



# Web Shield

Merchant onboarding & monitoring solutions

**WEB**  **SHIELD**® | a ZignSec company

# Understanding card association rules


The payment ecosystem is under constant threat of abuse. Rules and regulations help to keep it safe for merchants, banks, and consumers.

The card associations are on the forefront of securing the integrity of the payment system. As a member, you must comply with their rules — or face severe penalties, ranging from steep fines to loss of license.

For acquiring banks, payment service providers (PSPs), and other actors in the payment space, organising their merchant onboarding, underwriting, and monitoring processes around these rules is essential.

## BRAM (Business Risk Assessment and Mitigation) Program

Launched in 2005, the BRAM program is designed to protect Mastercard and its customers from illegal and brand-damaging transactions which may pose a significant fraud threat, regulatory risk and legal danger, or cause reputational damage.

 Web Shield is an official Mastercard Merchant Monitoring Service Provider. Our clients can expect mitigation in case of non-compliance issues.

## VIRP (Visa Integrity Risk Program)

Launched in 2023, the Visa Integrity Risk Program replaced GBPP (Global Brand Protection Program). The program formalises the rights and responsibilities of both Visa and connected acquiring banks around high-integrity risk merchants and illegal transactions. It also includes registration requirements for merchants in specific sectors.

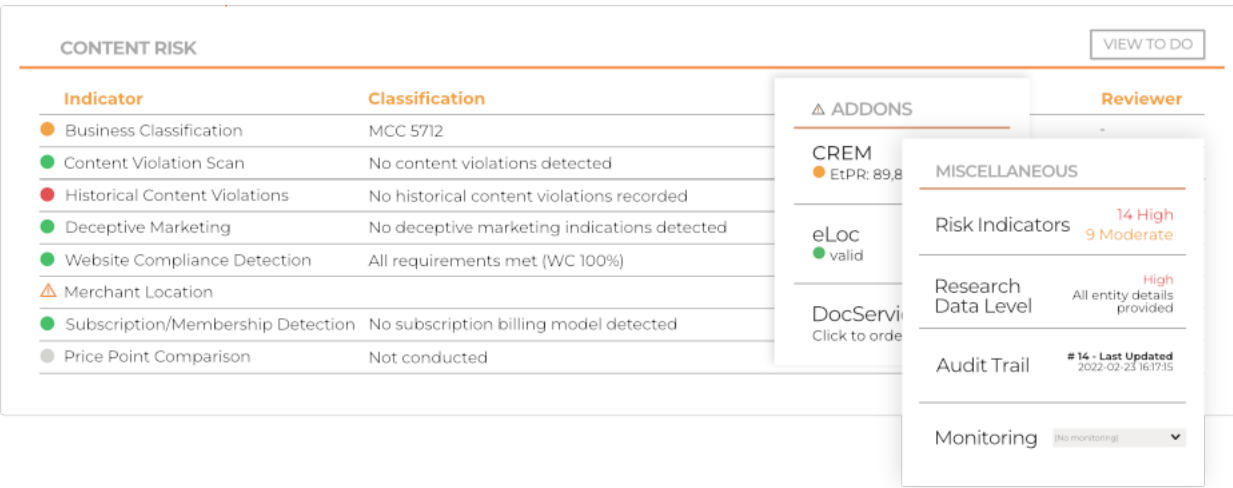
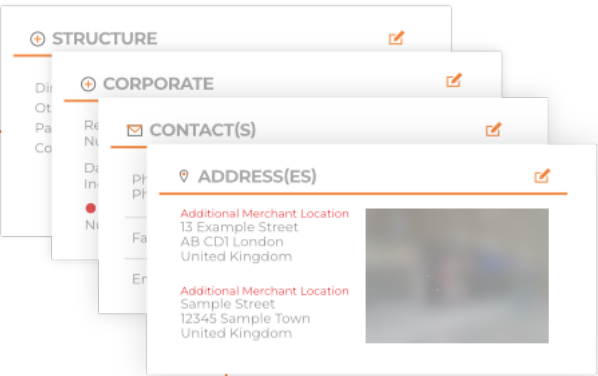
 All our solutions follow VIRP Standards in their risk assessment methodology.

