

# Trustwave Web Risk Monitoring

## REDUCE YOUR MERCHANT PORTFOLIO RISKS WHILE INCREASING REVENUE

The Trustwave Web Risk Monitoring solution offers acquiring banks, payment processors, payment gateways and independent sales organizations (ISOs) a full suite of protection for monitoring and reducing risk. Five key services are offered independently or as a set, according to your requirements:

- **Content Monitoring** for card brand monitoring and onboarding requirements such as MasterCard Business Risk Assessment and Mitigation (BRAM)
- **Merchant Intelligence** to validate business operations, identify third-party relationships and conduct URL discovery
- **Malware Monitoring** that allows you to deliver a Merchant Malware Report to your merchants as well as reviewing merchant website security
- **Custom Monitoring** for your specific requirements such as counterfeit merchandise, terms of service violations and searches for false claims
- **Transaction Laundering Detection** for scalable and reliable identification and reporting of previously unknown illicit websites associated with a merchant

If you have a Content Monitoring or BRAM solution in place, you will benefit greatly from the other WRM services that will interoperate with your system.

### Opportunities Beyond Card Brand Monitoring

Trustwave Web Risk Monitoring delivers industry-leading card brand monitoring capabilities. In today's cyberthreat and regulatory environment, however, additional merchant risk review services can help you protect and expand your business. Trustwave has created a complete Web Risk Monitoring solution to meet your needs.

Trustwave Web Risk Monitoring helps you ensure that merchants are selling the goods they say they are and that online sites have the right foundation of data security practices in place. A cloud-based, managed service, Trustwave Web Risk Monitoring helps you address your internal and proprietary standards in addition to compliance with regulatory and industry mandates. You manage your process through the secure TrustKeeper® web portal, setting parameters for the identification of questionable and illegal content and malware scanning.

Results are presented in an easy-to-read and customizable dashboard that showcases critical management elements for valuable insight on merchant activity, including statistical reviews, drill-downs and hierarchical views.

### Trustwave Web Risk Monitoring Designed for 360° Risk Mitigation



#### Trustwave Web Risk Monitoring helps you:

- Efficiently satisfy card brand monitoring requirements
- Identify violations with current and prospective merchants
- Reduce onboarding risks
- Reduce costs of manual web content reviews
- Eliminate non-compliance penalties
- Reduce risks of malware threats to your merchants
- Drive additional revenues with merchant services

Trustwave has close ties with law enforcement and investigative agencies, and Trustwave Web Risk Monitoring processes work within commonly used computer forensic frameworks. Trustwave Web Risk Monitoring has an ongoing adaptive release cycle to monitor ever-changing illegal, unethical and fraudulent practices taking place online. Additionally, the SpiderLabs team at Trustwave is continuously researching the latest threats in malware and creating detection methods for the monitoring services.

The Trustwave Web Risk Monitoring solution offers you a high level of flexibility and the ability to customize your monitoring capabilities for your specific requirements.

## Highly Scalable, High Quality Card Brand Monitoring

The Content Monitoring service is designed for both broad automated and deep expert analysis to help you take action to head off offensive or illegal activity and threats to your business. Content Monitoring has been specifically tuned to meet the needs of standard card brand reporting. Trustwave Content Monitoring supports specific standards, such as the Visa Global Brand Protection Program (GBPP) and the MasterCard Merchant Monitoring Program (MMP).

This service scans, detects, inventories and analyzes website content in a fraction of the time required to perform the same functions manually. It identifies a variety of violations and illegal activity prohibited by leading card brands and processors, including illegal pharmaceutical sales, gaming, tobacco and other categories. You can combine it with the Custom Monitoring service to search for your specific requirements.

The Content Monitoring process features a multi-tier analysis workflow that creates a special queue for any sites suspected of containing sensitive data. These sites are isolated for real-time review by Trustwave's senior analysts. From there, the sites undergo detailed review and escalation for Quality Assurance (QA) of the results along with reporting back to you when necessary. This helps eliminate false positives and expedites timely alerts to you. You can also specify direct reporting to the card brand if you like for satisfaction of MMP and other programs.

## Delivering Deeper Merchant Intelligence

Trustwave offers a Merchant Intelligence service to help address your requirements for a fuller view of your merchants' online presence. This service includes:

- **Merchant Policy Monitoring:** Track merchants' policies published on the web for changes over time. Published policies include privacy policy, return policy, shipping policy, terms of service and more.
- **Third-Party Detection:** A service delivered by the elite SpiderLabs team at Trustwave to help you identify service providers that your merchants employ, including the payment service provider, merchant web host and merchant shopping cart provider.
- **Merchant Discovery:** A service to help you identify all of the websites associated with your merchants. This is important to identify new websites that may have been added since onboarding and to uncover websites that were not disclosed.
- **Geolocation and IP Analysis:** This service combines physical address confirmation and IP analysis to provide a spotlight into a merchant's web presence. It automatically identifies and confirms a merchant's physical address with a record provided via Google Street View. It performs IP Analysis to understand where the merchant is hosting websites and how many other websites are associated with the IP Address.

## Malware Monitoring Can Benefit Both You and Your Merchants

In addition to the merchant monitoring capabilities so vital to your business, the Malware Monitoring service provides you with the opportunity to deliver services to the merchant that you can monetize. You can offer merchants malware scanning and SSL verification as a means of adding value to them or to drive additional revenue. This can be delivered to your merchants as a Merchant Malware Report.

The Malware Monitoring service delivers real-time risk checks for onboarding new merchants into a portfolio. It includes bulk onboarding scans for new account additions, including SSL validation and malware detection, powered by the Trustwave Secure Web Gateway.

You benefit from an in-depth merchant scorecard to help augment your underwriting efforts and help you ensure only those merchants conducting commerce in a secure and ethical manner are signed in to your portfolio.

## Custom Monitoring for Your Needs

The Custom Monitoring service scans for content that you deem objectionable and/or prohibited beyond card brand program restrictions. It searches for the specific requirements you define, such as counterfeit merchandise, terms of service violations and searches for false claims. An alert is provided to you when such specified activity has been identified and confirmed by a Trustwave auditor.

## Highly Scalable, Reliable Transaction Laundering Detection

Trustwave Transaction Laundering Detection (TLD) delivers large-scale analysis, combined with rigorous testing and evidence collection unmatched by any other TLD vendor. You receive a broad and substantiated view of merchant violations to help you reduce your risks and costs.

You are presented with a report of sites found in connection with each merchant and a separate report with the found websites that are violating a card brand policy. The Web Risk Monitoring Reporting Tool for MasterCard MMP allows you to easily review and send the monthly report to MasterCard for both BRAM monitoring and transaction laundering.

## Merchant PCI Compliance & Security + WRM Delivers Maximum Risk Management Benefits

Acquirers and ISOs who take full advantage of the Trustwave Merchant Risk Management program to combine Trustwave Web Risk Monitoring with the Trustwave Merchant PCI Compliance and Security solution find great benefits for their portfolio's risk mitigation objectives. Together, these solutions help you secure the merchant lifecycle – including reducing risk at onboarding, ensuring the right data security approach is in place and moving merchants toward PCI compliance. In addition, Trustwave offers a broad set of security tools designed for the needs of small merchants, including a merchant Web Malware Monitoring tool, that you can offer to your merchants to install and use themselves.