

Frequently Asked Questions (FAQ): Global Onboarding

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What is Global Onboarding?

[Global Onboarding \(GO\)](#) is the newest G2 Risk Solutions (G2RS) product. It replaces Global Boarding as the tool our customers use to underwrite new merchant applications. As with Global Boarding, Global Onboarding uses the Compass Score concept, but with an [all-new, expanded definition](#).

Using the same set of technologies and services in this new product, [Persistent Merchant Monitoring \(PMM\)](#) and [Transaction Laundering Detection \(TLD\)](#) customers can use Global Onboarding to re-underwrite any merchant enrolled in monitoring that gets flagged for review. This synergy is the result of careful engineering that allows seamless integration of our Merchant Risk solutions across a single platform. It also enables more intelligent and efficient management across the merchant lifecycle using an intuitive, merchant-centric portal-based UI.

What are the different versions or option packages for Global Onboarding?

At the highest level, you will choose from two versions: *Automated Reporting* or *Analyst Review*.

Here's a breakdown of both options:

- **Automated Reporting:** Use the Global Onboarding application programming interface (API) to produce reports that flag problematic merchants. You can download these reports or view them in the newly integrated G2RS portal.
- **Analyst Review:** Here, the same checks are run against your merchants, but analysts at G2RS review the results to make additions or changes before providing you with the report.

Both Global Onboarding versions are highly configurable to suit your risk tolerance and overall business model. Each version provides details about merchant risk based on the newly expanded [Compass Score](#).

Why would my company choose Global Onboarding?

Three main reasons—all directly related to helping you build a better business:

- **Differentiated speed and accuracy.** To be successful, many of our customers need to quickly onboard merchants with an accurate view of associated risks, including anything from fines to legal exposure to process inefficiencies. We've fine-tuned our product to maximize efficiency and efficacy through quick merchant onboarding and problem area notifications to easily investigate as needed before making a approval decisions.
- **Enhanced configurability and flexibility.** From low-risk to higher-risk merchants, our customers have a wide range of business models. Whatever their risk tolerance or business model, GO gives our customers flexibility for opting in or out of various onboarding services. It also provides the ability to configure each service to align with your company's business rules. As a result, you have a tool that's highly optimized for their business.
- **Deeper and broader expertise.** With the "deep bench" of G2RS human expertise, the G2RS [Compass Score](#) rubric, and our [Merchant Map](#) data bank, the newly added GO capabilities make this offering more powerful for you, our customers. G2RS experts include not only the analysts

who review GO reports at your request, but also the Customer Success personnel who work closely with each G2RS client to help maximize your investment in us.

How is Global Onboarding (GO) different from Global Boarding?

If you were familiar with our old product, Global Boarding, you might have questions about what's changed. Details are included throughout this FAQ, but here are the key differences:

- **Comprehensive scoring.** The Compass Score no longer refers only to merchant risk history, as it once did in Global Boarding. The new and improved Compass Score pulls together all kinds of additional information—you choose which kinds you want—and puts it all into a single report with the score on top and with details you can scroll down to as needed.
 - Merchant risk history is the new way we refer to the old Compass Score capabilities. In addition to using our [Merchant Map](#) proprietary database, merchant risk history also pulls in real-time from the live WHOIS dataset.
 - The newly added scoring categories include content review, sanctions and watchlist screening, consumer ratings and adverse media, and operational risk. For details about each of these, see the next question.
- **Configurability.** GO is highly configurable, with [new and existing Compass Score capabilities](#) you can fine-tune for your needs or opt in/out of altogether. In addition, you retain the flexibility to run your own reports automatically or have G2RS analysts provide reviewed reports.
- **New portal.** Whereas Global Boarding users viewed and acted on reports in a proprietary GB console, GO is integrated into our G2RS “single platform” portal. This enables new use cases in a [unified workflow](#) for GO customers who also use [PMM](#) and/or [TLD](#).

What capabilities do the new Compass Score components provide?

