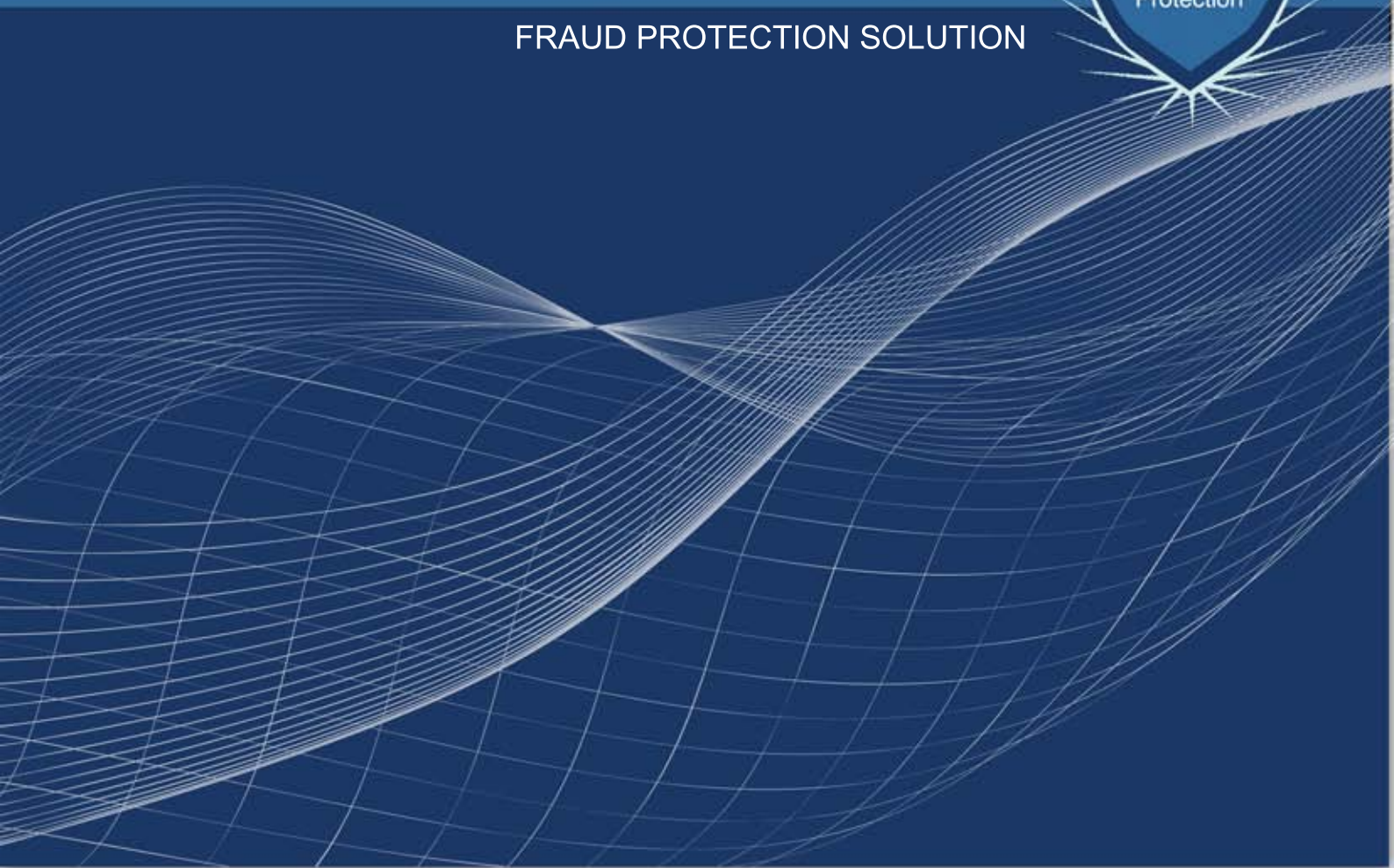




CashShield

FRAUD PROTECTION SOLUTION



Switzerland · Germany · United States · Singapore · China

GROWTH THROUGH VERIFIED TRANSACTIONS

About CashRun

CashRun was established in 2007 with the objective of supporting business' needs for effective and affordable online payment and fraud protection solutions.

