

# Compass Score<sup>®</sup>

## Identify and predict risky merchant behavior

Onboard and audit merchants more effectively using real-time checks against 20+ years of trusted data

### See future merchant risk

Predict scenarios using AI with our vast, industry-exclusive fraud and compliance database.

### Make smart decisions fast

Get the merchant risk insights you need to take immediate action on suspicious findings.

### Drill down to the details

Easily review the reason codes and other details behind Compass Score top-level results.

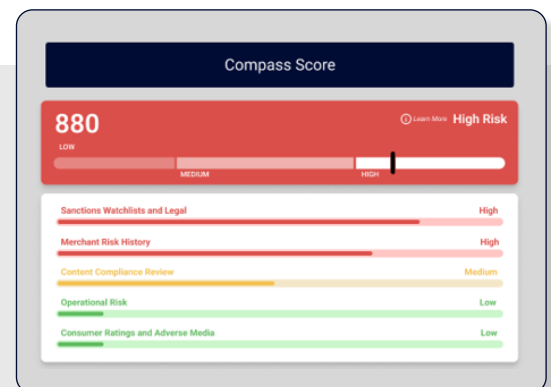
## Benefits

### Onboard merchants faster with an accurate view into risk

- Scale up onboarding with agility and peace of mind.
- Grow your merchant portfolio while avoiding costly fines, process churn, or reputational damage.
- Surpass the utility of raw KYC data feeds by gaining visibility and context for understanding the data.
- Easily evaluate multiple risk factors and interpret results from a single, integrated UI.
- Safely automate onboarding with a comprehensive API spanning multiple risk categories.

## At-a-glance summary, deep-dive details

Instantly view Compass Score results about any merchant in an intuitive UI. Click through to see details, including type, date, reason, and resolution status.



## Key features



### Data-driven insights

View accurate risk ratings instantly, including real-time AI predictions of merchant risk events over the next 12 months.



### Holistic reporting

Get detailed reports on merchant risk history, content compliance, watchlists, sanctions, legal issues, and other factors.



### Details at a glance

Quickly size up the risk of a merchant and make an informed, insightful decision on accepting their application.



### Unrivaled data access

Check all merchants against our proprietary, 20+ year Merchant Map® database and more than 15 other sources.



### Simple, powerful UI

Move approved merchants into monitoring with a single click, and re-underwrite them later as needed—all in the same UI.

## Act fast on insights across the entire merchant risk lifecycle

Compass Score enables quick, comprehensive risk evaluation at all stages of your merchant engagement.

