



Real-Time Underwriting & Risk Assessment with Ongoing Risk Monitoring

Accomplish in seconds what typically takes hours or days to perform manually, plus accurately price and re-price merchants based on real-time risk assessments. All for less than what you would normally pay for just a credit check or a website scan.

PreComm ToolKit is a unique, patent pending, cloud-based intelligence gathering and collating tool that simplifies merchant due diligence and risk evaluation before onboarding (pre-commerce). Information on more than 65 data risk factors is automatically and accurately gathered and assembled from deep, thorough and accurate reviews of private, government and proprietary data sources. In just a few seconds, consolidated findings are available for risk managers to evaluate further.

Risk Data Factor Intelligence

- Corporate Ownership
- MATCH List
- Taxpayer Identification Number (TIN)
- Office of Foreign Assets Control (OFAC)
- Employer Identification Number (EIN)
- Illicit, Prohibited & Illegal Activity
- Terminated Merchant File (TMF)
- And Much More...

And to top it off, PreComm ToolKit does it over and over again. Merchant risk evaluations are performed on a monthly basis post-boarding, alerting underwriters to merchants deviating from the information their merchant accounts were originally approved on.

PreComm ToolKit Benefits

- Simplify Underwriting Process
- Save Time
- Get More Intelligence Faster
- Save Money
- Accurately Price & Re-Price Merchants
- Increase Revenues
- Increase Security, Integrity & Efficiency
- Reduce Fines
- Reduce Risk & Fraud Losses
- Protect Your Business

PreComm ToolKit Screenshots

Underwriting Dashboard

Client's Business Name	Principal	Submission Date	Submitted By	Status	Action
Happy Times Bar & Grill	Mark Smith	21 June 2019, 8:55 AM	Zachary O'Dell	Red	Review
Happy Times Bar & Grill	Mark Smith	21 June 2019, 8:54 AM	Zachary O'Dell	Yellow	Review
All About Bowling	Hal Greene	20 June 2019, 4:22 PM	Paul Paulson	Yellow	Review
All About Bowling	Hal Greene	20 June 2019, 3:19 PM	Paul Paulson	Green	Review
All About Bowling	Hal Greene	20 June 2019, 2:28 PM	Paul Paulson	Green	Review

Automated InConRadar Website Scanning

ID	Category	Description	Pending Review	Reported	90 day sleep	Total
1	Data	Deceptive marketing	0	0	0	0
2	Data	Test for ISO	0	0	0	0
3	Data	Website unresponsive	16	0	0	16
4	Prohibited	Beslialty	0	0	0	0
5	Prohibited	Child Exploitation	72	0	0	72
6	Prohibited	Gambling	0	0	0	0
7	Prohibited	Illegal Drugs	19	0	0	19
8	Prohibited	Pharmaceuticals	2	0	0	2
9	Prohibited	Rape/Brutality/Forced	16	0	0	16
10	Prohibited	Tobacco	5	0	0	5

Sanctions Checks

List Name	Status	Description
OFAC List	Green	OFAC/SDN List: No Match Found
NV List	Green	Nevada GCB Excluded Person List: No Match Found
MS List	Green	Mississippi Gaming Commission Exclusion List: No Match Found
IL List	Green	Illinois Gaming Board Exclusion List: No Match Found
MO List	Green	Missouri Gaming Commission Exclusion List: No Match Found
NJ List	Green	New Jersey Casino Control Commission Exclusion List: No Match Found
DPL List	Green	Denied Persons List: No Match Found
EPLS List	Green	Excluded Parties List: No Match Found
HHS List	Green	Health And Human Services List: No Match Found

Pending Review

PreComm Toolkit Report - Pending Review

June 20, 2019, 3:18 PM

Merchant Information

Merchant Review

- TINCheck Verification for DBA
 - OFAC Sanctions List for DBA: Green No Matches Found.
 - OFAC Sanctions for DBA
 - TINCheck Verification for DBA Comments
- TINCheck Verification for Legal Name
 - TINName Match for Legal Name: Green
 - IRS Code: TIN and Name combination matches IRS SSN records.

Business Details

Score Class: **Yellow** 5

The Financial Stress Class of 5 shows that firms with this class had a failure rate of 470 per 10,000.

Key Factors

- Low proportion of satisfactory payment experiences to total payment experiences.
- Low Paydex Score
- High proportion of slow payment experiences to total number of payment experiences.
- UCC Filings reported
- Limited time in business
- High proportion of past due balances to total amount owing.

Notes

- Evidence of negative trade
- Limited time under present management control
- Proportion of slow payment experiences to total number of payment experiences reported

Search Result

Merchant Risk / Stress

Summary

- PAYDEX®: **Yellow** 75 Paying an average 8 Days Beyond Terms
- Commercial Credit Score Class: **Red** 5 High Risk
- Financial Stress Score Class: **Red** 4 High Risk
- DBB Viability Rating: 2-B-A-A
- Bankruptcy Found: **Green** No

PAYDEX Detail

24-Month Score: **Yellow** 75 Paying an average 8 Days Beyond Terms

Trade Data - Past Year

PreComm ToolKit includes the ETA Technology Innovation Award-Winning InConRadar™ merchant website scanning tool at no additional charge. InConRadar reviews sites for illegal and/or illicit and prohibited activities as frequently as every 30 seconds. InConRadar keeps your business in compliance with Visa’s Global Brand Protection Program (GBPP), MasterCard’s Business Risk Assessment and Mitigation (BRAM) compliance program, and Federal Anti-Money Laundering (AML) requirements.



To learn more about PreComm ToolKit and other sensitive data solutions built on the Conformance Compliance Operating System®, please email danderson@conformancetech.com.