

Merchant Risk Management Program

ONE STOP SHOP FOR PCI COMPLIANCE, SECURITY AND WEB RISK MONITORING

Benefits

- Relationship Manager to help you maximize your opportunities with the program.
- Dedicated Project Manager for your specific needs including program and support statistics and customer satisfaction information.
- Marketing Support to help you increase awareness about your services and their value.
- Global world-class 24/7/365 Compliance Support with outbound calling, autodial, and support in 12 languages.
- Security Engineer/Qualified Security Assessor with PCI compliance expertise backed by many SecureTrust experts, including a Compliance Review Board.

Maintaining an appropriate level of risk in your merchant portfolio allows you to maximize your revenues without damage to your reputation and costly non-compliance fees. But achieving that optimum level requires a great deal of insight and ideally automation, particularly with the increasing scrutiny on transaction laundering and accelerating cyberthreats.

Acquirers, processors, payment gateways, and independent sales organizations (ISOs) who take full advantage of the two key solutions in the SecureTrust[™] Merchant Risk Management program find great benefits in portfolio risk mitigation.

As an industry leader in merchant risk management, SecureTrust delivers comprehensive and customizable programs to help you manage merchant risk. Our approach is designed to help you build your business and increase service revenues while reducing risks without additional overhead requirements.

Protect Your Merchants. Reduce Your Risk.

SecureTrust is unmatched in the industry in the breadth and depth of its Merchant Risk Management program offering. You benefit from a well-designed and fully supported program that helps you meet card brand requirements while reducing the risk to your organization. The SecureTrust Merchant Risk Management program also blends cost-effective Payment Card Industry (PCI) compliance and data security solutions for Level 4 merchants with dedicated program management.

Together, the SecureTrust Merchant PCI Compliance and Security solution and the SecureTrust Web Risk Monitoring solution help you secure your merchant lifecycle – including reducing risk at onboarding, ensuring the right data security approach is in place and moving merchants toward PCI compliance. In addition, SecureTrust offers a broad set of security tools designed for small and medium-size business (SMB) owners that you can offer to your merchants to install and use themselves. All services are accessible through our TrustKeeper® portal via single sign-on so you can easily track the status of your merchants.

Key Program Elements

When you partner with SecureTrust, you benefit from our experience delivering programs to merchant service providers around the globe for more than 20 years. SecureTrust blends personalized support with industry-leading automation, so you have the best of both worlds: a high-touch, dedicated team of experts helping you develop and nurture your program and automated, easy-to-use tools for real-time program monitoring and merchant compliance and security. We provide guidance to help you achieve your revenue goals and reduce costs through risk mitigation.

Merchant Risk Management Solutions

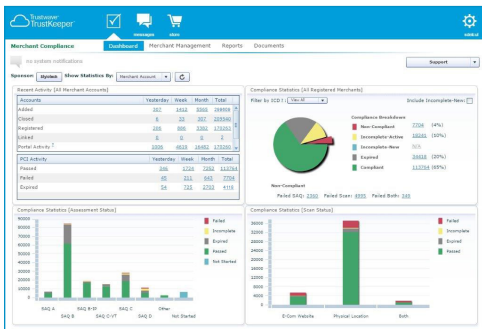
SecureTrust offers two unparalleled merchant risk management solutions to maximize your risk mitigation benefits:

- **Merchant PCI Compliance and Security**

TrustKeeper® PCI Manager with the SMB Security Toolkit is the heart of this solution, helping you add recognizable value to your merchants while increasing your revenues and merchant retention rate.

- **SecureTrust Web Risk Monitoring (WRM)**

The WRM solution offers you a full suite of services for monitoring your merchant portfolio to reduce your risk and expand your service offerings.



SecureTrust delivers a comprehensive Merchant Risk Management program designed for your needs.

Merchant PCI Compliance and Security

With its industry-leading SecureTrust Merchant PCI Compliance and Security solution as the cornerstone, SecureTrust runs some of the largest Level 4 merchant programs in the world, serving more than three million merchants.

Security Help You Increase Revenues

In addition to protecting your merchants from cybercrime and streamlining their compliance process, the integrated security tools can help you increase your services revenue. The tools are easy to install and do not require support from you or your team. They provide valuable and needed services to your merchants that can increase their satisfaction with your program offering.

Easy Reporting and Merchant Monitoring

Real-time reporting features help you maintain a watchful eye on the progress being made by your merchant populations toward program enrollment, security adoption and compliance achievement levels. Standard reports for Visa and MasterCard requirements are a click away.

Deep PCI Compliance Expertise

SecureTrust has deep roots and ongoing expertise in PCI compliance. PCI Manager is continuously adapted to address and even anticipate evolving requirements from the PCI Security Standards Council and card brands.

Simplified Workflow to Speed Compliance

TrustKeeper PCI Manager with the SMB Security Toolkit provides industry-leading PCI compliance validation services that help even the smallest merchants achieve and maintain compliance. The security toolkit is deeply integrated in to the PCI compliance process and helps reduce the number of compliance questions your merchants answer.

Affordable Security Designed for Small Merchants

There are more than 17 integrated merchant security tools offered to you in three bundle packages according to your goals. These tools, including anti-virus and web malware monitoring, are created specifically for the requirements of small merchants and are very affordable.

SecureTrust economies of scale allow us to offer these high-value tools to you at prices that are easily within reach of your merchants. These capabilities could cost more than seven times more if purchased independently from other vendors, while some of the security services designed for small merchants cannot be found anywhere else.

Benefits of SecureTrust Web Risk Monitoring

SecureTrust Web Risk Monitoring (WRM) is designed for 360° risk mitigation to help you protect and expand your business. WRM helps you:

- Reduce risks in your merchant portfolio
- Offload manual processes from your staff
- Drive additional revenues with merchant services

Risk Management for Your Merchant Portfolio

WRM helps you ensure that merchants are selling the goods they say they are – and that online sites have the right foundation of data security practices in place. A cloud-based, managed service, WRM helps you address your internal and proprietary standards in addition to compliance with regulatory and industry mandates.

Five key services are offered independently or as a set, according to your requirements:

- Content Monitoring for card brand monitoring and onboarding requirements such as Mastercard Business Risk Assessment and Mitigation (BRAM)
- Merchant Intelligence to validate business operations, identify third-party relationships and conduct URL discovery
- Malware Monitoring allows you to deliver a Merchant Malware Report to your merchants and review merchant website security
- Custom Monitoring for your specific requirements such as counterfeit merchandise and terms of service violations
- Transaction Laundering Detection for identification and reporting of previously unknown illicit websites