

SecureTrust™ Web Risk Monitoring

REDUCE YOUR MERCHANT PORTFOLIO RISKS WHILE INCREASING REVENUE

Benefits

- Efficiently satisfy card brand monitoring requirements
- Identify violations with current and prospective merchants
- Reduce onboarding risks
- Reduce costs of manual web content reviews
- Eliminate non-compliance penalties
- Reduce risks of malware threats to your merchants
- Drive additional revenues with merchant services

Acquiring banks, payment processors, payment gateways and independent sales organizations (ISOs) must meet card brand requirements along with assessing the level of risk they are willing to assume with their merchant portfolios.

The SecureTrust Web Risk Monitoring (WRM) solution is designed for 360° risk mitigation to help you address risks beyond card brand requirements and provide additional opportunities for you to protect and expand your business. 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** that allows you to review merchant website security and deliver a Merchant Malware Report to your merchants
- **Custom Monitoring** for your specific requirements such as counterfeit merchandise, terms of service violations and searches for false claims
- **Transaction Laundering** Detection for scalable and reliable identification and reporting of previously unknown illicit websites associated with a merchant

If you have a Content Monitoring or BRAM solution in place, you will benefit greatly from the other WRM services that will interoperate with your system.

Opportunities Beyond Card Brand Monitoring

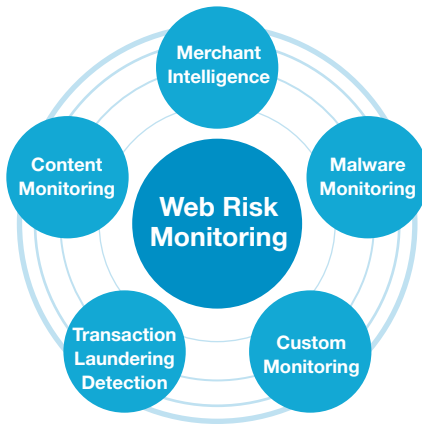
SecureTrust Web Risk Monitoring delivers more than industry-leading card brand monitoring capabilities. In today's cyberthreat and regulatory environment additional merchant risk review services can help you protect and expand your business.

SecureTrust Web Risk Monitoring 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, SecureTrust Web Risk Monitoring helps you address your internal and proprietary standards in addition to compliance with regulatory and industry mandates. You manage your process through the secure TrustKeeper® web portal, setting parameters for the identification of questionable and illegal content and malware scanning.

Results are presented in an easy-to-read and customizable dashboard that showcases critical management elements for valuable insight on merchant activity, including statistical reviews, drill-downs and hierarchical views.

SecureTrust Web Risk Monitoring

Designed for 360° Risk Mitigation



SecureTrust Web Risk Monitoring has an ongoing adaptive release cycle to monitor ever-changing illegal, unethical and fraudulent practices taking place online. The SecureTrust Web Risk Monitoring solution offers you a high level of flexibility and the ability to customize your monitoring capabilities for your specific requirements.

Scalable Card Brand Monitoring

The Content Monitoring service is designed for both broad automated and deep expert analysis to help you take action to head off offensive or illegal activity and threats to your business. Content Monitoring has been specifically tuned to meet the needs of standard card brand reporting. SecureTrust Content Monitoring supports specific standards, such as the Visa Global Brand Protection Program (GBPP) and the MasterCard Merchant Monitoring Program (MMP).

This service scans, detects, inventories and analyzes website content in a fraction of the time required to perform the same functions manually. You can combine it with the Custom Monitoring service to search for your specific requirements.

The Content Monitoring process features a multi-tier analysis workflow that creates a special queue for any sites suspected of containing sensitive data. Real-time review by SecureTrust's senior analysts and a detailed review by Quality Assurance (QA) helps eliminate false positives and expedites timely alerts to you.

Delivering Deeper Merchant Intelligence

The Merchant Intelligence service helps address your requirements for a fuller view of your merchants' online presence. It includes:

- **Merchant Policy Monitoring:** Tracks merchants' policies published on the web for changes over time. Published policies include privacy policy, return policy, shipping policy, terms of service and more.

- **Third-Party Detection:** Delivered by the elite SpiderLabs team at Trustwave to help you identify service providers that your merchants employ, including the payment service provider, merchant web host and merchant shopping cart provider.
- **Merchant Discovery:** Helps you identify all of the websites associated with your merchants. This helps identify added websites and uncover websites that were not disclosed.
- **Geolocation and IP Analysis:** Provides a spotlight into a merchant's web presence through physical address confirmation and IP analysis.

Malware Monitoring Benefits

In addition to the merchant monitoring capabilities so vital to your business, the Malware Monitoring service provides you with the opportunity to deliver services to the merchant that you can monetize. You can offer merchants malware scanning and SSL verification as a means of adding value to them or to drive additional revenue. This can be delivered to your merchants as a Merchant Malware Report.

Custom Monitoring for Your Needs

The Custom Monitoring service scans for content that you deem objectionable and/or prohibited beyond card brand program restrictions. It searches for the specific requirements you define, such as counterfeit merchandise, terms of service violations and searches for false claims.

Scalable, Reliable TLD

SecureTrust Transaction Laundering Detection (TLD) delivers large-scale analysis, combined with rigorous testing and evidence collection unmatched by any other TLD vendor. You receive a broad and substantiated view of merchant violations to help you reduce your risks and costs.

You are presented with a report of sites found in connection with each merchant and a separate report with the found websites that are violating a card brand policy. The Web Risk Monitoring Reporting Tool for MasterCard MMP allows you to easily review and send the monthly report to MasterCard for both BRAM monitoring and transaction laundering.

Merchant PCI Compliance & Security + WRM Delivers Maximum Risk Management Benefits

Acquirers and ISOs who take full advantage of the SecureTrust Merchant Risk Management program to combine SecureTrust Web Risk Monitoring with the SecureTrust Merchant PCI Compliance and Security solution find great benefits for their portfolio's risk mitigation objectives.