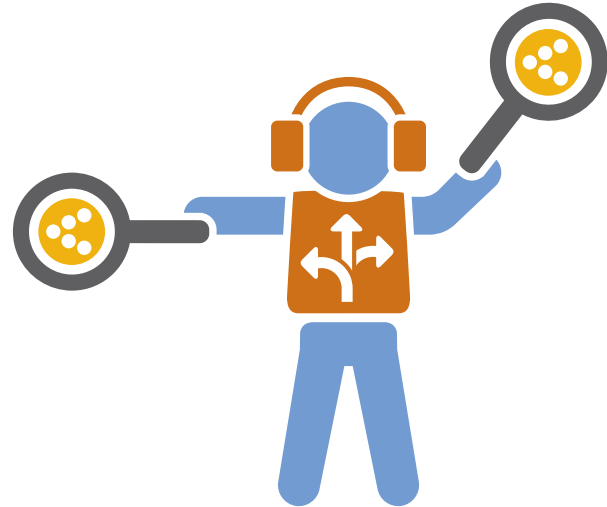


WORKFLOW MANAGEMENT

Overview

Workflow management is an important factor that ensures the efficient and effective processing of orders flagged for review. Based on established rules, Kount’s Workflow Queue Manager quickly sends suspect transactions to the most appropriate review agent for a convenient and appropriate resolution. The Workflow Queue Manager recognizes each rule’s assigned priority so that the most important transactions are processed first. Transactions waiting to be resolved can also be escalated to top priority based on other factors including “time in queue” and many others.



The Solution

Resolving suspicious transactions quickly helps merchants increase sales and maintain a high level of customer satisfaction. Kount’s workflow management features allow the freedom to process manual reviews quickly and efficiently using the Workflow Queue Manager. Any number of filters, or rules, can be used to flow transactions to the most appropriate review agent whether on premises, working from home or anywhere in the world, maximizing efficiency and operational control.

- > **Example:** During an initial screening of a transaction, Kount determines the consumer’s browser is set to Spanish as the primary language. If that transaction needs review, the Workflow Queue Manager forwards the transaction details to a Spanish-speaking review agent automatically.
- > **Example:** Kount flags a high-value transaction because the merchant’s established rules are triggered and details of the order are suspicious. Because the order is above a certain dollar amount, Kount automatically sends transaction details to a senior review agent for resolution.
- > **Example:** An order is placed from a customer in London and has been identified because of some questionable payment details. Kount’s Workflow Queue Manager sends the transaction details to the merchant’s London-based review staff for processing.

When manual reviews are required, Kount makes it easy to manage order flow and maintain established business processes

OPERATIONAL MANAGEMENT

Comprehensive support and best practices to maximize operational efficiency.

MANUAL REVIEW AUTO AGENT	3RD PARTY DATA CALLOUTS
CASE MANAGEMENT	AGENT MANAGEMENT TOOLS
BANK INFORMATION	VERIFICATION & AUTHENTICATION
REPORTING	ENTERPRISE WEB SERVICES

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