



Merchant Onboarding

Onboard Faster and Smarter With Real-time, AI-powered Risk Intelligence

Traditional onboarding is slow and expensive. Merchants want a quick and easy process to start accepting payments. You want the same; after all, quicker onboarding means shorter time to revenue. But it's hard to move fast when outdated technology and disjointed manual reviews hold you back.



- ✗ Long waits and more friction for your merchants
- ✗ Slow time-to-processing and delayed revenue
- ✗ High operational costs and limited scalability

**3 to 7
Days**

*The average time it takes to onboard a new merchant using **legacy** approaches, according to a [study](#) by Mastercard.*

LegitScript Helps You Onboard Merchants in Minutes

With LegitScript Merchant Onboarding, you can approve the right merchants faster and prevent unwanted risk exposure. We layer leading risk data — vetted by expert analysts and continuously updated — with cutting-edge AI and web crawling to provide onboarding and underwriting teams with real-time, actionable intelligence.



- ✓ Onboard merchants faster and more efficiently.
- ✓ Manage risk and stay compliant.
- ✓ Cut operational costs and enable scaling.

Unlike other solutions that require you to replace entire systems and processes, our Merchant Onboarding is modular and easy to embed within your existing workflow. It offers four powerful tools, each designed to tackle a critical part of the onboarding process.

These can be used individually or combined to create a cohesive onboarding toolset.



Rapid Merchant Onboarding

Content Scan

Merchant Match

MCC Detection

KYB Checks

Key Capabilities

Content Scan

Automatically **assess website content risk on demand** with AI-powered smart crawling that detects BRAM and VIRP violations and identifies commonly prohibited or restricted goods, services, and other content. Our technology flags issues related to counterfeit goods, prescription-only drugs, illicit streaming devices, and more, giving you a clear risk summary and supporting documentation that includes the reasoning behind the risk assessment and website screenshots.

Merchant Match

Tap into LegitScript's **vast universe of known risk** to instantly uncover connections to previously flagged websites and merchant accounts. Merchant Match compares your merchant information to our database of previously identified risk and provides a detailed explanation of surfaced matches.

MCC Detection

Rapidly **detect and assign the correct merchant category codes (MCCs)** from the start. Our AI-driven classifier analyzes merchant web content and business models to recommend the most appropriate MCC, reducing the risk of compliance violations, fines, and chargebacks due to miscoding.

KYB Checks

Conduct **Know Your Business (KYB) due diligence at scale**. This module verifies business legitimacy by checking official registries, global watchlists, adverse media, and fraud risk signals. Drawing from leading data providers like Persona, it empowers compliance teams with quick, automated verification and robust risk context, and even includes features such as built-in Google Street View.

Seamless, Flexible Integration

Results are neatly organized in a centralized info packet for each merchant record. Submit your merchant information with a single upload or API call, and get the results from the modules you have selected, all in one place. Everything is accessible via our secure API and intuitive web application, giving you options for incorporating our data into your internal systems and processes.

Learn More

Onboarding doesn't have to take days or weeks. LegitScript's AI-powered solution accelerates onboarding, improves compliance, and mitigates risk. Visit our [website](#) or [contact us](#) to learn how LegitScript Merchant Onboarding can maximize your team's efficiency and accelerate merchant time-to-processing.

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Contact Us

legitscript.com/contact