



InConRadar®—Merchant Website and Risk Factor Monitoring

The best way to keep your merchant portfolio on the up-and-up and to avoid suspicion of impropriety is intelligent, intense and constant monitoring for illegal goods, factoring, money laundering and false-front operations.

Relentless Know Your Customer (KYC) Due Diligence is a Reality

Today, your business is under increasing pressure to keep a close eye on what the merchants in your portfolio are doing. Visa's Global Brand Protection Program (GBPP), MasterCard's Business Risk Assessment and Mitigation (BRAM) compliance program, Federal Anti-Money Laundering (AML) requirements and more require you to make **SURE** the merchants in your portfolio are safe, secure, compliant and legitimate during onboarding and constantly thereafter. More than just once a month. However, doing so represents a significant business burden that is difficult to manage from a time, resource and financial standpoint. Until now.

Leverage InConRadar for Nonstop, Automated KYC Merchant Website Monitoring

InConRadar from Conformance Technologies is a continuous merchant website and risk factor monitoring service. Suspicious commercial activities, plus potential image damaging circumstances and business practices are identified that require further investigation by your organization. Use InConRadar before onboarding and regularly thereafter. InConRadar scans merchant websites as frequently as every 20 seconds.

Automated Factoring and Transaction Laundering Protection using TransactionTrap™

Want to really know what your merchants are doing? TransactionTrap identifies activities that can indicate transaction laundering or factoring, providing nearly real-time heads-up notification. Suspect goods and services and/or merchant scanning occurs as many as a million times annually. Questionable items offered for sale are identified, purchased and shipped to a secure location for physical examination and photo documentation to create a solid order custody record that can be used for validation and legal purposes. Refund policies and procedures are tested by returning merchandise to merchants. TransactionTrap also checks suspect transactions against a database of nearly one million merchant transactions to determine if authorization takes place under one merchant identification number, while clearing and settlement occurs under another. TransactionTrap—Protection in near real-time, not once a month!

InConRadar®—A Solution to the Problem

InConRadar deep-crawls merchant e-commerce websites to identify and capture any suspicious activity or findings of impropriety before merchant onboarding and constantly thereafter, automating the due diligence and data gathering process.

Payment processing risk managers receive immediate alerts of any findings requiring further investigation. When an InConRadar finding is confirmed, specific actions can be taken to remediate or terminate an offending merchant. When a finding is unsubstantiated, the suspect business activity or practice can be cleared from future InConRadar scans within seconds.

InConRadar is GBPP and BRAM Accepted for Merchant Activity Monitoring and Money Laundering Activity Identification!

Functionality

- All merchant website pages, words, phrases, pictures, graphics and links are scanned with no limits
- Applicable merchant social media profiles and posts are scanned with no limits
- Merchant prohibited word list and threat profile continuously updated real-time
- Graphical images evaluated for potential deception
- Counterfeit goods and brands, plus fake celebrity endorsements, are identified
- Merchandise return and privacy policy change monitoring
- Foreign website hosting exposed
- Shopping cart and alternative payment acceptance assessed to ensure utilization of secure tools, processes and vendors
- Merchant website down alerts for both merchants and portfolio operators
- Continuous scanning, as frequently as every 20 seconds
- On-demand merchant pre-boarding scanning module for pre-underwriting validation
- Automatic archive for each crawl session with FREE unlimited historical storage
- Permanent COMPLETE archive of all incidents
- Sleep function enables easy issue handling without shutting-off and reporting merchants for infrequent or minor issues
- Custom risk category scans can be initiated based on risk manager or specific ISO concerns
- Incident performance tracking identifies employees who effectively handle incidents and those needing help

Benefits

- Simplify ongoing compliance efforts
- Increase security, integrity and operational efficiency
- Save time and money - Priced 70% less than the competition and no long-term contracts
- Lower risk, protect reputation, reduce scrutiny
- Reduce fraud loss
- Potentially reduce fines



To learn more about InConRadar and other sensitive data solutions built on the Conformance Compliance Operating System®, please call 775.336.5533 or visit conformancetech.com.