Since establishment, CashRun has had tremendous success with key industries that are sensitive towards fraud, and continues to be at the forefront for e-commerce solutions.

With strong global presence and partnerships, CashRun supports online merchants to develop and concentrate on their core business competencies while protecting against the risk of online fraud.

One Fraud Protection Solution for Business Growth

CashShield is a state-of-the-art fraud management solution which combines real-time order verification with a unique 100% Chargeback Protection Policy. The system allows online merchants to focus on their core competencies, mitigate fraud risk and gain sustainability in long-term revenue growth.

Fast. Secure. Reliable.

Real-time Verification

CashShield is a comprehensive, automated fraud protection solution that uses multilayer order screening technology to identify, monitor and signal for potentially fraudulent orders in seconds. Tapping into the fraud management expertise of CashShield also eliminates the cost of managing fraud which is often much higher than chargeback loss itself.

100% Chargeback Protection

CashShield's real-time verification system minimizes any risk of fraudulent chargebacks, while CashShield's unique 100% Chargeback Protection Guarantee reduces the risk of loss due to fraudulent chargeback to zero.

Ongoing Research & Development

CashShield is continuously evolving to stay ahead of ever-changing fraud trends and techniques. Recent enhancements of the system include:

- Device Fingerprinting Technology with over 30 additional verification tests such as Real-IP and Proxy Detection
- Disclosure of higher level verification information including Real-time Geographical IP Distance Calculation and Network Configuration
- Upgrade to the industry's highest security standards of 256-bit SSL-encryption and many more.

PROTECT YOUR PRECIOUS BUSINESS

Verification Process

CashShield's verification process was designed according to business requirements.

Instant Screening

Transaction reaching a merchant's website will be automatically screened by over 200 verification tests. The system uses industry-leading technology tests such as Risk Trends Analysis (RTA), Risk Profile Assessment (RPA), E-Identity Profiling (EIP), and Geographical IP Detective (GID). As a result of the screening, each transaction will receive a risk score.



Automated Verification

95-98% of transactions are instantly verified. These orders are fully insured under the 100% Chargeback Protection Guarantee and their status will be reflected in the merchant's system in real-time.

Manual Verification

For those orders marked as "pending", our verification officers review these potentially fraudulent orders, and accurately assess critical orders to ensure the highest number of accepted genuine orders. Once our 24/7 verification team validates the information received from the customer, the order is finally marked as "approved" and appears on the merchant's system for delivery. In the unlikely event of any fraud cases for approved orders, CashShield's 100% Chargeback Protection will reimburse the full amount as well as any costs related to the chargeback.

Online Fraud Facts

"Businesses lost **US\$54 billion** to identity fraud in 2010 alone."

"Identity fraud represented **52%** of total merchant losses."

"**4 out of 10** merchants lack adequate fraud detection and prevention tools."

"Almost 50% of fraudulent transactions are linked to **credit cards**."

"2009 has seen a **33% increase** in complaints related to fraudulent activities on the internet"

Business Growth

CashShield is designed to assess the chargeback risk versus revenue to optimize growth in any industry.

The solution, equipped with its innovative multi-layered fraud protection system, ensures that every legitimate order passes through the system.

ORGANIZED, FLEXIBLE AND ACCESSIBLE

Test CashShield

Find out more about CashShield with the following options:

CashShield Demo
[www.cashrun.com/
CashShield/demo](http://www.cashrun.com/CashShield/demo)

Get a Test Account
No obligations and free of charge for 30 days!

