



## Samport SPECTER / Merchant Compliance

### THE PROBLEM

With ever increasing e-commerce, the task of screening and processing merchants becomes all the more challenging. Tobacco, alcohol, pharmaceuticals, gambling, firearms and adult products are sold in greater numbers and under misleading facades. Questionable merchants have any number of devices by which to obscure their real business, including falsely coding web pages and content or even switching out content after approval.

The penalties of failing to effectively and continuously vet merchants can be considerable. For an acquirer or iPSP, processing transactions from merchants selling questionable products can result in severe fines levied by the credit card companies. In addition, substantial income can be lost on fees charged against incorrect merchant codes.

### THE SOLUTION

Samport SPECTER web-based software provides continuous, automatic scanning of merchants across the broad horizon of the web.

With state-of-the-art text analysis algorithms, Samport SPECTER traces illicit products, mismatched content and MCC authenticity. It delves deep into merchant websites, sub pages and links, and instantly flags questionable content. Merchant service provider infrastructure is also traced including DNS, host and email service provider complete with service provider name and country. At the same time, the system can be set up to allow certain content according to policy.

Simply and easily, Samport SPECTER acts as an early warning system. Unnecessary penalties can be averted, risk reduced and valuable time saved on administration. Acquirers and iPSPs can be absolutely sure about who they are doing business with.

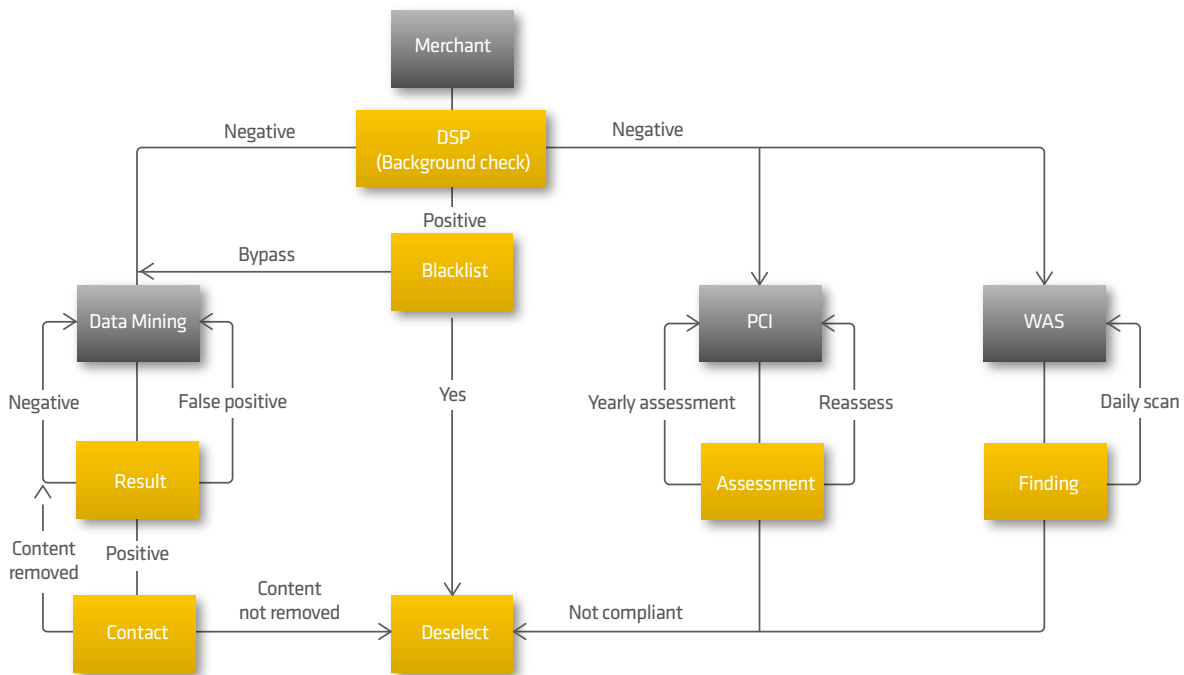
### FEATURES

**Data mining:** Samport SPECTER performs a high speed scan of the merchant web pages. It is untraceable and does not interfere with the technical performance of the site. The following content is detected: Non compliant network regulations (bestiality, child pornography, etc.), pharmaceuticals, gambling, alcohol, adult content, firearms, tobacco and free speech.

Merchants with suspicious websites are displayed in a user-controlled interface. The acquirer or iPSP can get a more detailed view of the merchant and the specific web pages that triggered the warning by clicking on given links. The acquirer has the option of approving a link if it is considered compliant, or if the warning is in fact a false positive. Once the particular link has been approved, it will not trigger a warning again unless the content is changed.

Merchant sites are scanned continuously, even after initial approval, so that any subsequent changes in web content are immediately detected and flagged.

**User group profiles:** A special tool allows the acquirer or iPSP to custom build profiles in order to allow certain content.



**Positive MCC matching:** With this groundbreaking innovation, Samport SPECTER features positive matching between the content and the Merchant Category Code (MCC). While analysing text content, key word patterns are extracted and compared with an extensive database to suggest a matching MCC. With this feature, the acquirer can be assured that transaction fees are charged commensurate with the true nature of the merchant’s business.

**Discover Service Provider (DSP):** The system detects and displays merchant IT infrastructure such as DNS, server host and email provider. Certain service providers are known hosts to websites of an illicit or noncompliant nature. With Samport SPECTER, there is the option to blacklist these service providers to reduce business risk.

**Wide Area Scan (WAS):** Samport SPECTER scans not only the URLs connected to the merchant but also forums and chat sites. It browses discussions regarding the merchants and their principles, issuing alerts where any context is discovered which may not be appropriate to the acquirer, iPSP or card associations.

**PCI administration:** Merchants uploaded in Samport SPECTER are automatically sent an email with a link to an online PCI DSS self-assessment questionnaire to determine PCI compliance. All questions in the self-assessment are in accordance with PCI regulations. Merchants are prompted to repeat the process on a yearly basis. The acquiring bank is able to manage all its merchants with little manual work.

## INTEGRATION AND SUPPORT

Samport SPECTER software is easy to use and entirely web-based. The acquirer or iPSP purchases a license and receives access to the system, hosted by Samport, through a web browser. There is no costly and time-consuming integration. Any credit team or staff member can access the system given the proper password. The merchant database is attained by creating two excel files and uploading them through the Samport SPECTER interface.

To ensure the smoothest operation, Samport’s dedicated specialists provide quality service and support as well as onsite training as required.