



THE ACCERTIFY ADVANTAGE

Streamlining Risk Management for Acquirers & ISO's

Accertify delivers a complete global risk management solution within a single platform and user interface for both underwriting and ongoing merchant, portfolio review processes.

Solution for Acquirers & ISO's

Managing risks posed by merchants has long challenged acquirers and ISO's. Underwriters and portfolio review analysts are often faced with time-consuming manual processes spread across multiple disparate systems. With Accertify, case workers only need to learn one system that empowers them with sophisticated tools that reduce manual processes and quickly identifies and intelligently evaluates the most review-worthy merchant profiles and activities.

Even if you're using multiple back-ends, all of your data is available and actionable within Accertify's single platform and user interface.

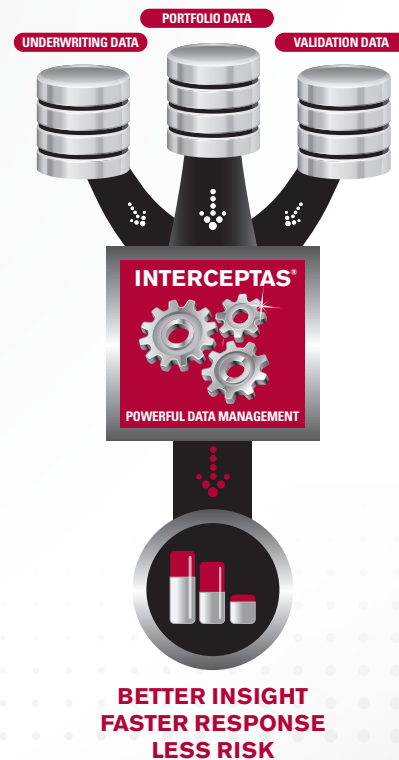
A Single Platform that is tailored & scalable

Accertify provides a combination of tailored, automated and intelligent processes, efficient case management, customized rules, powerful algorithms, reference tables, integrated data validation services and resolution capabilities. These features dramatically reduce manual efforts and result in streamlined processes. Your history data is loaded into the platform and leveraged to ensure that new and established rules, filters and other features are effective at launch. End-users are empowered to change the system on the fly without involving IT. And the solution easily scales to ensure that you are set up and ready for growth.

Accertify's fully integrated data management platform, Interceptas®, is the foundation for the risk management solution. Interceptas is Software-as-a-Service (SaaS), which enables rapid deployment. There is no hardware to buy,

no software to install, no system to maintain and no need to code to an API. You'll get a single user interface personalized for your specific use cases and business requirements.

- **Full integration.** Data from multiple back-end systems are integrated into a single solution.
- **Single user interface.** Merchant profile, batch, transactional and terminal data are managed and displayed in one UI. Results from internal and external validation services are incorporated into the same UI.
- **Different rules and strategies for different merchants.** No more one-size fits all blanket rules for every merchant type. Accertify reduces false positives and unnecessary flags.



System Features and Functionality

SaaS Architecture based on Accertify Interceptas platform

- Flexible
- Scalable
- Broad integration
- PCI and ISO 27001 Certified

Automates Operations

- Custom queues, filters, resolutions, display
- Customized merchant SIC/MCC
- Importation, and tracking of paper documents and contents
- Linked batch / transaction / merchant visualization
- Automated negative / positive file upload
- Supports multiple languages, currencies, time zones
- BIN information
- Visual link analysis
- Statistical algorithms
- Merchant / consumer address / phone verification
- Email address profiling
- Integrated to client preferred watch lists and external data validation sources
- Underwriting profile data
- Ongoing portfolio data

Data Validation Resources

- Internal history data
- External sources
- Used in up front automation as well as ongoing portfolio reviews
- IP geo-location
- Device identification
- MATCH Integration

Case Management

- To intelligently manage, resolve & track suspicious cases

Reporting / Tracking

- On case workers, merchants, trends, system results.
- Recurring and ad-hoc reports.
- Visual data mapping

Get Better Results in Less Time

The Accertify Risk Management Solution enables enhanced efficiencies across your organization. From initial data filtering and prioritization to intelligent monitoring, review, and decisioning, end-users are equipped with a world-class system, processes and resources to achieve optimal results in less time.

- **No need to train underwriters & analysts on multiple systems.** Both underwriting and ongoing portfolio data within one single platform without re-entering data – even if you are using multiple back-ends.
- **Intelligent automation reduces manual reviews.** Transparent scoring and weighting within tailored, intelligent auto-decision processes empower case workers to quickly identify and prioritize cases. Merchant profile reviews can be pre-scheduled and/or triggered by suspicious activities.
- **More relevant rules/strategies yield more relevant results.** Accertify enables you to apply specific strategies, rule sets and algorithms that correlate with specific merchant types and business models. The solution specifies decisions at a merchant, terminal, and/or transactional level.
- **Leverage external data validation resources without leaving the platform.** No more logging into and out of external data validation sites. With Accertify, external data validation results are integrated into the same UI.
- **Eliminate guess-work around new rules and strategies.** You can test the effectiveness of new rules and strategies on history data. Tests can include live data with zero impact to the system.
- **Users can make changes without involving IT.** Rules, strategies and parameters can be modified by users on the fly without IT involvement.

Enhance Visibility, Tighten Control

Management can easily track system and case worker activity. Real-time dashboard monitoring shows case worker activities, performance and related statistics. Risky activities trigger email alerts and/or dashboard flags. Also, results are presented in scheduled reports, which are easily modified for ad-hoc queries.

Improve Internal and External Communication

The solution automatically populates notification templates or customized messages to merchants via email or print-to-mail. Management and case workers can send internal messages and make notations to cases within the same UI.

Gaining the Accertify Advantage with Services

Accertify lets you focus less on technology and more on driving your business results.

- **Accertify Professional Services.** We leverage decades of combined experience across a full range of industries to maximize results and ROI for clients.
- **Accertify Managed Services.** Optional service for clients to leverage Accertify's experienced fraud prevention experts to drive results for you without the overhead.
- **Accertify Support Services.** Assists clients with design, production, and operations in order to focus on managing merchant risk instead of the underlying technology.

