

MOBILE DEVICE ANALYSIS

Overview

Most merchants look at mobile commerce as a new and exciting way to allow customers to buy products without sitting in front of a PC. Rapid growth of mobile devices globally though, has opened new doors for fraudsters. Fraudsters now have more ways to access goods and services, mask themselves, and attempt to steal from merchants. Unlike other forms of payment, mobile devices introduce many new elements that complicate the user verification process. Stolen mobile devices are as vulnerable as stolen credit cards and other forms of identification.



The Solution

At Kount, we look at fraud as fraud, no matter where it is being committed or with which device or payment method. Mobile devices have a different set of criteria, which require merchants to employ technology to identify, validate, and authorize purchases as quickly as possible. Kount's all-in-one solution makes it easy to monitor transactions coming from mobile devices and make any necessary adjustments.

- > Kount's Risk Decision Rules engine gives merchants the flexibility to approve, decline, or review orders from any type of device (including mobile devices) automatically, based on established business rules.
- > With mobile devices, speed and accuracy are critical to maintain a friction-free checkout, catch fraud in real-time, and meet customer expectations. Kount provides merchants with real-time analysis of mobile devices, helping reduce fraudulent transactions, increase sales, and maintain customer satisfaction.
- > The Kount platform already has mobile protection technology integrated in as part of the overall fraud solution, to protect merchants from fraudsters using mobile devices.

The Kount platform looks at each transaction individually, reviews hundreds of data elements and gives merchants an assessment in less than one second, regardless of device. This single platform approach simplifies fraud management and maximizes effectiveness.

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. Kount's Mobile Device Analysis 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.