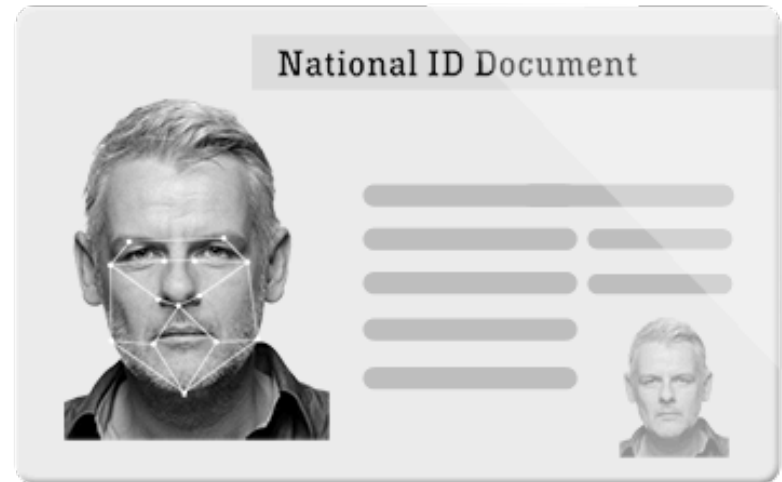
NETVERIFY[®]

Netverify Mobile Turns Your Customer's Smartphone into an ID Scanner

Enhance your mobile application with real-time ID scanning and verification. Reduce the risk of fraud and meet KYC (Know Your Customer) requirements.



IDChecker.com



IDChecker.com

14:06 PM

IDchecker® EASY ONBOARD

Results

Personal data

FIRST NAME
Mark Alexander

LAST NAME
Johnson

DATE OF BIRTH
October 22 1974

PLACE OF BIRTH
Amsterdam

Document data

TYPE OF DOCUMENT
ID Card

COUNTRY OF ISSUE
The Netherlands

DOCUMENT NUMBER
1234 5678 9876 1234

Confirm & Continue

Enrolling a new customer should be frictionless and fast, superfast.



IDChecker.com

The screenshot displays the IDChecker.com web application interface. At the top right, there is a user greeting "Welcome Mr. Hagen" and a "Log Out" link. The main navigation bar includes the IDChecker logo and several menu items: "conduct check", "document overview", "admin", "helpdesk", "account", "export", and "messages".

The main content area is divided into two columns. The left column shows the results of a "Document Scan". The scan date is "21-12-2011 14:50:53" and the scan number is "00023454". A large green box with a white "F" indicates a "FULLCHECK / APPROVED" status, with a smaller green box below it indicating "NOT STOLEN / LOST". Below this, the "Personal data" section includes a photo of a man and the following details:

Name:	Peter
Last name:	Johnson
Pers nr.:	12345678
Date of Birth:	12/034/1234
Sex:	Male
Nationality:	Dutch

