



Transaction Laundering sometimes referred to as “undisclosed aggregation,” or “factoring,” is a growing threat to the payments industry. Money laundering by another name, it is the dark side of payment facilitation, an established, legitimate aggregation model that provides smaller merchants, ones usually not qualified because of their size, a way to take credit and debit cards for payment.

ZeroScore™ Transaction Laundering Detection service is a unique one-in-the-business solution that will without any integration by the Acquirer or Payment Facilitator seamless detect Transaction Laundering. While monitoring user behavior and traffic flow together with our internet highly developed algorithms alerts the Acquirer or Payment Facilitator in real time of possible Transaction Laundering as it happens.

The ZeroScore™ Transaction Laundering Detection service can be used stand alone or as a complement to ZeroScore™ BRAM Monitoring and Brand Monitoring services and you use the same interface for all services

What is transaction Laundering?

Transaction Laundering takes a number of forms. Here are three examples:



Front company

A business passes the due diligence underwriting tests. However, rather than just selling their regular products or services, the company also (or instead) processes transactions for other merchants using their Merchant Category Code (MCC)



Pass-through company

A company with a legitimate processing account takes on a “silent partner” by allowing (or is forced to allow) an illegitimate entity to use its account, embeds a payment link on an illegitimate company’s web page, enters the illegitimate company’s sales into its system manually or being “persuaded” to charge credit card numbers for them in return for a 10% share of the amounts charged.



Funnel account

A legitimate business accepts credit card charges from companies that do not have merchant processing accounts, entering the charges as legitimate transactions in the card payment processing system.



If you do not monitor your merchants your company can unknowingly facilitate transactions for merchants you have no control over that are processing laundered transactions.

Worse is that many of these transactions be illegal or prohibited content, including illegal street drugs, prescription medication, counterfeit brands, unlicensed gambling, illicit pornography, etc.

This can cause both brand damaging complications as well as fines. These schemes are sometimes easy to detect, and other times they are devilishly hard to identify, uncover, and shut down.

Why use ZeroScore™ Transaction Laundering Detection service?



Easy to use - No start up time, the service is up and running direct. No integration, the service does not require any integration or implementation from the Acquirer or Payment Facilitator.



Technology - With several years of developing ZeroScore™ Transaction Laundering Detection service we have built a solution that detects user behavior and traffic flow together with our internet highly developed algorithms to assure you the best protection on the market.



Instant alerts - There is no need to wait for reports or someone manually addressing the issue. ZeroScore™ Transaction Laundering Detection service will alert you through our web service and you can take immediate action.



Knowledge - With over 10 years of experience in building transaction monitoring and content monitoring platforms we have the knowledge, and have created a state-of-the art solution that is more efficient than any other solution on the market.

Contact us for a 30 day free trial account!