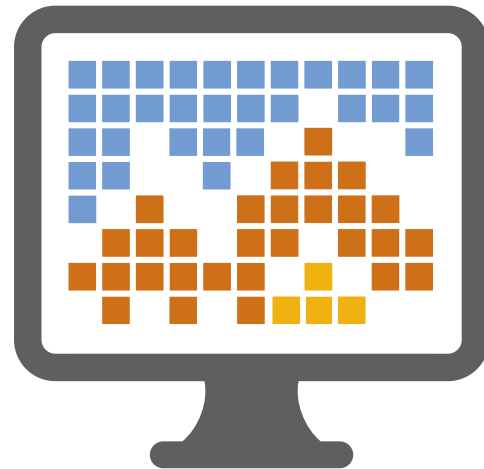


AGENT MANAGEMENT

Overview

The Agent Workflow Console helps increase operational efficiency and reduces the cost of manual reviews. This feature addresses one of the largest fraud prevention costs for merchants: the training and maintenance of human risk assessment agents to manually review orders. Using a pattern-based rules engine and auto-decision routines, the Agent Workflow Console feature enables superior operational efficiencies when reviewing transaction activities, evaluating risk, and managing human assets.



OPERATIONAL MANAGEMENT

Comprehensive support and best practices to maximize operational efficiency.

MANUAL REVIEW
AUTO AGENT

3RD PARTY
DATA CALLOUTS

CASE
MANAGEMENT

AGENT MANAGEMENT
TOOLS

BANK
INFORMATION

VERIFICATION &
AUTHENTICATION

REPORTING

ENTERPRISE WEB
SERVICES

Kount's Fraud Platform consist of the three main pillars of an overall fraud strategy, Fraud Detection, Strategy Management and Operational Management. Agent Management Integration is just one of the many features in Kount's comprehensive solution. See reverse for more detail.

The Solution

The Agent Workflow Console feature employs a number of tools that automate routine risk assessment tasks. For example, if Kount detects attributes in a transaction that indicate possible fraud, the Agent Workflow Console feature can invoke one or more rules, which can in turn trigger the "auto-decision" feature to take actions based on pre-defined merchant specifications.

Features like "auto-decision" help risk assessment agents more quickly determine whether an order is valid, or if a manual review is even necessary.

Merchants can also add third-party risk assessment functionality to the Agent Workflow Console, such as including real-time web links to data verification sources such as TARGUSinfo, LexisNexis and 192.com, enabling agents to seamlessly gather customer information through on-demand address and telephone verification.

The Kount web interface provides a number of risk assessment agent management tools—such as Workflow Metrics, which generates a detailed report on the departments' workflow and Agent Metrics, which provides an analysis of any given agent's activities—to help merchants better manage the risk assessment department by allocating resources more efficiently.

A STRATEGIC APPROACH TO FRAUD/RISK MANAGEMENT

Kount provides an all-in-one fraud management solution to help you prevent fraud before it occurs.

FRAUD DETECTION

The layered integration of Kount's core technology makes it possible to more quickly and accurately detect fraud. Our proprietary techniques analyze hundreds of variables resulting in a highly predictive Kount Risk Score.

STRATEGY MANAGEMENT

Kount's tools create and manage a fraud strategy that dovetails with your business needs. Customize how Kount processes transactions based on your specific business rules.

OPERATIONAL MANAGEMENT

Comprehensive support and best practices to maximize operational efficiency. A simple way to manage the flow of transactions through the system, interact with risk managers and critical business systems such as logistics, accounting, etc.

KOUNT FRAUD SCORE

ORDER LINKING

CREATE RULES

SHOPPING CART DATA

MANUAL REVIEW
AUTO AGENT

3RD PARTY
DATA CALLOUTS

DEVICE FINGERPRINTING™

PERSONA™ TECHNOLOGY

MANAGE RULES

CUSTOM SCORES

CASE MANAGEMENT

AGENT MANAGEMENT TOOLS

PROXY PIERCING

DYNAMIC SCORING & RESCORING

AFFILIATE MONITORING

AUTO DECISIONING

BANK INFORMATION

VERIFICATION & AUTHENTICATION

GEOLOCATION

MOBILE DEVICE ANALYSIS

VELOCITY LIMITS

MULTI-CHANNEL STRATEGIES

REPORTING

ENTERPRISE WEB SERVICES

Kount

Kount delivers an all-in-one fraud and risk management solution for companies that have card-not-present environments looking to simplify their fraud/risk operations while dramatically improving bottom line results. Kount provides a single, turnkey fraud solution that is easy-to-implement and easy-to-use. Kount's proprietary technology has

reviewed hundreds of millions of transactions and provides maximum protection for some of the world's best-known brands. Kount's solution is feature rich and technology proven. Regardless of the industry, Kount responds with accurate information in milliseconds, thereby enhancing the overall consumer experience.