All Compass Score components are configurable by you according to the legal, card services, and internal policies you need for compliance, as well as the various merchant risk tolerance levels. Compass Score now comprises five components—one legacy, and four new:

- **Merchant risk history.** This checks each merchant’s risk history using an algorithm performed against the G2RS [Merchant Map](#). This is the legacy capability of the old product offering, Global Boarding.
- **Content review.** This new, optional component performs a full crawl of a merchant’s website to check for prohibited words and phrases.

The underlying data source for this component is the merchant’s website itself. The GO architecture applies rules as you have configured them.

- **Sanctions and watchlist screening.** This new, optional component checks whether a [merchant name](#), [DBA name](#), and/or [principal name](#) (depending on the data source) appears on any lists of businesses that are suspected or known to be problematic.

The underlying data sources for this component include:

- [PEPS](#), Watchlist and sanctions lists
- US court activity
- US Office of Foreign Assets Control (OFAC)
- **Consumer ratings and adverse media.** This new, optional component checks whether a [merchant name](#), [DBA name](#), and/or [principal name](#) (depending on the data source) has received unfavorable public coverage, either in the news, on consumer reporting sites, or on social media.

The underlying data sources for this component include:

- Business and financial crimes and adverse media
- Recent consumer reviews and ratings
- Consumer complaints
- **Operational risk.** This new, optional component uses AI to locate relevant portions of a merchant’s website to check for a variety of potential issues, including:
 - Business policies
 - Invalid email addresses
 - Fraud risk associated with email addresses

The underlying data sources for this component include:

- The merchant website itself, for policy violations
- Analysis of website traffic
- Email validity and fraud risk

For a quick-reference cheat sheet on these components, see [Appendix A: Compass Score components](#).

How do I submit merchant data?

Input merchant application data to Global Onboarding in one of three ways:

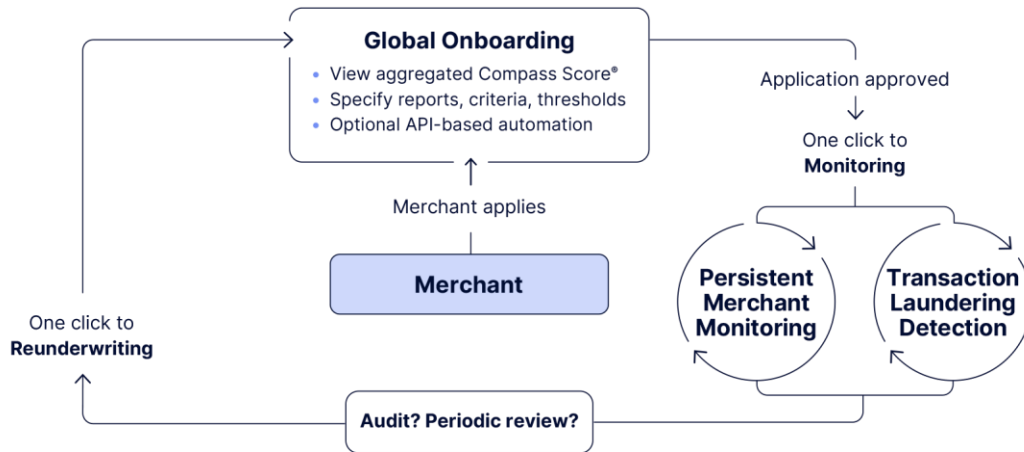
- Programmatically, using the Global Onboarding API.
- Via bulk upload, using a file formatted with the same fields and syntax as the API.
- Manually, using the Global Onboarding UI in the G2RS portal to enter one merchant at a time.

How is Global Onboarding integrated with PMM and TLD?

All three main products in the G2RS Merchant Risk suite—Persistent Merchant Monitoring, Transaction Laundering Detection, and Global Onboarding—now use the same programming objects, Merchant

Groups, to manage the activities of individual merchants. By utilizing all three Merchant Risk products together with the new Global Onboarding portal, customers using multiple G2RS products can easily orchestrate all merchant risk activities across the whole merchant lifecycle from a merchant-centric perspective.

