Risk Scoring And Acceptance Policy

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Methodology for risk scoring of merchants, clients, business models and operations before onboarding or execution of an instruction.

WHITECAPITAL applies an internal risk scoring and acceptance methodology to assess clients, merchants, payment resources, agency instructions and operations.

Purpose

The purpose of scoring is to determine whether a client may be onboarded, whether additional restrictions are required or whether the client must be rejected.

Assessment criteria

The following are assessed:
country of registration;
transparency of ownership structure;
availability of documents;
website and public information;
category of goods or services;
expected turnover;
average transaction amount;
history of refunds and disputes;
sanctions risk;
availability of licenses if the activity is regulated;
reputational indicators;
compliance with bank and payment infrastructure rules.

Risk levels

A client may be assigned the following level:
Low Risk - standard onboarding is possible after review.
Medium Risk - additional review, limits or additional documents are required.
High Risk - separate approval, restrictions or refusal are required.
Prohibited - onboarding or execution of an instruction is prohibited.

Conditionally acceptable categories

Conditionally acceptable categories may include:
gaming;
digital goods;
marketplaces;
gift cards;
VPN/proxy;
software/subscriptions;
fulfillment;
shopping assistance;
travel;
high-volume merchants.

Such categories may require additional approval by the bank.

Decision

Following scoring, WHITECAPITAL may:
approve the client;
request additional documents;
set limits;
set a reserve;
restrict payment methods;
request bank approval;
refuse onboarding;
terminate service.