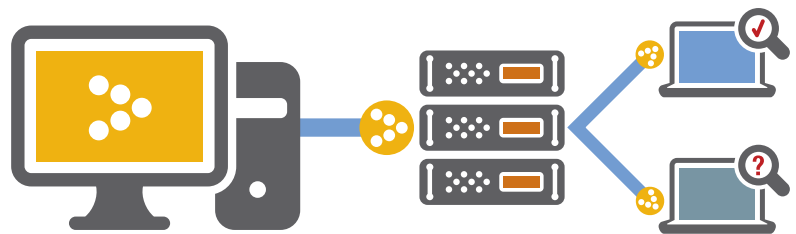


PROXY PIERCING

Overview

The Proxy Piercer® feature combats fraudsters who use proxy servers to hide their actual location. Typically, the location of anyone accessing the Internet can be identified via the IP address assigned to their computer by their Internet Service Provider. A proxy server is used as an intermediary device to disguise a geographic location that is associated with high fraud activity. Proxy servers are used because a fraudster conducting a stolen credit card transaction wants to appear to be in the same location as the owner of the stolen card.



The Solution

Kount uses patented Proxy Piercer® Geolocation technologies to determine in real time if the purchase transaction request is being relayed through a proxy and if so, to determine:

- > True geolocation of the purchase request
- > Type of network being used by the person attempting to make the transaction [certain types of networks, such as prisons, schools, and libraries, as well as anonymous proxies, can indicate an increased risk of fraud]

The Proxy Piercer feature also has the ability to detect the use of “botnets.” Botnets are networks made up of remotely-controlled computers that have been compromised without the owner’s knowledge or consent. Fraudsters use botnets to relay fraudulent purchase requests in attempt to hide the true source of their order. As with proxy servers, the Proxy Piercer feature can determine if a botnet is in use and provide the true geolocation of the fraudster accessing the botnet.

Because the Proxy Piercer feature can detect proxy server or botnet use in real-time—returning a result while the transaction is within the merchant’s system—information is passed on to the merchant’s risk assessment department before an approval is given, so that the merchant can either conduct further risk evaluation activity or if deemed necessary, decline the purchase request.

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.

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.