# We simplify compliance

Web Shield’s automated underwriting and monitoring solutions are built to comply with card association rules and seamlessly integrate with your existing processes. Experience lightning-fast onboarding and reliable ongoing compliance monitoring.

## Automation with a human touch

Automation does not mean mindless rule-following. Our tools are developed **by underwriters, for underwriters** — and are constantly improved by a team of professionals who work with them every day. They are not meant to completely replace human judgement, but empower your underwriting team to employ their time and resources more efficiently.





# Streamline your onboarding process

Your merchant onboarding process must be like a well-oiled machine if you want to be successful. Let us show you how Web Shield’s solutions fit in.



The first step in onboarding a merchant is **data collection**. You gather all necessary information and **supporting documentation**, for example on directors, addresses and websites from the merchant. We offer several ways to feed this data into our system, depending on your use case.



### Manual and batch upload

You can add individual merchant information directly into our solutions or take advantage of our batch upload to add a large amount of data at once.



### API

For a seamless integration into your onboarding process, connect your CRM or merchant application form directly to our API.



### Optional onboarding form

Bring your onboarding on a new level with our integrated merchant onboarding form. Gather all the data you need from your merchants through one simple form and send them directly to InvestiGate to be vetted. Get your payment business off the ground quickly or optimise your existing onboarding process to be more efficient.



Our underwriting solutions are well-filled toolboxes for risk and compliance professionals. They let you go through merchant data in a **systematic and structured** way while doing most of the work for you through **sophisticated automation**.



### InvestiGate

Take advantage of real-time, automated underwriting and make informed onboarding decisions based on documented evidence.

Learn more on [page 7](#)



### CompliancePass

Get a bespoke legal opinion for any cryptocurrency merchant that incorporates card scheme rules, local laws and your individual requirements.

More via [hello@webshield.com](mailto:hello@webshield.com)



### Optional InvestiGate modules

InvestiGate is extremely flexible. Its optional modules provide added value for any investigation, but they are especially important for underwriting high-risk merchants. Identify potential load balancing attempts and virtual offices or let us gather corporate documents and identify the UBO.



Use our Full Case Service to take advantage of Web Shield’s in-house team of experienced underwriters. We offer risk expertise on demand.



### 3 Merchant acceptance

To onboard, or not to onboard — that is the question every underwriter has to tackle eventually. InvestiGate helps your decision-making process by **quantifying all identified risks** into one **dynamic risk score**.

**1%**  **Risky Sample Merchant Ltd**

**Decline**

Some merchants are just mad, bad, and dangerous to know. With us, you identify them before they can hurt you.

**76%**  **Compliant Sample Merchant Ltd**

**Accept**

Use our solutions to identify pain points and help the merchant to comply. Onboard merchants that fit your organisation's ideal client profile and risk-based approach.



#### Use our API to automate your onboarding

Connect Web Shield's InvestiGate to your own system with our flexible API. Use a merchant's overall risk score to set up rules for your approval process defined by your organisation's risk appetite and compliance policies.

### 4 Monitoring

Persistent monitoring of merchant websites is essential for the **long-term viability** of your portfolio. The products, services and business strategies of eCommerce merchants can change overnight. Minimise your reaction time with **automated monitoring**.

Learn more on [page 9](#)



#### Monitor

Screen your merchant portfolio for unwanted surprises to refine your risk profiling throughout the whole merchant lifecycle.



Without InvestiGate case

#### Standalone monitoring

For acquirers who want to monitor their existing portfolio, we offer a modular, flexible and low-cost solution.



With InvestiGate case

#### InvestiGate monitoring

Unlock Monitor's full potential by combining it with InvestiGate. Re-run all checks performed at underwriting and use our complete risk assessment arsenal to stay compliant in the long run.

