



Merchant Monitoring and Merchant Onboarding

Confidently assess merchant risk throughout the merchant lifecycle so you can take action before it results in expensive fines, reputational damage, or consumer harm.

Transaction laundering. Online gambling. Hate groups. Illegal drug sales. There's no limit to what unethical merchants will try to get away with — and no end to their criminal creativity. That's why acquirers, payment service providers, ISOs, and others turn to LegitScript to onboard their merchants and monitor their portfolios. We combine big data, AI-powered technology, and expert analysis to shine a bright light on merchant activity, so you can confidently assess risk at every stage of the merchant lifecycle.

LegitScript Merchant Onboarding helps you quickly vet prospective merchants before they enter your ecosystem, while LegitScript Merchant Monitoring helps you rapidly and confidently action existing merchants with accurate and detailed analysis of website content risk.

Merchant Monitoring Core Features

Content Violation Monitoring (BRAM, VIRP)

We scan merchant website content for violations in more than 60 high-risk areas, with global coverage in more than 100 countries and 18 languages.

Transaction Laundering Detection

Our best-in-class transaction laundering detection leverages our expert analysts who investigate and identify transaction laundering in your portfolio.

High-risk Merchant Analysis

Get accurate and detailed merchant analysis from LegitScript investigative analysts and regulatory experts to quickly action merchants and minimize your risk exposure.

Regulatory and Emerging Threat Research

Our policy experts help you understand complex regulatory issues and share emerging trends to help upskill your team on risk assessments.

LegitScript provides content and transaction laundering monitoring for all merchant types.

What does LegitScript monitor?

- Healthcare
- Designer Drugs
- Hate/Harm
- Age-Restricted
- Adult
- Financial
- Cryptocurrency
- Intellectual Property
- Fraud and Scams
- Unauthorized Aggregation
- Gambling and Binary Options
- And much more

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Merchant Onboarding Core Features

RiskCheck

RiskCheck is an API solution designed to provide a real-time assessment of merchant risk across all industry sectors and geographies, leveraging LegitScript's proprietary analysis data comprising millions of merchants and many billions of data points. The RiskCheck results build a merchant risk profile that includes a **risk level**, a **reason that describes the risk**, and a **confidence score** for the assessment.

KYB Checks

LegitScript has expanded its capabilities through partnerships with companies such as Persona, incorporating their premier data into our proprietary AI-powered data intelligence platform. These new insights provide **essential KYB checks** such as business information, watchlist, adverse media, email, phone number, and more. LegitScript continues to build the world's most robust merchant risk data sets.

Why Pair Merchant Monitoring With Merchant Onboarding?

- **Minimize risk exposure.** Identify risk at the onset to make informed onboarding decisions, then monitor merchants persistently to ensure their business models and activity remain consistent.
- **Action confidently.** Make quick, informed decisions about whether to accept a merchant with Merchant Onboarding, and get detailed analyst notes about why a merchant has been flagged with Merchant Monitoring.
- **Grow your business.** Accelerate your onboarding process to capture new business while resting assured these merchants will continue to be monitored.

Why Choose LegitScript?

Reduce Risk

Stay ahead of problematic merchants across industries — whether they are in low-risk or regulated, high-risk sectors.

Benefit From Human Insight

Don't rely on automated processes where mistakes can creep in. We combine robust algorithms with human experts to give you precise and in-depth merchant analysis.

Get Accurate Analysis

With the world's most robust merchant risk data sets, LegitScript provides you with fast, accurate information in a format you can understand.

See the Bigger Picture

Don't look at data points in isolation. We help you understand the larger associated network. Our view across the internet provides insights to help you stay ahead of emerging trends.

Work With a Trusted Partner

LegitScript is recommended by Visa and is a recognized Mastercard Merchant Monitoring Service Provider. Our work is trusted by major payment service providers as well as leading companies such as Google, Meta, Microsoft, and Amazon.