

Brand Detection

Take the power back against scamming vendors

Challenge

Navigating the online risk and compliance arena can be daunting for payment processors and brands. It's far too easy for bad actors to slip through the cracks and take advantage of even the most risk-adverse payment brands.

When these bad actors funnel transactions for illegal goods and services and consumer fraud schemes, it can lead to significant card network and regulatory fines from \$25,000 to \$100,000, not to mention reputational damage.

Payment brands working with merchants need to identify where their brand is being utilized to process payments for illegal or brand-damaging activity. But with so many using their networks' transactional services, monitoring every incoming merchant can be challenging.

So, how do you know if the new vendors are legitimate sellers for valid payment transactions on your platform?

Solution



For nearly the last decade, G2 Risk Solutions (G2RS) has been helping payment providers closely monitor merchant risk. Its Brand Detection offering aims to identify e-commerce activity where a target brand is being used to accept payments for potentially brand-damaging, illegal, and/or unauthorized products.

To start, it looks for websites accepting and/or advertising the payment brand selling products under these three categories:

- **Violations** such as schedule one drugs, online gambling, replica designer goods, etc.
- **Potential Violations** such as pharmaceutical drugs, IPTV, CBD, etc.
- **Potential Terms of Service Violations** such as donations, miscellaneous merchandise, etc.

Brand Detection then identifies websites that advertise or accept the target payment brand and contain one or more of these violating categories. Once these potentially reputation-damage websites have been identified, results are then reviewed by G2RS' expert analyst team team for accuracy.

Here's a good example:

From a recent Brand Detection report, G2RS identified a URL advertising a major US peer-to-peer payments brand. The store was selling liquid cultures containing a hallucinogenic substance, which is categorized as a violation.

With Brand Detection, G2RS was able to identify this storefront and obtain the token that was accepting payments.

Benefits



Reveal illegal activity

Brand Detection identifies bad actors advertising or accepting your payment brand to transact for numerous violating content categories.



Helps payments providers and brands

By identifying problematic vendors, Brand Detection helps payments providers with the following:

- Understanding the risk landscape related to their brand
- Mitigating risk by terminating associations with bad actors
- Targeting content and geographic areas of concern



Empowers experts with data

A combination of our proprietary risk database and sourcing methodologies supports G2RS' Brand Detection. Expert analysts validate our results to ensure you receive the insights needed to act.

Features

Prevent fines and reputational damage

The e-commerce landscape is ever-changing, and it's easy for bad actors to remain undetected without working with experts. G2RS is the industry leader in identifying merchant risk and will help protect your organization.

Tailored reporting thresholds

We can report any mention of your brand or limit this to acceptance during checkout. Gain additional insights and account details through optional test transactions (if applicable).

Target content types and geographies of concern

Our violator sourcing technology utilizes years of expert G2RS knowledge and is adaptable to your organization's specific needs. You can cast a wide net covering typical violating content categories or dial this in.

Reference: [Credit Card Statistics And Trends 2024 – Forbes Advisorcredit](#)

About G2 Risk Solutions (G2RS)

G2 Risk Solutions is the definitive expert in risk and compliance business intelligence for financial institutions and online platforms. We are industry pioneers providing market-leading solutions for merchant risk, digital commerce risk, bankruptcy risk, and credit risk and regulatory reporting. We are driving innovation and shaping the future of risk management through unprecedented data, technology, and global compliance and risk expertise, providing the financial services and digital commerce ecosystems with the tools needed to navigate complex and ever-changing regulatory requirements and mitigate risk.