Solution Brief



LegitScript Merchant Underwriting

Underwrite Smarter. Onboard Faster. Grow Safely.

Traditional merchant underwriting is **slow, expensive, and full of blind spots**. Merchants want decisions in minutes. Payment companies want accuracy and audibility. Many teams are held back by disconnected tools, manual review queues, and risk processes that don't scale.

LegitScript Merchant Underwriting changes that. By combining AI-powered underwriting intelligence with a fully configurable underwriting workflow platform, LegitScript equips merchant acquirers to **more quickly approve** the right merchants, **detect risk** before it reaches the portfolio, and **grow into high-risk verticals** with confidence.

How LegitScript Merchant Underwriting Helps

Merchant Underwriting (powered by Kompliant) covers everything from the first merchant check to an audit-ready approval decision, so you can **underwrite faster**, **decision more accurately**, and maintain full **compliance accountability**.

Furthermore, Merchant Underwriting **automates every verification check against your own policy thresholds**, so clean applications clear in minutes and every decision comes with a full audit trail. Our key offerings include:

KYB, KYC, and Fraud Signals

Streamline underwriting with robust merchant checks that enable you to conduct due diligence at scale:

- Extensive KYB and KYC checks
- Financial risk indicators
- Credit report
- Mastercard MATCH Pro
- Bank account verification
- Additional website and merchant risk indicators using LegitScript technology and intelligence

Decision Automation Workflow

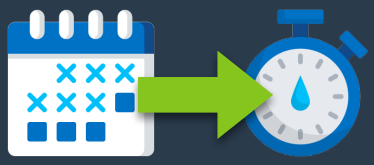
Automate your decisioning with customized risk rules that keep you in control.

- **Improve risk team efficiency** by highlighting data items critical to decision making
- **Easy-to-use interfaces** to review verification details and arrive at decisions quickly
- Automated decision **support documentation** and **audit logs** for defensibility

The platform is modular: Choose from best-in-class data sources – including Equifax, Thomson Reuters, Mastercard, the IRS, and Secretary of State databases – and run only the verifications you need, in the workflow you've defined.

LegitScript

Reduce your underwriting from **3 to 7 days** to **Minutes**



The average time to onboard a new merchant using legacy approaches is up to a week, according to a Mastercard study. LegitScript helps reduce this to minutes.

Automated Workflow Orchestration

	Step	What Happens
1	**Configure**	LegitScript works with you to configure the platform to your credit and risk policy, your merchant types, and your decisioning thresholds – so every workflow reflects your unique standards.
2	**Validate**	Incoming data – addresses, phone numbers, business names – is reformatted and standardized regardless of source, ensuring the highest-quality inputs enter the system before any check is run.
3	**Enrich**	KYB and KYC verification run automatically against pre-integrated data partners, providing identity verification, business verification, beneficial-ownership data, sanctions and PEP screening, adverse media, and fraud signals. Optional signals (see below) surface website violations, hidden ties to known bad actors, and category-code mismatches before approval.
4	**Decide**	Decision workflow automation evaluates applicants against your policy, automating low-risk approvals and routing complex cases to underwriters with evidence consolidated in one view.
5	**Re-Underwrite**	On-demand reassessments keep approved merchants aligned with your policy as their business and risk profile evolve. You avoid blind spots after onboarding.

