

PERSONA™ TECHNOLOGY

Overview

The Persona™ feature is a method of determining key characteristics and identified qualities/attributes associated with a transaction. Persona uses hundreds of variables to construct a definitive link to online purchase behavior—either directly or indirectly—to help reveal fraudulent activity. This process takes less than one second to provide merchants with highly accurate fraud assessments in real-time.



The Solution

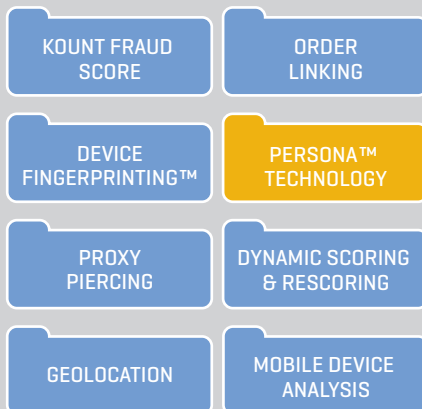
The Kount Persona™ feature provides a time-saving “shortcut” for predicting the likelihood of fraud. A Persona is built as the Kount system collects information from the purchases made across all merchants within the Kount’s network.

First, other Kount technologies such as Dynamic Scoring™, Multi-Layer Device Fingerprinting™, and Proxy Piercer assess over 200 variables and report in real-time (under one second) on potential risks. When these variables are compiled and evaluated, a Persona is created. Examples of attributes that make up a Kount Persona are:

- > The number of credit cards linked to the Persona. A single Persona may be associated with dozens of credit card numbers issued to different individuals that have been used to make purchases within a short time span.
- > The number of email addresses associated with a Persona making a purchase.
- > The actual location of the individual device making the purchase as determined through Proxy Piercer technology.
- > Discrepancies in the customers self-divulged information and actual information as determined by Multi-layer Device Fingerprinting information.

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. 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.