Contact our Sales Team at:
enquiries@cashrun.com

CashShield Merchant Platform

Multi Accessibility

Every merchant receives a secured online account for the CashShield Merchant Platform that allows mobile access to incoming transactions and their verification status at any time.

As CashShield will also be integrated into the merchant's existing Customer Relationship Management System (CRM), all data will be sent directly to the merchant's system which allows for automated processing of the orders.

Simple Implementation

Our user-friendly and highly informative CashShield Merchant Platform helps users gain instant access to accurate information and statistics on incoming transactions. This live streaming of information can be easily integrated with various popular shopping carts or even highly customized with an in-house system. It allows merchants to proceed with delivery without delays, maintaining high customer satisfaction level.

Organized Data Presentation

Information displayed on the CashShield Merchant Platform is categorized into two main sections: 'Order Management' and 'Monthly Statistics' with analytical figures that are essential in gauging your operational efficiency.

The 'Order Management' system provides access to order data, compiles all changes in the order verification status and traces the customers' buying patterns. Furthermore, it enables merchants to identify trends and understand purchasing behavior as a vital part of their business.

The 'Statistics' part allows merchants to visualize a consolidated view of the total number and percentages of automatically verified, manually verified as well as rejected orders per month or over time. The platform is designed to generate key information and reports to help merchants improve their performance and increase revenue growth.

Strong Support for Customization

CashShield prides itself on its customizable service by allowing merchants to change rules and parameters of both its verification system and information management in order to better suit online business

FOCUS ON YOUR CORE COMPETENCIES

Key Benefits of CashShield

CashShield is developed with key features that make it a comprehensive fraud management solution.

100% Chargeback Protection

CashShield's industry unique 100% Chargeback Protection Guarantee assumes all risks for approved transactions. E-merchants can rest assured that any accepted transaction will be turned into revenue as fraudulent chargebacks for an approved order will be fully reimbursed by CashShield.

Real-time Transaction Verification

For up to 98% of the orders, CashShield will be able to automatically verify transactions within seconds. As a result, delivery times are shortened considerably, thus significantly increasing customers' satisfaction. For the remaining 2-5% of transactions requiring a manual verification, our team verifies an order within minutes (depending on the customer response time). Our team will also be able to work with merchants requiring a faster verification.

200+ Verification Tests

CashShield's cutting-edge verification system includes an impressive 200+ verification tests, which are constantly updated to track ever-changing fraud trends and procedures. The advanced technology ensures the highest number of processed genuine orders, accelerating business growth.

Trained Verification Officers

CashShield's innovative technology entails carefully selected global teams of professionally-trained verification officers, working 24/7 in ten different languages. CashShield's accurate manual verification process further increases the number of approved genuine orders, which ultimately leads to revenue growth.

Fast Reimbursement of Chargeback Claims

Chargeback claims can be conveniently submitted through the CashShield Merchant Platform, and approval will take a maximum of 14 working days. Merchants receive the reimbursement with the next scheduled monthly billing invoice.

CashShield Is Different

Effective Automated Decisions

CashShield provides an effective order verification process, since a clear indication on how to proceed with the order is provided to the merchant. The decision is based on the calculated risk score.

Accelerate Business Growth

With e-commerce on the rise and online fraud increasing in both number of cases and sophistication of fraud techniques, simple protection is no longer enough. CashShield goes the extra mile, and establishes itself as the one-stop order verification solution to optimize revenue growth.

RELIABLE AND REAL-TIME VERIFICATION

Excellent Compatibility

To ensure a simple and fast implementation, there are gateways available for popular shopping carts such as osCommerce, Zen Cart, and Magento.



Key Benefits of CashShield

Universal Application

Any merchant who accepts orders and payments through a website is eligible to use CashShield, regardless of volume, industry, or other factors.

Low Fees

Costs vary from merchant to merchant depending on the products' risk level. An accurate quotation will be given to you after profiling your business.