This diagram shows the path merchants take throughout the lifecycle, and how our customers can interact:

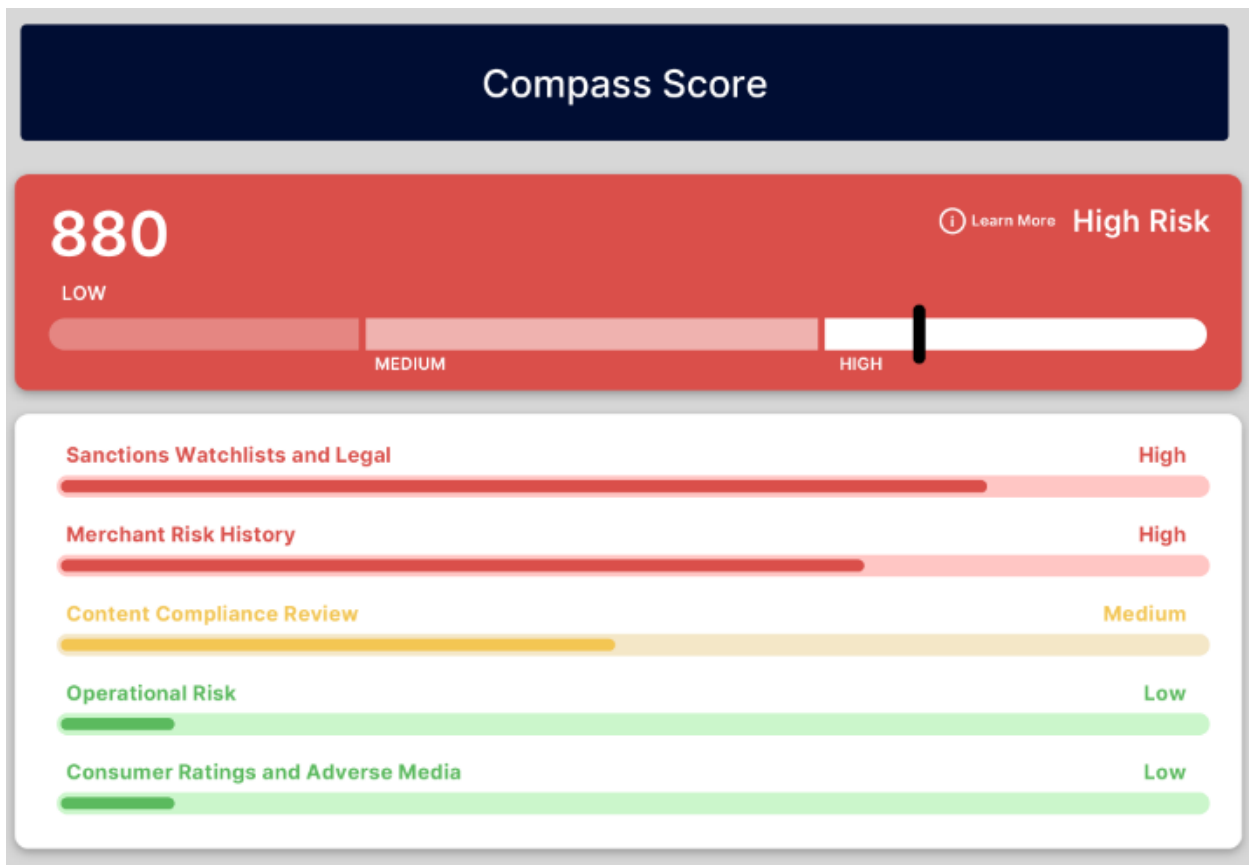


For step-by-step details on these workflows in the Global Boarding UI, see later topics on [underwriting](#) and [re-underwriting](#) new merchants.

What’s the UI layout of the new Compass Score?

