



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



PreComm Submissions ▾ New Submission 🔍

Open Submissions - Past 7 Days

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	Bad	Review
Happy Times Bar & Grill	Mark Smith	21 June 2019, 8:54 AM	Zachary O'Dell	Warning	Review
All About Bowling	Hal Greene	20 June 2019, 4:22 PM	Paul Paulson	Warning	Review
All About Bowling	Hal Greene	20 June 2019, 3:18 PM	Paul Paulson	OK	Review
All About Bowling	Hal Greene	20 June 2019, 2:28 PM	Paul Paulson	OK	Review

Merchant Risk / Stress

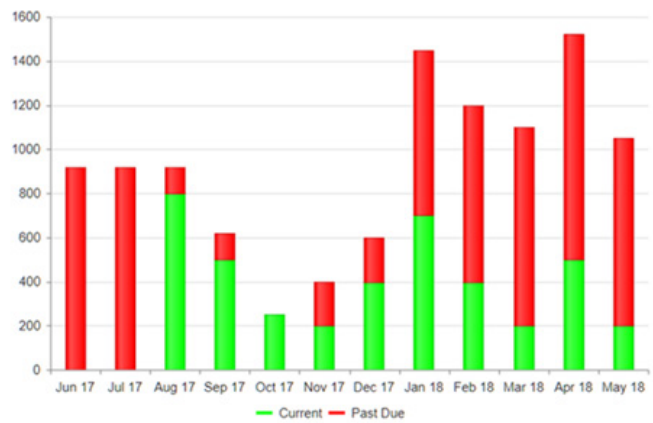
▼ Summary

PAYDEX®	Warning 75	Paying an average 8 Days Beyond Terms
Commercial Credit Score Class	Bad 5	High Risk
Financial Stress Score Class	Bad 4	High Risk
D&B Viability Rating	2-8-A-A	
Bankruptcy Found	OK No	

▼ PAYDEX Detail

24-Month Score Warning 75 Paying an average 8 Days Beyond Terms

Trade Data - Past Year



Month	Current (Green)	Past Due (Red)
Jun 17	0	900
Jul 17	0	900
Aug 17	800	100
Sep 17	500	100
Oct 17	250	0
Nov 17	200	200
Dec 17	400	200
Jan 18	700	700
Feb 18	400	800
Mar 18	200	900
Apr 18	500	1000
May 18	200	800

PreComm ToolKit Screenshots

Automated InConRadar Website Scanning

Conformance[™]
InConRadar[™]

Signed In As: 123
[Sign Out](#)

[Dashboard](#) | [Manage Accounts](#) | [Merchants](#) | [Reports](#) | [Definition](#)

[Dashboard](#) > [List of Prohibited Materials](#)

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	Bestiality	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

Business Details

Score Class **Warning 5**

Percentile 1

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

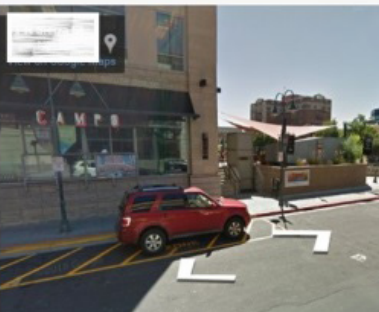
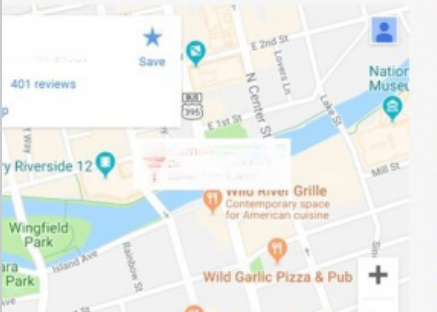
Key Factors

- 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



PreComm ToolKit Screenshots

Pending Review

The screenshot shows the 'PreComm Toolkit Report - Pending Review' page. At the top, there is a navigation bar with 'PreComm', 'Submissions', and 'New Submission' links, along with a search bar for 'Search Submissions'. The main heading is 'PreComm Toolkit Report - Pending Review' with a date and time stamp: 'June 20, 2019, 3:18 PM'. There are two buttons: 'Edit/Resubmit' and 'Print'. Below the heading, there are sections for 'Merchant Information', 'Merchant Review', and 'TINCheck Verification for DBA'. The 'TINCheck Verification for DBA' section includes 'OFAC Sanctions List for DBA' with a green 'OK' status and 'No Matches Found.' message, and a sub-section for 'OFAC Sactions for DBA'. There is also a text input field for 'Add a comment...' and another section for 'TINCheck Verification for Legal Name'.

Sanctions Checks

This screenshot shows a detailed view of the 'Sanctions Checks' section. It features a table with columns for 'List Name', 'Status', and 'Description'. The table lists various OFAC and state-level sanctions lists, all with a green 'OK' status and 'No List Match Found.' message.

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

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.