

# MULTI-LAYER DEVICE FINGERPRINTING™

## Overview

Kount's Multi-Layer Device Fingerprinting™ collects a comprehensive set of data that positively identifies a device in real time—whether fixed or mobile. The key to maintaining a device's ID, regardless of hardware and software configurations, is the ability to **analyze customer behavior associated with the device** and collect additional device parameters not typically accessible by other device ID technologies. Most importantly, Multi-Layer Device Fingerprinting™ does all this without retrieving the user's Personally Identifiable Information (PII).



## The Solution

As part of the Kount Complete™ solution, Multi-Layer Device Fingerprinting™ thoroughly examines any device via numerous attributes—computer, tablet PC, SmartPhone, etc. While device type may vary, the following characteristics are typically examined:

- > Network
- > SSL
- > JavaScript
- > Browser
- > Operating System
- > Flash
- > HTTP

In addition to this basic information, other variables are analyzed: time zone, country/region, proxy use, cookies enabled, language, remote control of device, wireless application protocols and associations to other devices with histories of fraudulent activity. By examining all these different layers within a device—in a mere 300 milliseconds—Multi-Layer Device Fingerprinting™ establishes and maintains a distinct device ID—even when fraudsters try to modify system settings to disguise their true identities.

The advanced nature of Kount Multi-Layer Device Fingerprinting™ enables merchants to associate certain device anomalies with fraud patterns, making it easy to construct very specific rules to optimize fraud detection...no matter the device. We call this “moving beyond the device.”

## FRAUD DETECTION

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



Kount's Fraud Platform consists 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.

## 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.