Merchant Onboarding API

MAKE FASTER, SMARTER DECISIONS TO EASE THE FRICTION OF MERCHANT ONBOARDING

Our Merchant Onboarding API provides unique data that cross-links businesses with the individuals behind them, enabling organizations to onboard micro-merchants and sole proprietor businesses with higher confidence. The Merchant Onboarding API is used to shift low-risk customers away from high friction onboarding steps such as supplemental document collection and manual review, shortening the time it takes for a new merchant to start processing transactions.

Our Merchant Onboarding API is part of a holistic risk solution with the Merchant Review SaaS product, focused on optimizing manual review process: we visually correlate a key set of individual and business signals to help the reviewer make a faster, more efficient decision.

BENEFITS

Onboard micro-merchants and sole proprietor businesses with higher confidence:

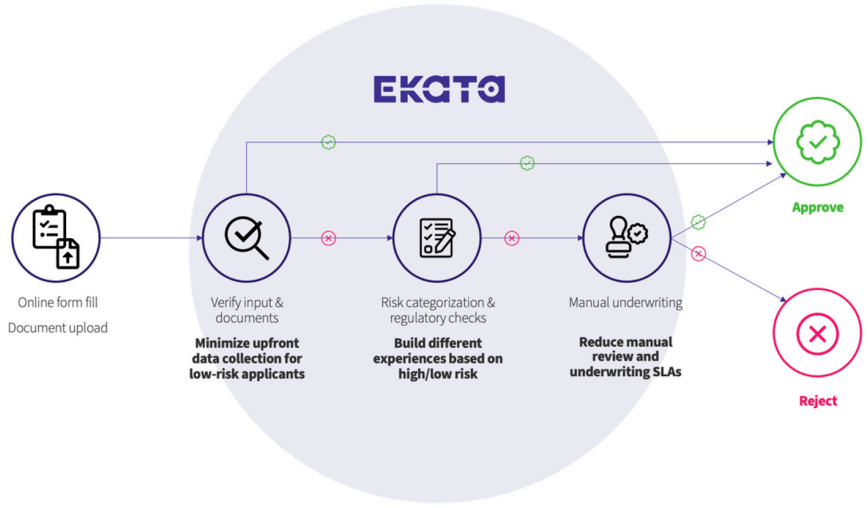
With individual, business, and unique cross-linked signals, businesses can build trusted risk profiles for micro-merchants and sole proprietors that lack the typical track record, verify information, and approve or reject decisions with confidence.

Quickly route good customers for automated underwriting:

Businesses can shift low-risk customers away from high friction onboarding steps such as supplemental document collection and manual review, towards the fastest path to conducting transactions and generating revenue.

Reduce time spent in manual review:

Businesses can quickly view a key set of individual and business signals, reducing the time needed to research data across multiple sources and helping the reviewer make a faster, more efficient, and more confident decision.



