


Presentation materials and video replay will be provided within one week.



Have questions? Use the questions panel  – we'll field them as we go and during the Q&A recap at the end of the call.

Fraud Rehab for Your Best Account Holders

Today's Speakers



Debra Corwin

Vice President
Security Solutions Product Marketing
Harland Clarke



Laura Bruck

Vice President
Marketing & Solution Strategy
EZShield Fraud Protection



Today's Agenda

Defining Identity Crimes

Current State of Check Fraud

Check Fraud's Effects

Responding to Check Fraud

Q&A

How Do We Define Identity Crimes?



Lost/Stolen PII
(Personally Identifiable Information)



Payment Fraud



Identity Theft



▶ **Lost / Stolen PII**

(credentials, documents, accounts and devices compromised)

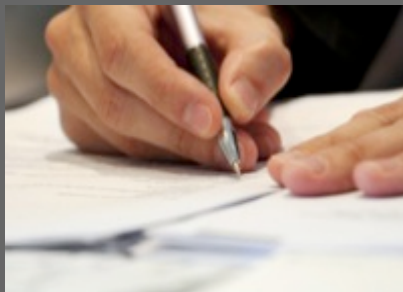
- Victim of a data breach
- Lost mobile phone / wallet / checkbook



▶ **Payment Fraud**

(use of victim's financial vehicles to steal funds)

- Using a stolen ATM/debit card to make unauthorized withdrawals
- Using a stolen check to fraudulently withdraw funds