The top portion of the UI displays the score itself, on a scale from 0 to 1,000 with 1,000 being the highest risk. Just below that is a quick view of each individual score used in the overall score at the top. This list of individual scores varies depending on which services the customers has opted into.

Details about the report are displayed in a fixed vertical frame (not shown) to the left of the scoring summary (see below). Users can click any of the score sections to view the associated portion of the details frame.



What’s in the Merchant Map?

Merchant Map is the G2RS proprietary database containing merchant risk information we’ve collected from global acquiring banks and processors over a span of 20+ years. This represents the largest, most comprehensive, and most accurate payments industry historical database for fraud, compliance, and transaction laundering violations and associated details.

G2RS built this database using our history of having a large segment of the industry under contract and in monitoring their merchants’ activity with our solutions for the past two decades. We saved and repurposed all of the data from that period to compile an analyst-curated set of violations, and augmented that data set with more data about merchants and the connections among them. Together, this data constitutes the most complete history of merchant behavior available anywhere, and we continue adding to it every day.

Our tools, including GO, leverage this history to understand how merchants’ past behavior predicts their future behavior—an essential part in determining the [Compass Score](#).

What are the steps for underwriting a new merchant?

GO [receives new merchant applications](#) either manually, programmatically, or in bulk. Once an application is received, the user takes the following actions:

1. Start a new underwriting request.
2. Choose the Merchant Group where the proposed merchant will remain while awaiting assignment.
3. Select the reporting components you want for underwriting the merchant.
4. Order the report.

The report takes a few minutes to process. When the report is ready, you can take the following actions:

- **Reject** – the merchant does not proceed any further; their report is held in an archive.
- **Pending** – the merchant is put into a holding status for further investigation.
- **Approved** – the user adds a reason code and then enrolls the merchant to a Merchant Group.

For a detailed, illustrated description of this process flow, refer to the Global Onboarding Product Guide. For a high-level, at-a-glance overview, see [Appendix B: High-level merchant flow](#).

What are the steps for re-underwriting a merchant in PMM or TLD?

Re-underwriting (auditing) a merchant performs all the same checks as underwriting them as a new merchant. To re-underwrite a merchant currently in PMM or TLD, the user takes the following actions:

1. Start a new re-underwriting request.
2. Navigate the Merchant Groups and select the merchant you want to re-underwrite.
3. Select the reporting components you want for re-underwriting the merchant.
4. Order the report.

The report takes a few minutes to process. When the report is ready, they can take the following actions:

- **Cleared** – no action is taken; the merchant is approved to remain in monitoring.
- **Pending** – the merchant is put into a holding status for further investigation.
- **Terminated** – the merchant is removed from the monitoring system (PMM or TLD).

For a detailed, illustrated description of this process flow, refer to the Global Onboarding Product Guide.

Will historical GB reports be migrated to the new portal?