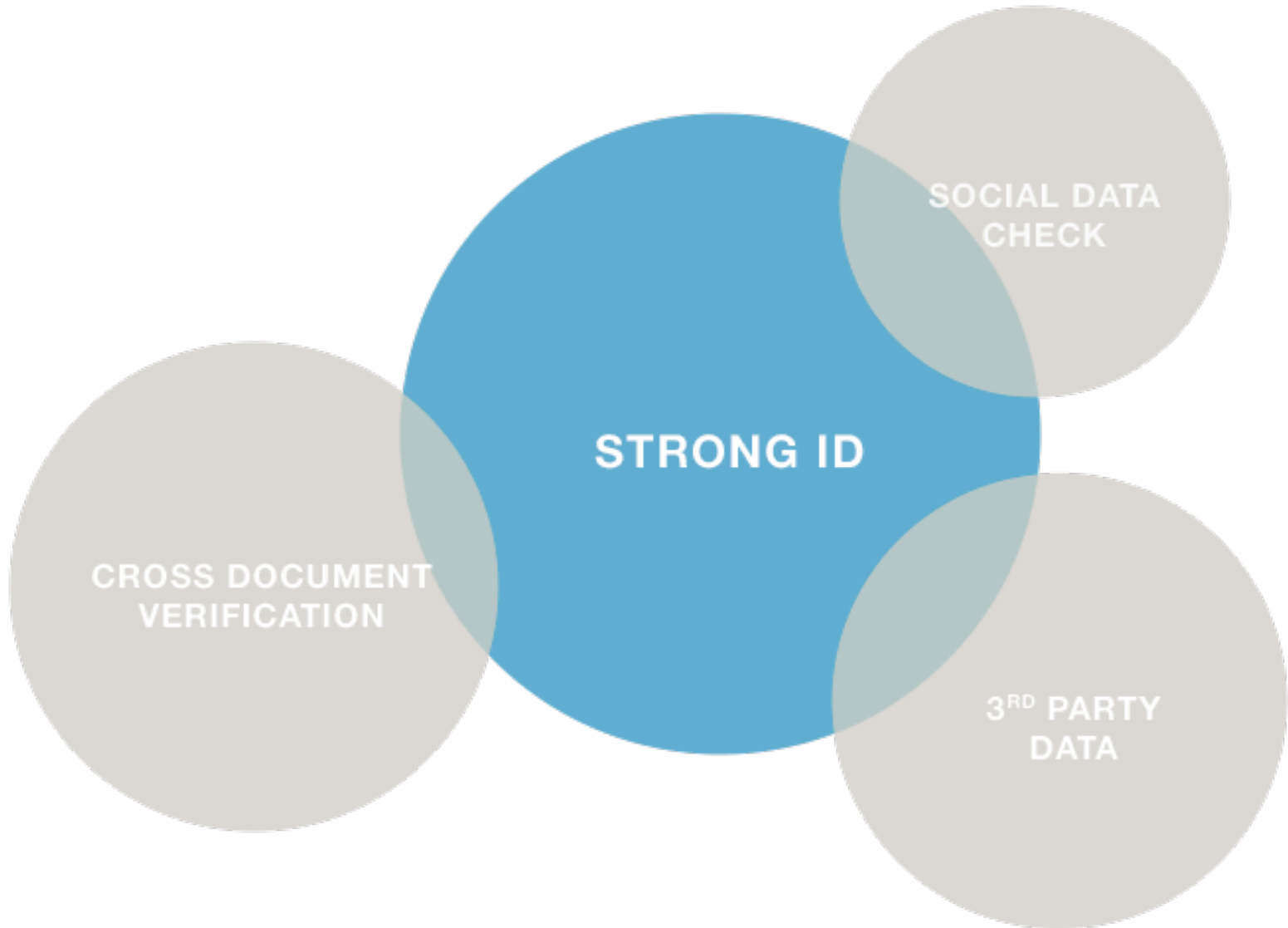
The right column shows an "Overview last scans" table with the following data:

Date	Time	Name	Status
21-12-2011	14:50:53	VAN OORT YARNO...	F
08-06-2011	11:00:50	BLOEMENDAAL ...	F
08-06-2011	11:00:50	GEEN DATA BESCHIKBAAR	X
21-12-2011	14:50:53	GEEN DATA BESCHIKBAAR	F
21-12-2011	14:50:53	VAN OORT YARNO...	F
21-12-2011	14:50:53	VAN OORT YARNO ...	B
08-06-2011	11:00:50	BLOEMENDAAL JOH...	F
08-06-2011	11:00:50	BLOEMENDAAL JOHA...	F
08-06-2011	11:00:50	BLOEMENDAAL JOH...	F
21-12-2011	14:50:53	VAN OORT YARNO...	F
08-06-2011	11:00:50	BLOEMENDAAL JOH...	F
08-06-2011	11:00:50	BLOEMENDAAL JOH...	B
21-12-2011	14:50:53	VAN OORT YARNO...	B
21-12-2011	14:50:53	VAN OORT YARNO ...	B
21-12-2011	14:50:53	VAN OORT YARNO ...	B
08-06-2011	11:00:50	BLOEMENDAAL JOH...	B
08-06-2011	11:00:50	GEEN DATA BESCHIKBAAR	X
21-12-2011	14:50:53	GEEN DATA BESCHIKBAAR	F
08-06-2011	11:00:50	BLOEMENDAAL JOH...	F
08-06-2011	11:00:50	BLOEMENDAAL JOH...	B

The bottom left section shows "Document data" with a thumbnail of a passport and the following details:

Type:	National passport
Herkomst:	Dutch (NLD)
Expiration date:	2-3-2014

IDChecker.com



IDChecker.com

