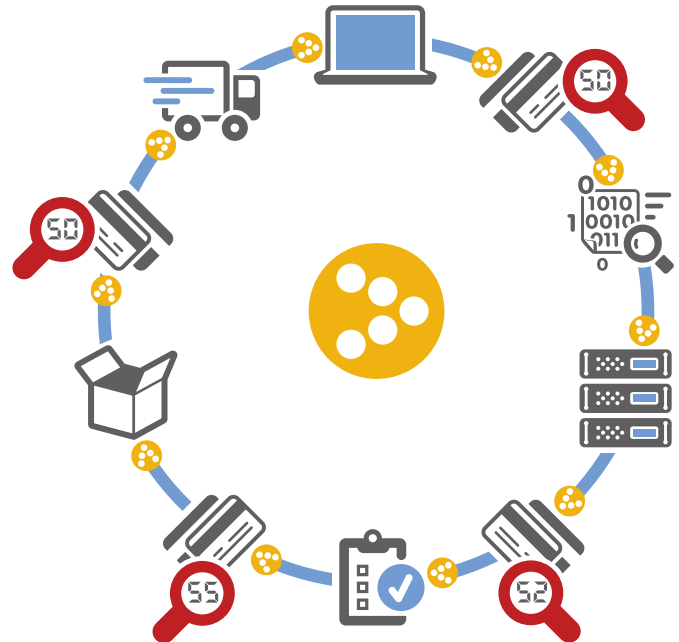


DYNAMIC SCORING & RESCORING

Overview

The Dynamic Scoring™ feature monitors a credit card for signs of fraudulent activity even after a transaction has been approved. This “post-authorization” process has proven highly successful at spotting suspicious activity and retroactively tying that activity to previous purchases. The Kount Complete™ system then alerts the merchant that a previously-approved order now looks to have relevant connections to fraudulent activity. The merchant can re-evaluate the order and decline to ship—avoiding the loss of the goods while also preventing the expense of a chargeback.



The Solution

The Dynamic Scoring™ feature capitalizes on the fact that stolen credit cards quickly start to exhibit patterns that identify them as involved in fraud. For example, stolen cards often incur a high number of big ticket purchases in a short amount of time, spawn multiple device identities in rapid succession, and give changing email addresses across multiple transactions.

Dynamic Scoring continually monitors all credit cards involved in approved transactions and provides real-time updates to the merchant when the card’s risk status changes. Dynamic Scoring does this by identifying and grouping transactions that are either directly or indirectly linked through a set of attributes or variables such as device IDs, credit card numbers, and emails. Based on this updated status, the merchant can determine if there is sufficient threat of fraud to retroactively decline the purchase request or to take other necessary action [for example, manual review by a human agent].

Dynamic Scoring is a continual, real-time process. As the information associated with an original order changes across all Kount merchants, the “fraud risk” score for any transaction currently in a merchant’s queue also changes, providing additional real-time updates on the transaction’s risk.

Note: Kount does not disclose which merchants were affected by the fraudulent activity, but will tell them that certain attributes, like the number of credit cards used, associated with the transaction have changed. This gives merchants an opportunity to assess the orders and verify the identity of the person placing the order. Kount Dynamic Scoring is continually searching for fraudulent connections and updates scores every 30 minutes. Since this is all happening in real-time, merchants can easily cancel orders, retain product and prevent a possible charge.

FRAUD DETECTION

Kount’s core technology analyzes hundreds of variables to detect fraud and risky behavior.

KOUNT FRAUD SCORE	ORDER LINKING
DEVICE FINGERPRINTING™	PERSONA™ TECHNOLOGY
PROXY PIERCING	DYNAMIC SCORING & RESCORING
GEOLOCATION	MOBILE DEVICE ANALYSIS

Kount’s Fraud Platform consist of the three main pillars of an overall fraud strategy, Fraud Detection, Strategy Management and Operational Management. Multi-layer Device Fingerprinting™ is just one of the many features in Kount’s comprehensive solution. See reverse for more detail.

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.

KOUNT FRAUD SCORE

ORDER LINKING

DEVICE FINGERPRINTING™

PERSONA™ TECHNOLOGY

PROXY PIERCING

DYNAMIC SCORING & RESCORING

GEOLOCATION

MOBILE DEVICE ANALYSIS

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.

CREATE RULES

SHOPPING CART DATA

MANAGE RULES

CUSTOM SCORES

AFFILIATE MONITORING

AUTO DECISIONING

VELOCITY LIMITS

MULTI-CHANNEL STRATEGIES

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.

MANUAL REVIEW
AUTO AGENT

3RD PARTY DATA CALLOUTS

CASE MANAGEMENT

AGENT MANAGEMENT TOOLS

BANK INFORMATION

VERIFICATION & AUTHENTICATION

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.