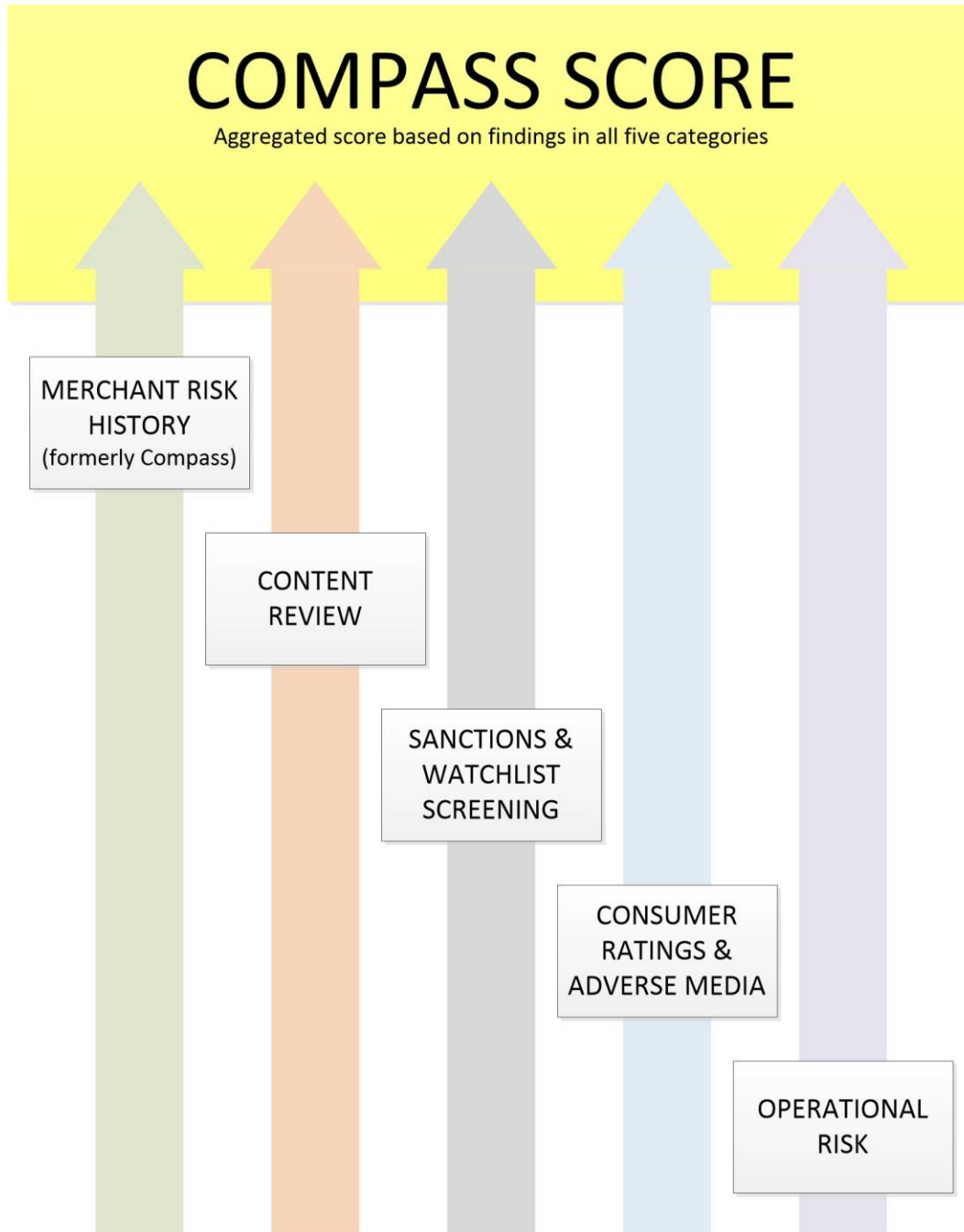
Reports created using Global Boarding, the predecessor to GO, are not compatible with the new product in the G2RS portal. G2RS will retain recent GB reports in a customer-accessible location, and older reports will be archived to be made available to customers upon request, such as for an audit.

Does the new Compass Score allow for multiple principal checks for one merchant?

Not at this time. This functionality is on the roadmap for future GO releases.

