

Online Vetting - Identity Risk Score

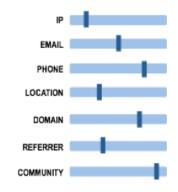
Real-time Risk Analysis for New Customers and Account Updates

Our API service provides real-time reputation and risk assessments for sign ups, account updates, and more.

Online Vetting – Product Goals

Our goal is to STOP Bad Actors from starting or multiplying.

Don't let them in the door



Avoid High Risk Prospects

During your sign up process, call the E-HAWK Vetting API to perform risk analysis on the potential new customer. If the prospect has several high risk areas that could represent problems down the road, you will know before allowing the person into your systems.



Prevent Account Hijacking

When a current customer updates their account information, call the Vetting API to evaluate risk levels with the proposed new account information. Is the person updating the information coming from a suspicious IP? Are they high risk? If so, lock the account before damage is done.

Don't let them spread

Community Sharing of Bad Actors and Miscreants

As a trusted source for community data on known SPAM offenders and cyber criminals, our platform can provide rapid identification and stop Bad Actors from being able to inflict damage on multiple businesses.



Online Vetting API

To Vet: just send HTTPS POST to api.e-hawk.net/vetting.php? with variables and data

https://api.e-hawk.net/vetting.php? version=0100&customerid=1&apikey=2&ip=67.240.127.126&name=Cholnoky,Peter&email=peter%40e-hawk.net&phone=5182906725&street=26F%20Congress%20Street&city=Saratoga%20Springs&state=ny&postalcode=12866&country=us&domain=e-hawk.net

```
{"version":1,"transaction_id":"51f192a107f7f3.75508345","status":
0,"error_message":"","score":["Risk Score",24,"positive"],"errors":[],"scores":[]}
```

For additional detail, add details=yes to vet

```
{"version":1,"transaction_id":"51f1931624fd11.29849925","status":
0,"error_message":"","score":["Risk Score",24,"positive"],"errors":[],"scores":{"ip":
["total",6,""],"location":["total",7,""],"name":["total",0,""],"email":
["total","3",""],"phone":["total",6,""],"domain":["total",2,""],"community":["total",0,""],"combined":["total",24,"positive"]}}
```

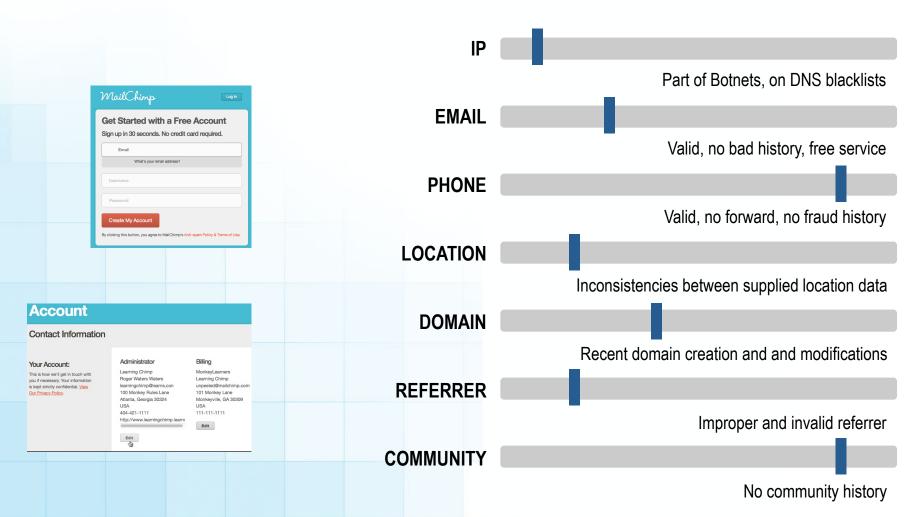
Embed in your registration forms (keep bad actors out) and account update forms (prevent hijacking)



Online Vetting

Vet Sign ups and Account Updates

Identify high risk situations with new customers are possible compromised accounts.



About 100 tests across a broad spectrum of risk areas.



Online Vetting – Risk Score Process

Questions during the vetting process

Individual Testing of Variables for Risks

Example: test IP for proxy, SPAM lists, known fraud, etc.

Frequency Testing for Patterns*

Example: has this "data" been active on other signups or use?

Combined Testing for Risks

Example: does the phone and IP location look OK together?

Community Testing for Risks

Example: has this data be reported by others in the network?

Risk Score



Online Vetting

Risk ScoresM is computed by correlating proprietary data, community data, trends, and other weightings across the entire data set of the API call. The Risk Score can range from -100 (highest risk) to +100 (lowest risk).

Each vetting score starts at zero. When our risk engine discovers good things, such as a clean IP, the vet gets a few positive points. When bad things are identified such as a history of SPAM, negative points are scored. Total Risk Score is based on proprietary algorithms correlated across close to 100 areas of analysis.





Online Vetting – API

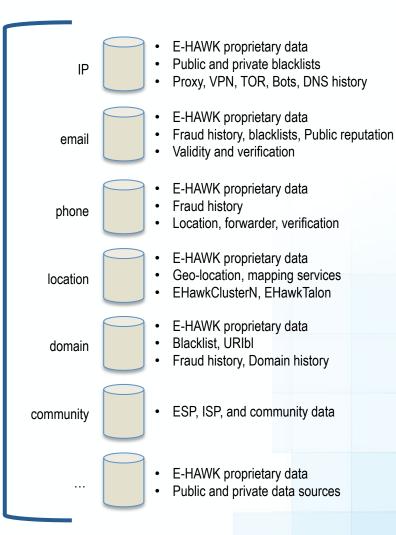
Providing the premier real-time vetting service.

Use Cases

- Registration
- Account Update
- Login

Vetting API

- ✓ Accurate
- ✓ Fast
- ✓ Easy-to-use



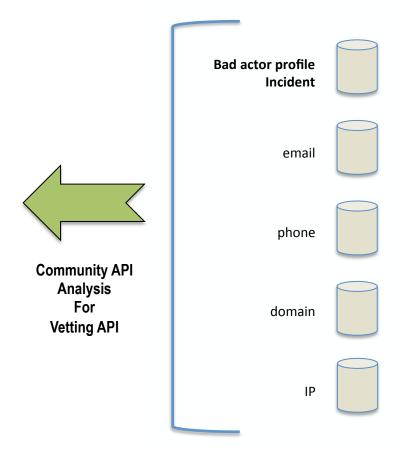


Risk ScoreSM is computed by correlating proprietary data, trends, and other weightings across the entire data set of the API call. The Risk Score can range from -100 (highest risk) to +100 (lowest risk).



Online Vetting – Collective Data

Leverage usage and community data to improve vetting results and alerts.





Fraud and Miscreant Findings

By building a big-data repository of fraud discoveries and identification our service is able to act on trends of identity interactions across all partners.

Data submitted and/or shared with E-HAWK is never used in any way that identifies the user. All customers benefit from more accurate vetting. This data is screened and approved by E-HAWK for consistency and relevance.