#### CONTENT

##### 5 Alerts Website Compliance

1 Privacy Policy Alert(s)  
2 Refund Policy Alert(s)  
2 Shipping Policy Alert(s)

##### 98 Alerts Content Violation

60 Content Violation Alert(s)  
38 Recurring Content Violation Alert(s)

##### 10 Alerts Subscription

10 Subscription/Membership Alert(s)

URL	Identified Keywords
https://www.examplecasino.com/	Fraud   Scam   Gambling





CONTENT RISKVIEW TO DO

Indicator	Classification	Reviewer
Business Classification	MCC 5712	-
Content Violation Scan	No content violations detected	-
Historical Content Violations	No historical content violations recorded	-
Deceptive Marketing	No deceptive marketing indications detected	-

TRANSACTION LAUNDERING RISKVIEW TO DO

Indicator	Classification	Reviewer
SiteReveal Scan	MCC 5712	-
IP Scan	No content violations detected	-
Whois Scan	No historical content violations recorded	-
Website Usage	No deceptive marketing indications detected	-
Outgoing- & Backlinks	All re	-
Mobile App Detection		-
Affiliate Network Detection	No s	-
Historic TL Violations	Not c	-

5% sample-risky-website.com

GENERAL DATA

MCC5499 - Miscellaneous food shops - convenience andX

TypeProcessing

LanguageEnglish

SAVE

MISCELLANEOUS

Risk Indicators5 High5 Moderate

First indexing date 2017-07-22 04:07:29

WRLCOPYDEACTIVATEREPORTMONITORING



## Lightning-fast underwriting

Speed is everything when it comes to onboarding merchants. InvestiGate accelerates your underwriting through automation, without compromising on compliance or investigative depth.

When you provide InvestiGate with merchant details, a dynamic case file is created and automated checks start working in the background. Pick and choose advanced risk indicators to get even more intelligence: Everything factors into the final report.

InvestiGate curates and enriches merchant application data and presents it to you in a well-organised case dashboard. All results are colour-coded in a simple traffic light system and summarised in one easy-to-understand merchant risk score.

Get in touch with [hello@webshield.com](mailto:hello@webshield.com) for a free demo and get insights into the complete range of risk indicators covered by InvestiGate.



## Reliable high-risk merchant compliance

Get an in-depth due diligence assessment for adult content or CBD merchants and follow card scheme rules with Web Shield's High-Risk Verification service. Let our experts take over and provide you with a comprehensive compliance review for any merchant from one of these high-risk industries.

### For CBD merchants

Use Web Shield's technology and legal expertise to onboard legally operating Cannabidiol (CBD) merchants.

- Product detection, incl. THC levels
- CBD legislation overview
- Shipping and website traffic jurisdiction compliance review

### For adult content merchants

Get a complete compliance assessment, prepared by experts following current card scheme rules.

- KYC check
- Content upload policy review
- Enhanced website compliance check
- Enhanced content violation scan





## Effective merchant surveillance

The internet landscape is dynamic. A merchant’s product portfolio and website content changes constantly, even after onboarding. With us, you understand how these changes impact your portfolio risk.

Especially in eCommerce, the pace in which content, products, and services can be replaced is mind-boggling. That’s why regular monitoring of merchant websites is not a luxury, it is essential for the long-term health of your merchant portfolio.

Our Monitor solution is built on over a decade of experience with merchant monitoring. It employs the same technology as InvestiGate, but optimised for adaptable and risk-based ongoing assessments.

Get in touch with [hello@webshield.com](mailto:hello@webshield.com) for a free demo and get insights into the complete range of risk indicators covered by InvestiGate.

STRUCTURE

Director (Person)	First name	Last name	YYYY-MM-DD	<input type="checkbox"/> Any
Director (Company)	Company name		YYYY-MM-DD	<input type="checkbox"/> Any
UBO	First name	Last name	YYYY-MM-DD	
Parent Company	Company name		YYYY-MM-DD	
Other	First name	Last name	YYYY-MM-DD	

WEBSITES

Domain	URL
Site type	[choose]
MCC	[choose]
Language	[detect]
Billing Descriptor	Line 1