HOW EKATA HELPS IN MERCHANT ONBOARDING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1. “business.address.validity_level”: “valid”,
2. “business.address.last_seen_days”: 55,
3. “business.address.volatility”: 17,
4. “business.address.to_name”: “match”,
5. “business.address.to_individual_name”: “not-found”,
6. “business.phone.carrier”: “Vodafone Uk Ltd”,
7. “business.phone.line_type”: “mobile”,
8. “business.phone.last_seen_days”: 2,
9. “business.phone.to_name”: “match”,
10. “business.phone.to_individual_name”: “not-found”,
11. “individual.email.business.first_seen_days”: 0,
12. “individual.email.first_seen_days”: 453,
13. “individual.email.to_name”: “match”,
14. “individual.ip.country_code”: “GB”,
15. “individual.ip.risk_score”: 0.117,
16. “individual.ip.volatility”: 47,
17. “individual.ip.business_distance”: 210,
18. “individual.ip.phone_distance”: 200,
19. “individual.phone.carrier”: “Vodafone Uk Ltd”,
20. “individual.phone.line_type”: “mobile”,
21. “individual.phone.last_seen_days”: 17,
22. “individual.phone.business.first_seen_days”: 215,
23. “individual.phone.to_name”: “match”
24. “individual.phone.business_distance”: 110,
25. “individual.address.validity_level”: “valid”,
26. “individual.address.to_name”: “match”,
27. “individual.address.business_distance”: 15,
28. “individual.identity_network_score”: 0.366,
29. “individual.identity_risk_score”: 315,
“warnings”: [ ]
}
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1. **business.address.validity_level –** String value indicating the level to which the validity of the business address could be verified.
2. **business.address.last_seen_days -** The number of days since the business address was last seen. Possible values are numeric.
3. **business.address.volatility -** Count for how many other identity elements in Ekata’s Identity Network have been seen with the provided address in the last 90 days. Possible values are numeric.
4. **business.address.to_name –** Boolean value indicating the match status between the business’ name and address. Possible values are “not-found”, “match”, no-match”.
5. **business.address.to_individual_name –** Boolean value indicating the match status between the individual’s name and business’ address. Possible values are “not-found”, “match”, no-match”.
6. **business.phone.carrier –** String value indicating the company that provides voice and/or data services for the business’ phone number. Carriers are returned at the MVNO level.
7. **business.phone.line_type –** String value indicating the line type of the business’ phone number. Possible values include “landline”, “fixed-voip”, “mobile”, “voicemail”, “toll-free”, “premium”, “non-fixed-voip”, “other”.
8. **business.phone.last_seen_days -** The number of days since the business’ phone number was last seen. Possible values are numeric.
9. **business.phone.to_name –** Boolean value indicating the match status between the business’ name and phone number.
10. **business.phone.to_individual_name –** Boolean value indicating the match status between the individual’s name and business’ phone number.
11. **individual.email.business.first_seen_days -** The number of days since the business’ address or phone number was seen with the individual’s email address. If a business address and phone number are provided the greater of the first seen days will be returned. Possible values are numeric.
12. **individual.email.first_seen_days -** The number of days since the individual’s email address was first seen. Possible values are numeric.
13. **individual.email.to_name -** Boolean value indicating the match status between the individual’s name and email address. Possible values are “not-found”, “match”, no-match”.
14. **individual.ip.country_code –** String value indicating the ISO-3166 alpha-2 country code associated with the geolocation of the individual’s IP address.
15. **individual.ip.risk_score -** Comprehensive risk score associated with an IP address, with a higher score indicating a riskier individual. A number between 0 and 1 rounded to three decimal places. Possible values are numeric.
16. **individual.ip.volatility -** Count for how many other identity elements in Ekata’s Identity Network have been seen with the provided IP address in the last 90 days. If the IP address has not been seen before, volatility will be 0. Possible values are numeric.
17. **individual.ip.business_distance -** The distance (in miles) between the IP address and the business address or phone number. If a business address and phone number are both provided, the lesser distance will be returned.
18. **individual.ip.phone_distance -** The distance (in miles) between the individual’s phone number and IP address.
19. **individual.phone.carrier –** String value indicating the company that provides voice and/or data services for the individual’s phone number. Carriers are returned at the MVNO level.
20. **individual.phone.line_type -** String value indicating the line type of the individual’s phone number. Possible values include “landline”, “fixed-voip”, “mobile”, “voicemail”, “toll-free”, “premium”, “non-fixed-voip”, “other”.
21. **individual.phone.last_seen_days -** The number of days since the individual’s phone number was last seen. Possible values are numeric.
22. **individual.phone.business.first_seen_days -** The number of days since the business’s address or phone number was seen with the individual’s phone number. If a business address and phone number are provided the greater of the first seen days will be returned.
23. **individual.phone.to_name –** Boolean value indicating the match status between the individual’s name and phone number. Possible values are “not-found”, “match”, no-match”.
24. **individual.phone.business_distance -** The distance (in miles) between the individual’s phone number and the business address or phone number. If a business address and phone number are both provided, the lesser distance will be returned.
25. **individual.address.validity_level -** The level to which the validity of the individual’s address could be verified. Possible values are “valid_to_house_number” “missing_address” “invalid” “valid” “valid_to_street” “valid_to_country” “valid_to_city” and “valid_to_house_number_missing_apt”.