



Introduction 2022

ABSTRACT

The TAG Cashier & Risk Management Platform is a proprietary application that allows merchants to quickly, easily, and safely process payments managed through an intuitive process flow and reporting system.

TAGx Profile

TAGx is created with one object in mind: increase retention and conversion applying optimized and simplified procedures without jeopardizing a platform's security and integrity.

Veterans from risk management, payments, fraud, and software grouped together to form the first, truly closed-loop cashier, risk management and payment system catering to an optimized end-user, merchant, and payment provider experience.

Considered a breakthrough technology with an already impressive track record, risk management and fraud procedures are automated using artificial intelligence and dynamic balancing. These technologies then apply accurate 3D-profiling and algorithm overlays to streamline the detection process in sub-1 milliseconds.

The result is an optimized, real-time sign-up to withdrawal experience without policy and procedure delays. Good transactions are processed; bad ones are categorized, clustered, and blocked, in real-time and in one, informative and easy to use screen and reporting system.

Our proprietary software platforms, proprietary data center, numerous years of combined experience and certification process through our Corporate Headquarters, located in Vaduz, Liechtenstein, positions us to-date as the only true, closed loop cashier and risk management solution in the industry.

Please don't hesitate to contact us to find out more how TAG can optimize this key process for your organization no matter the size.



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Transactions

- ▶ Main objective: keep MIDs safe and secure, allow for high acquisition volume, optimized approval rates, guarantee merchants financial goals, remove obstacles for legitimate customers enabling a smooth money flow without the usual inconsistencies and hassles stemming from conventional methods.
- ▶ Every detail of a transaction passing through our cashier is identified, tagged, and scored according to our database with more than 3,000 variables considered and dynamically applied.
- ▶ Customers and cards scrutinized and filtered according to proprietary and third-party filters keeping undesirable traffic out without affecting legitimate traffic flow.
- ▶ Statistics generated through a transaction are correlated to previously gathered client data, merchants, industry related history and our proprietary databases (BINs, scammers, fraud rings, etc.) in sub-1 millisecond.
- ▶ Behavior patterns and biometrics identified and categorized providing a complete, three-dimensional image and client profile for a true customer risk score.
- ▶ Customer risk scores determine the transaction risk, amount, velocity etc. optimizing the destination of final payment option. Since the characteristics of each transaction are scrutinized into every possible detail, false positives and false negatives are significantly reduced, minimizing denied transactions at the MID level, resulting in a more favorable customer experience.
- ▶ Any activity is based on variables and algorithms performed in sub-1 millisecond and will affect the scoring parameters in real time through agile and dynamic database management. Any change in player profile is considered in real-time providing a true, real-time player experience.

Smart Cashier

- ▶ Designed to increase the number of successful deposits by customers and boost conversion rates.
- ▶ Returning customers enjoy a two-click deposit function when using cards, they've used previously. First click on the preferred card, add the amount, then click to authorize the transaction eliminates a current issue causing client attrition at the source.
- ▶ Intelligent geo-location customizes depositing options (cards, WU, Skrill, Crypto, etc.), according to regional availability and merchant preferences.
- ▶ Applies proprietary and third-party AML and KYC rules and filters.
- ▶ Seamlessly fits any website.
- ▶ Mobile ready.