REPUTATION

Entity Research	ANY	11/10/19	10/10/19
Address(es) Research	ANY	CLEAR	10/10/19
Contact(s) Research	ANY	CLEAR	10/10/19
Individual(s) Research	ANY	CLEAR	10/10/19
Website(s) Research	ANY	CLEAR	10/10/19
Billing Descriptor(s) R.L.	ANY	CLEAR	10/10/19
Parent/Director Entity	ANY	CLEAR	10/10/19
Social Media Research	ANY	CLEAR	10/10/19
Review Board Research	ANY	CLEAR	10/10/19
Date of Incorporation	ANY	CLEAR	10/10/19
Website Age	ANY	CLEAR	10/10/19
Open/Corporates	ANY	CLEAR	10/10/19
License Verification	ANY	CLEAR	10/10/19
Web Shield Warning L.	ANY	CLEAR	10/10/19
MATCH	ANY	CLEAR	10/10/19
VMSS	ANY	CLEAR	10/10/19
User Defined Blacklist	ANY	CLEAR	10/10/19

CONTENT

Business Classification	ANY	11/10/19	10/10/19
Content Violation Scan	ANY	CLEAR	10/10/19
Historical Content Viol.	ANY	11/10/19	10/10/19
Deceptive Marketing	ANY	11/10/19	10/10/19
Website Compliance ..	ANY	CLEAR	10/10/19
Merchant Location	ANY	11/10/19	10/10/19
Subscription/Member..	ANY	11/10/19	10/10/19
Price Point Comparison	ANY	CLEAR	10/10/19
Advertised Payment	ANY	CLEAR	10/10/19
Closed Member Area	ANY	11/10/19	10/10/19
Safebrowsing	ANY	CLEAR	10/10/19
GeoMatch	ANY	CLEAR	10/10/19
Third Party Technolog..	ANY	11/10/19	10/10/19

AML

AML Screening Direct..	ANY	11/10/19	10/10/19
AML Screening UDO	ANY	CLEAR	10/10/19
AML Screening Entity	ANY	CLEAR	10/10/19
AML Screening Websl..	ANY	CLEAR	10/10/19
FATF Country Risk Ad..	ANY	CLEAR	10/10/19
FATF Country Risk Co..	ANY	CLEAR	10/10/19
Virtual Address Resear	ANY	CLEAR	10/10/19
Portfolio Cross Check			
Corporate Structure			

TRANSACTION LA..

SafeReveal Scan			
Load Balancing Dete..			
Traffic Analysis			
IP Scan			
Whois Scan			
Website Usage			
Outgoing & Backlinks			
Mobile App Detection			

FILTERS

CLEAR ALL FILTERS

(all Entities) 3

(all Portfolios)

(all Websites)

(all Process-IDs)

(all Descriptors)

Date from  Date to

Score from  Score to

(all MCCs)

(all Countries)

CASE STATUS

☒ All

☐ Open

☐ Approved

☐ Declined

☐ On Hold

☐ Terminated

☐ Processing

☐ Deactivated

DEEPPSEARCH

DEFINE DEEPPSEARCH

VISUALIZATIONS

TOTAL CASES

CASE COUNTRIES

CASE SCORES

CASE TIMELINE

MCCS

STATISTICS

Total cases:	471
Total websites:	699
IGM active cases:	29
IGM active websites:	29
Average Score:	28.4%
Portfolios:	3

Fully flexible configuration

Configure Monitor to fit your needs: Set your own monitoring frequency per risk category — or go even deeper and tinker with specific rules and keywords.



With InvestiGate case

### InvestiGate monitoring

Take advantage of Web Shield’s complete on-boarding package with InvestiGate and Monitor. Get the best possible risk information and use exclusive features, like anti-money laundering monitoring.

#### Use case

- Acquirers, PSPs, or others who want to optimise their complete onboarding process
- Acquirers, PSPs, or others planning a risk evaluation of their merchant portfolio



Without InvestiGate case

### Standalone monitoring

Monitor any merchant portfolio — even without a corresponding InvestiGate case. Stay flexible by taking advantage of an impressive amount of monitoring options and screen even large portfolios quickly.

#### Use case

- Established acquirers, PSPs, or others with their own underwriting processes and solution
- Acquirers, PSPs, or others with a specific (low-risk) merchant portfolio



## Manage your risks, grow your profits

Let us show you how we can help. Get in touch for a free demo.

### Web Shield

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| a ZignSec company