KYB/KYC Signals

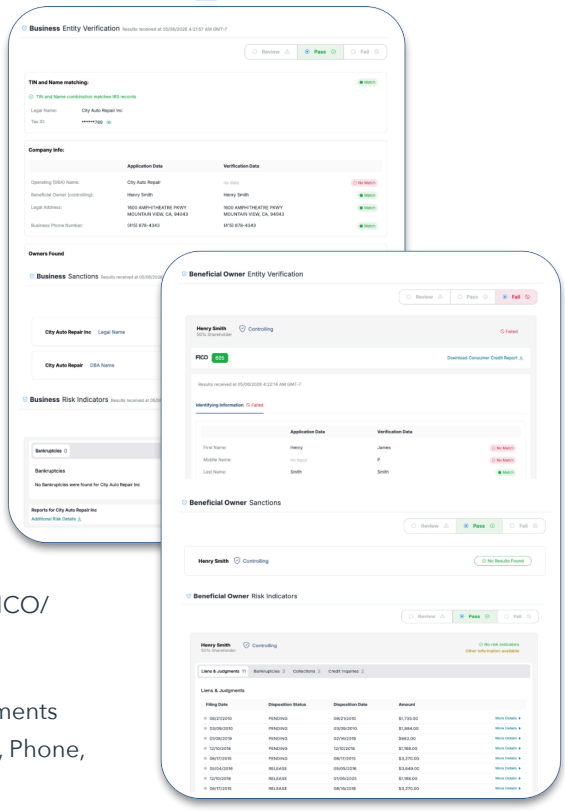
Get robust KYB and KYC checks in a format that is easy to view and understand.

KYB Checks Include:

- TIN Matching
- OFAC, Global + PEP
- Mastercard MATCH Pro
- Bankruptcies, Liens & Judgments
- Bank Account Verification

KYC Checks Include:

- Covers all beneficial owners (UBOs)
- Consumer credit and identity signals
- Checks include:
  - Entity Verification
  - Consumer Credit Report - FICO/ Vantage
  - OFAC, Global + PEP
  - Bankruptcies, Liens & Judgments
  - Identity Fraud: Name, Email, Phone, Address, IP



LegitScript

Why Choose LegitScript?

75%
Reduction in underwriting time possible with automated KYB/KYC (Deloitte)

5x
Faster fraud detection vs. manual processes (Javelin Strategy & Research)

67M+
Merchant websites analyzed and monitored by LegitScript

Grow
into high-risk verticals more safely by building risk signals into your workflow

In-depth Risk Assessment Features

Approve the right merchants faster and prevent unwanted risk exposure with LegitScript signals that employ AI-powered intelligence and proprietary merchant risk data. These modular features **embed directly into your existing workflow**.

Content Scan

Leveraging cutting-edge AI, proprietary crawling technology, and deep risk data, we scan merchant websites in real time to save you time. This feature meets Mastercard's URL scan requirements.

Merchant Match

Powered by 20 years of merchant data and known networks, Merchant Match compares merchant details against LegitScript's vast risk universe to uncover ties to known bad actors.

MCC Detection

By automating merchant category code assignment, MCC Detection helps you save time, reduce manual effort, and minimize errors that can lead to fines or registration issues.

Adverse Media

We flag reputational risks by scanning more than 300 million news articles and media for negative coverage. These insights give a more holistic view of a merchant's operations.

What You Get With LegitScript Merchant Underwriting

- **Robust KYB/KYC verification** that is decision-ready out of the box and can reduce your decisions from days to minutes
- Modular tools (**Content Scan**, **Merchant Match**, **MCC Detection**, **Adverse Media**) that embed directly into your existing workflow and enhance risk assessments
- **Policy-driven decision workflow** that automates low-complexity approvals and routes complex cases to underwriters, all while applying your policy uniformly
- **Re-underwriting on demand** to avoid blind spots after onboarding
- **Audit-ready documentation by default** so you are always prepared
- **Seamless, flexible integration** with API-first architecture that integrates into your existing infrastructure without displacing the systems you already own

The LegitScript Difference

20 years of proprietary merchant risk intelligence

A **modular suite** to replace fragmented vendor stacks

Recognized standing by card brands and major platforms

Ready to Underwrite Smarter?

Underwriting doesn't have to take weeks. LegitScript's AI-powered Merchant Underwriting accelerates approvals, improves compliance, and surfaces risk before it becomes a fine. Contact us to learn more at **legitscript.com**.

Contact Us
legitscript.com/contact

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