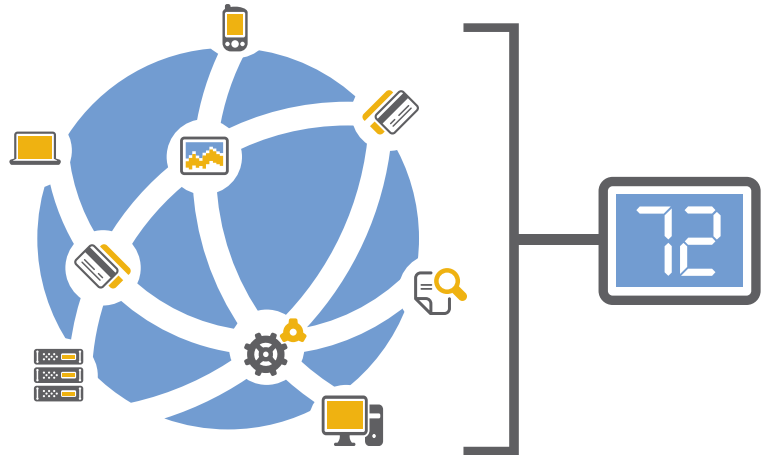


KOUNT FRAUD SCORE

Overview

The Kount Score feature provides merchants with more predictive control and customization in the way they manage their fraud risk. This feature meets a key requirement identified in Gartner’s 2010 Magic Quadrant for Web Fraud Detection:

“Users want...a mathematically predictive scoring system that runs in parallel with the rules. Users can more easily set thresholds with predictive model scoring systems than they can with rules-based systems alone to enable them to better adjust their false-positive and transaction review rates.”



The Solution

The Kount Score is a highly accurate prediction of fraudulent activity using information from over two billion purchase attempts. The Kount Risk Inquiry System [RIS] generates a numeric Kount Score—between 1 and 99—in real-time for every transaction. The higher the “risk” score, the greater the risk of fraud.

Unlike other scoring systems that may only use a few variables to calculate a risk evaluation, Kount Predictive Modeling reviews over 200 variables that cross reference the transaction with millions of data points looking for any association with risky behavior.

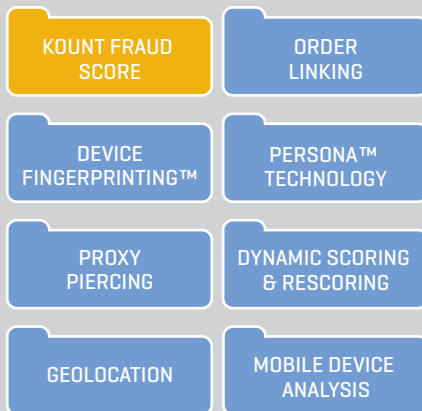
Included in a Kount Score calculation:

- > Multi-merchant order linking
- > Customer credit cards, email addresses and shipping addresses
- > Highest risk country within the past 14 days, using Kount’s Proxy Piercer®
- > Multilayer Device Fingerprinting™ Analysis
- > Machine setting and configurations
- > Network type, such as prison, school, library, or satellite
- > Use of anonymous and proxy services
- > Time zone and device time differences
- > Kount’s Persona™ fraud identification technology

Since a fraudster’s organization or botnet usually attempts multiple fraudulent purchases while any single merchant is evaluating an individual purchase, Kount allows you to dynamically re-score a potential purchase on-the-fly, so you can detect a fraudulent purchase that may initially have appeared to be legitimate.

FRAUD DETECTION

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



Kount’s Fraud Platform consist of the three main pillars of an overall fraud strategy, Fraud Detection, Strategy Management and Operational Management. Kount Fraud Score 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.

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

DEVICE FINGERPRINTING™

PERSONA™ TECHNOLOGY

PROXY PIERCING

DYNAMIC SCORING & RESCORING

GEOLOCATION

MOBILE DEVICE ANALYSIS

CREATE RULES

SHOPPING CART DATA

MANAGE RULES

CUSTOM SCORES

AFFILIATE MONITORING

AUTO DECISIONING

VELOCITY LIMITS

MULTI-CHANNEL STRATEGIES

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.