

# Persistent Merchant Monitoring

## Manage compliance and risk with a single solution

Monitor merchant websites globally for non-compliant, illegal, and brand-damaging content

### Comply with regulations

Recognize when merchants are breaking the rules to mitigate fines and reputational damage.

### Improve underwriting

Understand merchant trends to refine underwriting processes.

### Manage risk

Increase margins by eliminating bad actors and accepting merchants fitting your risk profile.

## Benefits

### Ensure your merchant portfolio is in regulatory compliance and growing

- Mitigate card network fines via better underwriting and monitoring.
- Detect merchants that masquerade as “low-risk” within your portfolio.
- Decrease risk by immediately weeding out bad actors.
- Reduce portfolio churn by improving underwriting decisions.
- Complement in-house risk programs through automated monitoring.



## Higher risk = higher profitability

### Negative risk

Stopping bad actors is the obvious first step in risk management and avoiding financial assessments.



### G2 Risk Solutions offers:

- Merchant tracking across multiple acquirers.
- Data science combined with expert human analysis.
- Expertise in high-risk verticals, like CBD, pharma/nutra, hate groups, tobacco, and more.

### Positive risk

Adding legitimate, higher-risk merchants can help you grow, but requires the right partner.



### Persistent Merchant Monitoring allows you to:

- Customize queries to ensure high-risk merchants comply with all processing requirements.
- Set crawl frequency to match your risk tolerance.
- Proactively hold funds when red flags indicate possible chargebacks.

## Key features



### Web crawler

Advanced technologies detect and index web pages, prohibited words/phrases, and billions of other data points for thorough analysis.



### Query engine

Key query terms collected over 15+ years—used by data science for more accurate scoring—reduce in-house effort to review leads.



### Data analysis

Machine learning and artificial intelligence are backed by senior analyst review, reducing false positives requiring client audit.



### Dominant client base

Global customer base includes most large acquirers, exclusively allowing us to track and cross-reference bad actors between acquirers.



### Customer centric

Flexible UI allows you to tailor your workflow to your needs. Customizable reports deliver results for merchant activities that you predefine.



### Analytics & compliance

Dashboard analytics help with overall risk management. Website compliance reviews accessible via UI—easily review and mark audits to comply with card regulations. Proactive reporting to Mastercard on your behalf.

## Results-driven workflow