All Payment Methods

CashShield is designed to work with any payment method including credit cards and payment gateways as long as the unique set of order variables can be provided for reliable verification results.

Global Coverage

CashShield is able to accurately detect and prevent fraud in any country as we use special tools to access generic and country-specific tunings related to fraud detection parameters.

Fast and Simple Integration

CashRun's experienced technical team is able to deploy most instances of CashShield within 3 working days. For a simple and fast implementation, an excellent compatibility with popular shopping carts is secured while CashRun's technical support team helps with the integration of non-standard web shop software. If customization is required, our service standards aim to complete deployment within a maximum of 10 working days.

High Protection of Sensitive Data

All CashRun solutions run on the highest security standards of 256-bit SSL encryption. In addition, CashShield works with a set of unique variables that do not include sensitive credit card numbers, expiration dates, security codes, or the like. Furthermore, only selected senior verification staff has access to customer data.

GROWTH THROUGH VERIFIED TRANSACTIONS

Proven Risk Management Algorithm

CashRun's unique Risk Management Algorithm is designed to help merchants achieve an **optimized return per risk level** for their business. The algorithm processes the collective attributes of the customer, as well as any devices and network data related to the customer and sets **real-time risk scores** by allocating risk weightage and applying laws of hedging unique risks on each variable to achieve optimized results.

CashShield has helped both e-businesses of high risk industries revive their profitability as well as web shops of low risk industries achieve the highest degree of efficiency with least amount of operational cost and losses.

CashShield's real-time, automated verification system and 100% Chargeback Protection Guarantee make this unique platform a highly effective anti-fraud tool. With emphasis on ensuring that the **highest number of genuine orders pass through the system** while protecting against online fraud, CashRun is your perfect partner in managing your risk of fraudulent transactions.

Furthermore, CashShield's Merchant Platform provides real-time and reliable information and statistics on web shops' incoming orders.

Contact us at enquiries@cashrun.com and learn how CashShield can help you **minimize your risks** and **accelerate revenue growth**.



Be Protected

In today's world where e-business is constantly evolving, the ability to detect fraud and protect merchants is just the tip of the iceberg: efficient management of the total risk and costs associated with e-commerce is absolutely essential.

Enjoy Serenity

With CashShield enabled, merchants eliminate uncertain risks associated with the cost of managing fraud, chargeback, and reputational loss. The system empowers merchants to focus on their core competencies and gain a competitive advantage.

Increase Revenue Growth

Our unique Risk Management Algorithm is specifically designed to optimize merchants' revenue growth per chargeback risk. Combined with various fraud detection technologies, CashShield maximizes the accuracy in determining whether an order is made by a legitimate customer or a fraudster, thus achieving long term sustainable revenue growth for any e-business.



**Switzerland - Head Office
CashRun GmbH**

Vadianstrasse 7
9000 St. Gallen
Switzerland

tel: +41 71 278 0121
fax: +41 71 577 1708

email: info@cashrun.ch
web: www.cashrun.ch

**United States of America
CashRun Corporation**

5716 Corsa Avenue, Suite 110
Westlake Village
CA 91362-7354 USA

tel: +1 8052336986

email: inquiries@cashrun.com
web: www.cashrun.com

**Germany
CashRun Deutschland GmbH**

Lyrenstrasse 13
44866 Bochum
Germany

tel: +49 2327 621 290
fax: +49 2327 621 2930

email: anfrage@cashrun.de
web: www.cashrun.de

**China - CashRun Business
Consulting Ltd**

Room 303, NO 3535 QiXin Road
MinHang District
Shanghai, China

tel: +86 2134121213

email: enquiries@cashrun.com
web: www.cashrun.com

**Singapore
CashRun Pte Ltd**

21 Bukit Batok Crescent
#16-78 WCEGA Tower
Singapore 658065

tel: +65 6569 3686
fax: +65 6569 3268

email: enquiries@cashrun.com
web: www.cashrun.com