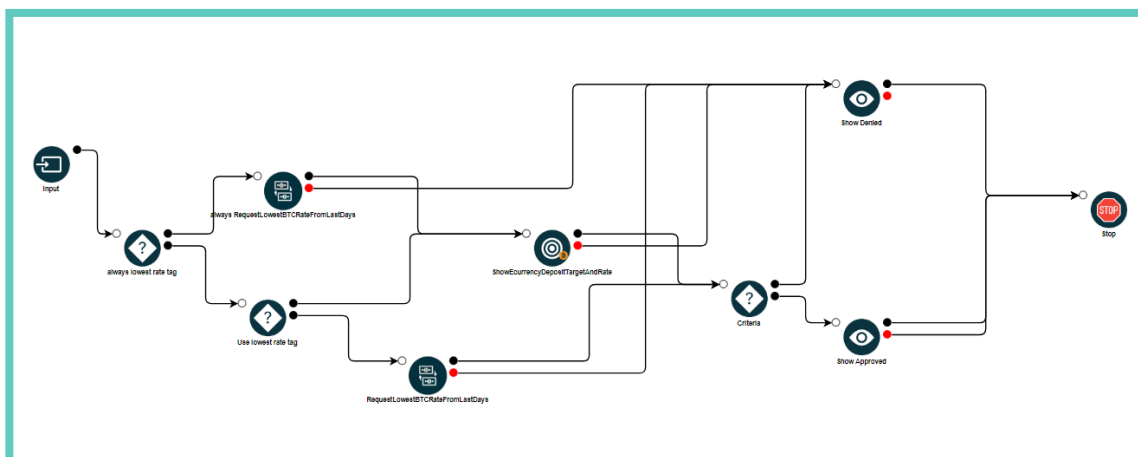
Reporting System MIS

- ▶ Intuitive, in-depth, and real-time reports are easy to generate and exportable to Excel
- ▶ Information flow customized according to employee access level
- ▶ Designed to provide data that will inform and improve different areas of an operation, including fraud, marketing, and finance.
- ▶ Customized reports to Merchant need and detail.
- ▶ Conversion & Retention Dashboard depicting the overall performance of the operations and brands in real time.

The screenshot shows the TAG Reports - All Deposits interface. It includes a sidebar with navigation options like Dashboard, Reports, Transactions, and Fraud. The main area displays a table with columns: TxID, Merchant Ref ID, Brand, Customer, Amount, Medium, Method, Status, Received, Merchant Response, PSP Send Data, PSP Response, Customer Tags, Message, and More. The table contains multiple rows of transaction data, all with a status of 'Processor Approved'.

Risk Flow Management System

- ▶ Complex algorithms and values assigned to all actions using more than 5,000 possible variables to each risk exposure.
- ▶ Detection, analysis, and resolution of complex risk management criteria.
- ▶ Dynamic Flow Interface allows for real-time changes of transaction processing flows.



- ▶ TAG combines: negative database management, forensic review, geolocation, biometrics, and any merchant preferred API ready solutions.
- ▶ TAG's current fraud technology seamlessly integrates leading third-party fraud solution providers

Service

- ▶ Personal account executives assigned to each merchant.
- ▶ 24/7 support via email, phone, or online meetings.
- ▶ Consulting services for operations, best practices, and training.
- ▶ Management and staff comprise decades of industry know-how, available to all merchants.

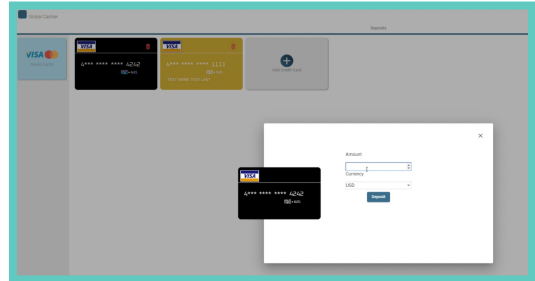
Security

- ▶ Our security protocols include multiple encryption levels, a multi-node platform, redundant hardware, and multiple clear channel ISP core-node connections.
- ▶ Our platform is PCI-DSS certified fulfilling global security management policies, procedures, network architecture, software design, and critical protective measures for protecting sensitive information related to payment cards and reducing the risk of payment card data loss.
- ▶ All our service providers, clients and end-users are protected by leading technologies and best practices.

Payment Options

Over 35 PSP's integrated, and 15+ available payment methods with multi-currency and multi-crypto-currencies.

- ▶ Card Visa/MC/Amex/Diners/JCB, etc.
- ▶ E-Wallets
- ▶ Electronic funds transfers
- ▶ Person-to-Person
- ▶ Bitcoin and other crypto-currencies including cold, warm and hot wallet management



Technologies

- ▶ Python (Flask & FastApi)
- ▶ Redis
- ▶ Elasticsearch
- ▶ PostgreSQL
- ▶ .NET Core (SignalR)
- ▶ Angular (NgRx).
- ▶ Docker
- ▶ Kubernetes



Support Documentation

- ▶ User Manual
- ▶ API - System Integration Manual

Modules

Depending on the merchant's needs, the varied service modules comprising of TAG's service options can be combined for any requirements and configuration.

