



MYAP & KOLIMBO

Fraud Detection & Elimination Technology & Service



KowBunga! Technologies takes a hands-on approach to helping you fight fraud in your affiliate program.

From automated, easy-to-use features to manual fraud checking services by our trained professionals, you can rest assured that you've got the assistance you need to identify and eliminate fraud from your program.

Fraud Detection & Elimination

COMPLETE INFORMATION ON EACH AFFILIATE

As a MyAP user, you have ALL information about ALL of your affiliates – always. The relationships created using MyAP and even the Kolimbo Network are directly between you – the merchant – and the affiliate.

How does this help in preventing fraud? The more that you know about your affiliates, the better chance you'll have at determining whether or not they are participating in fraudulent activities. You have the ability to see who they are, where they are from and you can even pick up the phone to call them, or send them an email to see if the information they've provided to you is accurate.

THE KOLIMBO SCORECARD

MyAP and Kolimbo offer affiliate verification through the Kolimbo Scorecard and manual validation of questionable affiliates.

As each new affiliate joins your program through Kolimbo, you'll receive a "Scorecard" that offers several details about the affiliate including their contact information, the IP they were using when signing up, the "whois" domain registry information for the domain that they supplied and details on any accusations of fraud or misconduct in the past.

WE TAKE THIS AUTOMATED PROCESS A STEP FURTHER BY MANUALLY VALIDATING AFFILIATES WHO:

- Submitted information that doesn't match their domain registry information
- Have addresses in red-flagged geographical locations
- Have appeared on our Fraud Watch list

Our staff checks the information, attempts to phone the affiliate and determines whether or not the affiliate is legitimate. If not, he/she is automatically removed from the network and the merchants that the person has attempted to affiliate with are notified.



FRAUD WATCH LIST

Our Fraud Watch List is an interactive feature that allows MyAP users to report fraud and let MyAP automatically scan their program for fraud.

The list is populated by MyAP users and KowaBunga staffers who communicate with others in the affiliate marketing industry to share information on potentially fraudulent affiliates. With the click of a button, you can tell MyAP to scan your program to determine if an affiliate on the Fraud Watch List has made it into your program.

To make it completely effortless for you, we run a fraud scan on all programs each month and send you a list of affiliates you have in your program that may be fraudulent.

VERIFIED PAYEE DETAILS

KowaBunga requires a valid social security / tax ID number from affiliates who receive checks through our KB Easy Checks service and our consolidated check service offered to our Kolimbo Select clients.

This has helped us flush out bad affiliates who use a fake US address and then attempt to change it to an international address when they find out that they have to supply a tax ID number in order to receive their checks.

VALID DOMAINS

Valid Domains ensure that affiliates can't "fake" sales when you are tracking orders using an image tag on the receipt page of your shopping cart. This image tag "talks" to your affiliate program to tell it that a sale has happened and gives it details about the sale like the sale amount and which affiliate referred the sale.

With the Valid Domains fraud prevention feature in place, your affiliate program will only "listen" to image tags that are loaded at the domains that you designate.

This prevents a fraudulent affiliate from copying the image tag and loading it on their own site in an attempt to tell your affiliate program that a sale has happened when it truly has not.

IP TRACKING

If you are rewarding your affiliates for sending you clicks, leads or other non-monetized transactions, MyAP can help you identify possible fraud by tracking and reporting on the IP address of each visitor who completes the desired action.

Most of our clients choose to limit the allowed transactions from a single IP address to 1 per hour.

PENDING SALE VERIFICATION AND BATCH UPLOADS

We highly suggest that, if you are not using our batch-upload capabilities for your sale data, and are instead posting sales as they happen to your affiliate program – that you use our Pending Sale verification process.

With this process, the transactions are added to MyAP as "pending". Pending transactions are not included when commissions are calculated. This gives you the opportunity to verify each of the transactions, either by hand or by batch uploading a file of confirmed/verified transaction ID numbers.

SALE NOTIFICATION VIA EMAIL

If you choose to automatically post confirmed sales to your MyAP account, you'll receive an email with the transaction details each time one is processed. This will allow you to spot check for unusual sale amounts, suspiciously large orders and falsified order ID numbers.

CHARGEBACKS AND RETURNS

You may choose to process chargebacks, returns, refunds and/or declined sales manually or automatically.

To handle them manually, you'll use the Transaction History report in MyAP to locate the sale transaction, and then change the status of the transaction.

For larger volume clients, this can be done automatically by batch uploading the transaction ID numbers and their current status.

CUSTOM FRAUD DETECTION

We are happy to create a custom fraud detection tool for you.

Simply tell us what you believe constitutes fraud, what the warning signs are that you watch for in your non-affiliate-referred business – and we will build a system around that.