

China's first cross-border online marketplace DHgate deploys Austreme's Transaction Laundering Detection solution

(November 10, 2015 – Hong Kong) DHpay, one of renowned payment service providers offering cross-border, multi-currency payment platform in China, implemented Austreme's Transaction Laundering Detection solution.

DHpay is an independent subsidiary and payment platform provider of its mother company DHgate, the first B2B online marketplaces in China for buyers and sellers around the world. With a vision to offer a global payment platform for worldwide e-commerce users with multi-channel payment services, DHpay has extended its business and becomes an emerging payment service provider. By providing secure, multi-currency international online payment and financial services, it handles a huge number of transactions generated from ever-growing cross-border e-commerce businesses of its merchants in China and other countries everyday. It was the first company to set up a Trust & Safety Center with a strict risk management system in China cross-border e-commerce businesses. The Center's primary focus is to manage all online transaction risk, account operation risk and chargebacks. Working closely with major card schemes like Visa and MasterCard, DHpay has been following Payment Card Industry Data Security Standards. In order to empower the existing risk and fraud management of its payment platform, DHpay appoints Austreme as the Transaction Laundering Detection ("TLD") service provider. By implementing the comprehensive TLD solution in its platform, DHpay is now able to detect all suspicious activities of merchants such as transaction aggregation and non-compliance with rules such as Card Acceptor Business Code (MCC) miscoding violations. Furthermore, all illegal and brand-damaging activities, such as sale of prohibited drugs, tobacco products, pornographic images, counterfeits and illegal electronic devices can also be addressed by Austreme's anti-transaction laundering service.

"We work closely with our partners that consist of multiple cross-border organizations in order to provide payment methods that both buyers and sellers can trust by combating dishonest transactions, illegal activities and unethical practices. We can now monitor all registered merchant IDs, URLs and MCCs through the integration of our DHpay payment platform and powerful Risk Detection System with Austreme's Transaction Laundering Detection solution. Upon the detection of any suspicious activities or violations, our risk and fraud management officers receive an alert and immediately investigate the findings in the report, then follow up on the final resolution. Austreme's TLD service reduces our workload in manual checking and overall operation cost. We ensure our partners and customers using the platform are secure from all attacks, including malware and phishing, while preventing

the degradation or interruption of payment and transaction performance,” said Zhang Yali, Trust and Safety Department director of DHgate.

Mr. Terence Chau, Risk and Compliance Director of Austreme said, “our TLD solution helps DHPay to mitigate risks in business, reputation and financial aspects. We are one-stop solution provider for merchant onboarding check, transaction laundering detection and online store illegal content monitoring. With our expertise in TLD solution, DHPay is able to identify the hidden, high risk merchants and avoids any illegal transaction aggregation activities.”

About DHgate

DHgate was established in 2004 as China’s first cross-border B2B e-commerce platform dedicated to enabling SMEs to access global markets. DHgate was the first platform in China commission-on-successful-transaction operation, providing low barrier business opportunities to the SMEs. The mission of DHgate is to help China SMEs to access the global market, and establish an easier, safer and more efficient online marketplace across the world. For details of DHgate, please visit www.dhgate.com.

About Austreme

Austreme is an industry leader in brand protection, helping brand owners, acquiring banks and payment service providers monitor and detect online merchants’ illegal and brand-damaging transactions under international card associations’ global brand protection program. As the approved MasterCard Merchant Monitoring Service Provider (MMSP), Austreme has been serving customers worldwide and providing leading edge technologies for banks, payment gateways, MNCs and luxury brands. More information of Austreme can be found at www.austreme.com.

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