Module description:

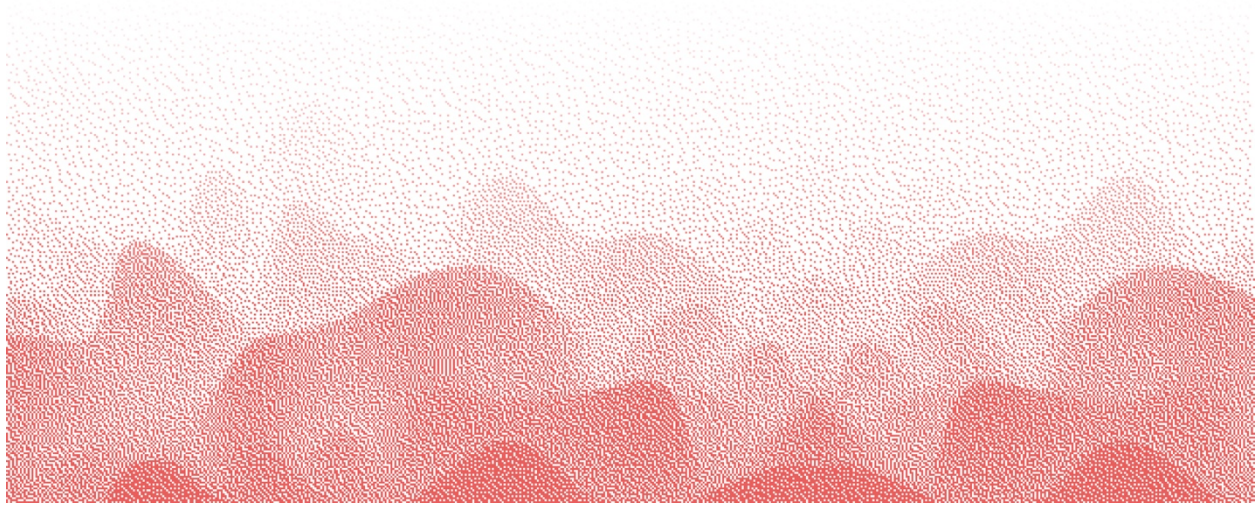
- ▶ **CONNECT:** Merchant API connection to TAG applying TAG's proprietary flowchart methodology
- ▶ **PROCESS:** Risk management applied to transaction processing
- ▶ **REPORT:** Reporting systems with real-time data including conversion & retention dashboard
- ▶ **SCREEN:** true dynamic risk management, analytics, algorithms, logic using unique proprietary screening process
- ▶ **FILTER:** integration of external filters
- ▶ **BALANCE:** Optimizing risk variables through dynamic and real-time risk balancing
- ▶ **ROUTE:** Integrate and connect merchant and/or TAG payment options
- ▶ **AUDIT:** Internal operational review to assess components ranging from departmental reviews, human resource, software optimization to IT and downtime prevention.
- ▶ **CONSULT:** Risk management study and consultancy providing industry best practices and statistical analysis on conversion & retention optimization
- ▶ **CUSTOM:** personalized flows according to merchant's unique marketing programs, proprietary money-flow algorithms, using multiple payment options



Proprietary Tier III Data Center

To guarantee a true, closed loop system, all servers are hosted in our proprietary PCI compliant data centers located in San Jose, Costa Rica and Vaduz, Liechtenstein.

- ▶ 99.995% Uptime SLA
- ▶ 24/7 network monitoring
- ▶ Redundant Gigabit network
- ▶ Triple Redundant fiber-optic backbone providers with BGP protocol
- ▶ Exclusive primary and secondary Power – Massive, highly available power core with various levels of redundancies (N+1, N+2, 2N+1, 2N+2)
- ▶ Exclusive redundant NOC's and SOC's
- ▶ Redundant Uninterrupted Power (UPS)
- ▶ Emergency Power – Multiple diesel generators w/ power distributed via 480V, 3 phase, 4-wire bus duct
- ▶ Independent locked racks and suites
- ▶ Daily hardware reviews
- ▶ Biometric Security
- ▶ Closed Circuit Video Surveillance
- ▶ 24/7/365 Manned security
- ▶ 6 layers of physical security
- ▶ Availability to all industry standard connections, including T-1, E-1, DS-3, OC-3, OC-12, OC-48, Ethernet, Gigabit Ethernet, 10-Gigabit Ethernet and a variety of copper, cabled and fiber optic connections
- ▶ Data Center physically isolated from anyone without valid access permissions
- ▶ Managed backups
- ▶ Clean traffic filtering for DDOS attacks
- ▶ Redundant Firewall protected network with managed custom firewall rules



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