Appendix A: Compass Score components

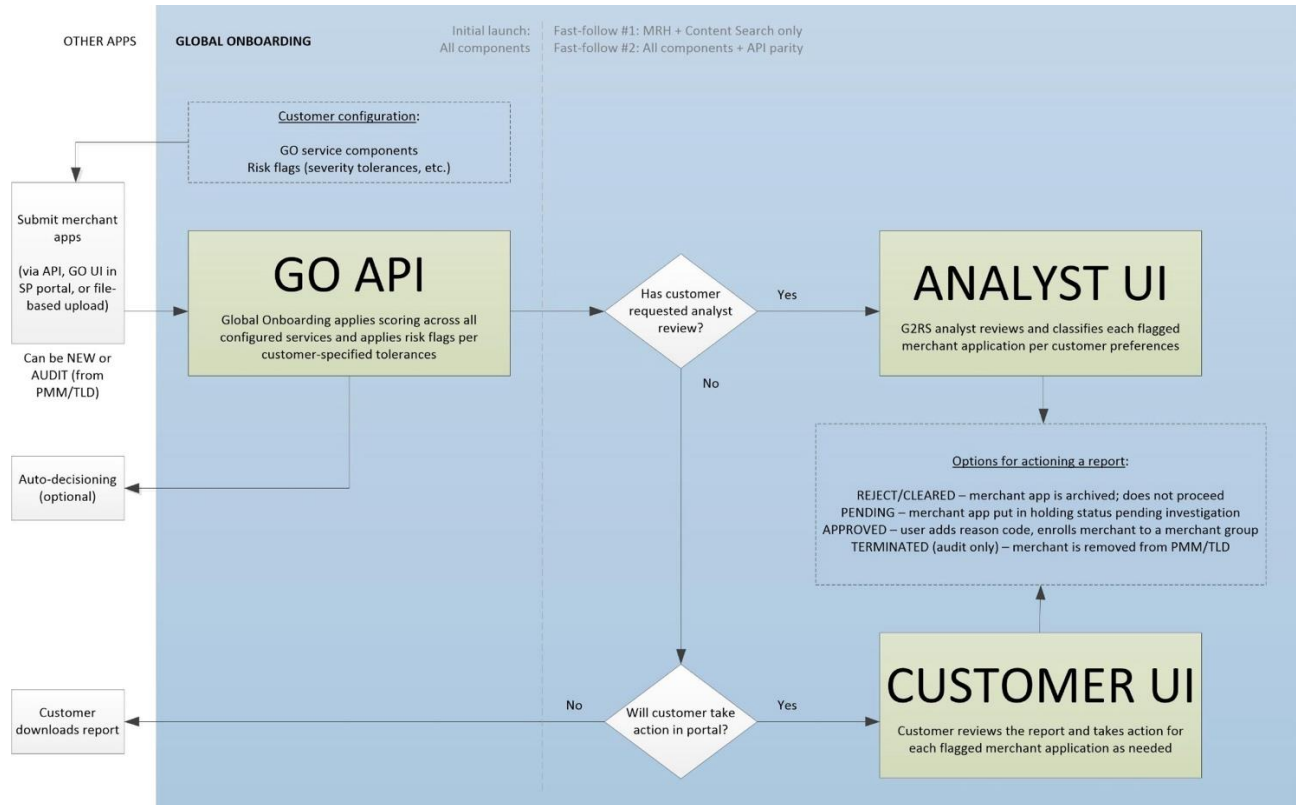
For GO, the Compass Score has been expanded to include up to five optional components:



For details, see the [Compass Score capabilities](#) section or refer to the Global Onboarding Product Guide.

Appendix B: High-level merchant flow

The following diagram shows the path a merchant application takes through the GO product.



Appendix C: Glossary

DBA name

The alternate name of a merchant business “doing business as” an entity other than the legal merchant name.

MCC

Merchant category code.

Merchant Map

The G2RS proprietary database containing merchant risk information collected by G2RS over 20+ years. For details, see [What’s in the Merchant Map?](#).

merchant name

The legal name of a merchant business.

PEPS

Politically exposed person (PEP) screening. In KYC best practices, PEP is an individual who holds a prominent public position. PEPs can include government officials, military officers, judges, senior sporting officials, and high-ranking executives of state-owned enterprises. PEP screening is an important aspect of anti-money laundering (AML) regulations that can help financial institutions ensure they’re not doing business with high-risk clientele potentially involved in illegal dealings.

PMM

[Persistent Merchant Monitoring](#) is the G2RS merchant risk solution that systematically monitors merchant websites globally for non-compliant, illegal, and brand-damaging content.

principal name

The name of an individual primarily associated with a merchant business. As part of KYC, principal names are often checked for having a problematic history in the same way KYC checks the names of the merchant business itself.

TLD

[Transaction Laundering Detection](#) is the G2RS merchant risk solution that systematically monitors online merchant activities to identify illegal payment processing operations.