



Guided, Guaranteed Compliance Through Our Direct-to-Merchant™ Engagement Platform



Compliance with KYC/AML and other legal regulations, card brands' guidelines, and Payment Card Industry (PCI) mandates is complex, non-negotiable, and always changing. In addition, ensuring and documenting awareness and compliance across your merchant portfolio using traditional communication and manual tracking methods is time-consuming and costly.

Solve risk and compliance challenges with POPcodes Direct-to-Merchant (D2M) Engagement Platform embedded into merchant-facing devices and guiding users with workflows designed to educate, engage, and lead to action.

PCI Standards

Ensure each merchant completes and submits PCI annual self-assessments, attestations, or reports on time. Inform merchants of changes that require payment technology or process changes.

GDPR and Data Privacy

Educate merchants about ever-evolving data privacy laws, in the countries and regions where they do business. Inform them about the impact these laws have on electronic payment processes, and how merchants can use and store data compliantly.

Card Brand Mandates

Help merchants stay on top of current card brand guidelines and upcoming changes to requirements. Educate merchants on options like credit card surcharging and dual pricing.

Consumer Protection Laws

Ensure merchants are up to date with consumer protection laws that require transparency, fair trade practices, and financial protection. Use D2M to inform merchants of new enforcement deadlines.

Customer Due Diligence

Guided workflows help merchants stay on track with risk assessments and continual monitoring to detect suspicious or unusual behavior that put cardholder and personal data at risk.

KYC and AML

Remind merchants to update Know Your Customer (KYC) and Anti-Money Laundering (AML) documentation to meet deadlines and ensure that they don't experience disruptions in their ability to process payments.

Success Story

A leading acquirer reimaged its Customer Due Diligence (CDD) process with the D2M engagement platform. D2M guided merchants step-by-step through an easily consumable, graphical workflow, reminding them to submit required documentation. D2M resulted in a 178% increase in merchant engagement and 98% awareness of compliance requirements. It also reduced the cost of a CDD contact to less than \$2.

Modernize Your Approach to Compliance

Compliance requires addressing the complexity of different rules on different timelines from different agencies. The goal is to help merchants achieve maximum protection at the lowest cost. D2M is an innovative, award-winning approach to compliance. Automating processes with our merchant engagement platform saves time, reduces costs, mitigates risk, and directly translates to a healthier bottom line. For more information, [click here](#).