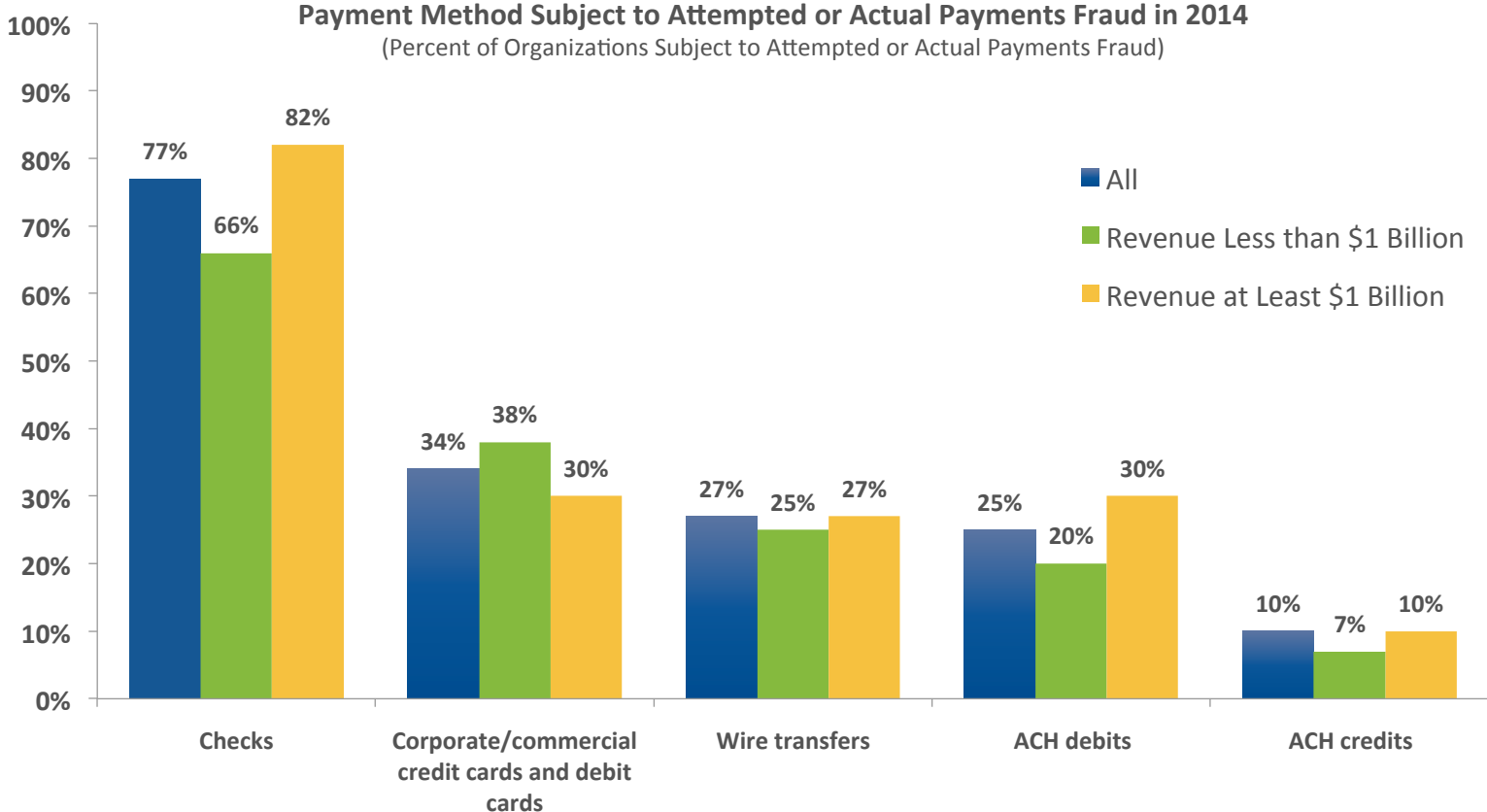


▶ **Identity Theft**

(use of the victim's name, along with SSN or other PII)

- Taking out loans in the victim's name
- Opening a bank account or credit card in the victim's name

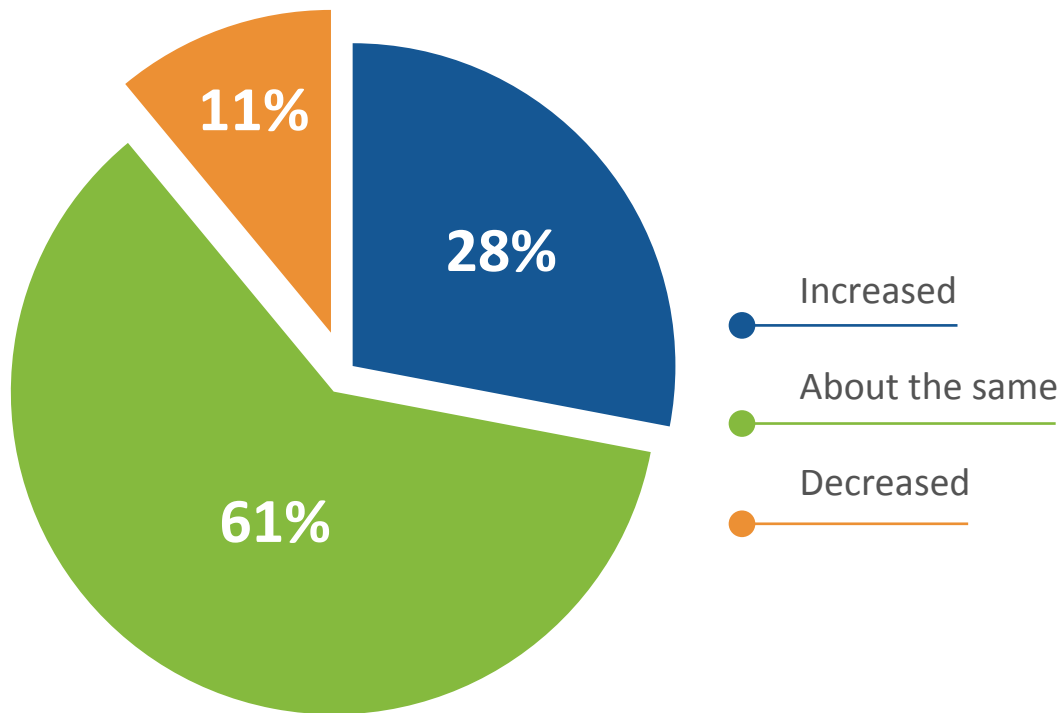
Checks Are the #1 Source of Payments Fraud



Payments Fraud Is Persistent and Prevalent

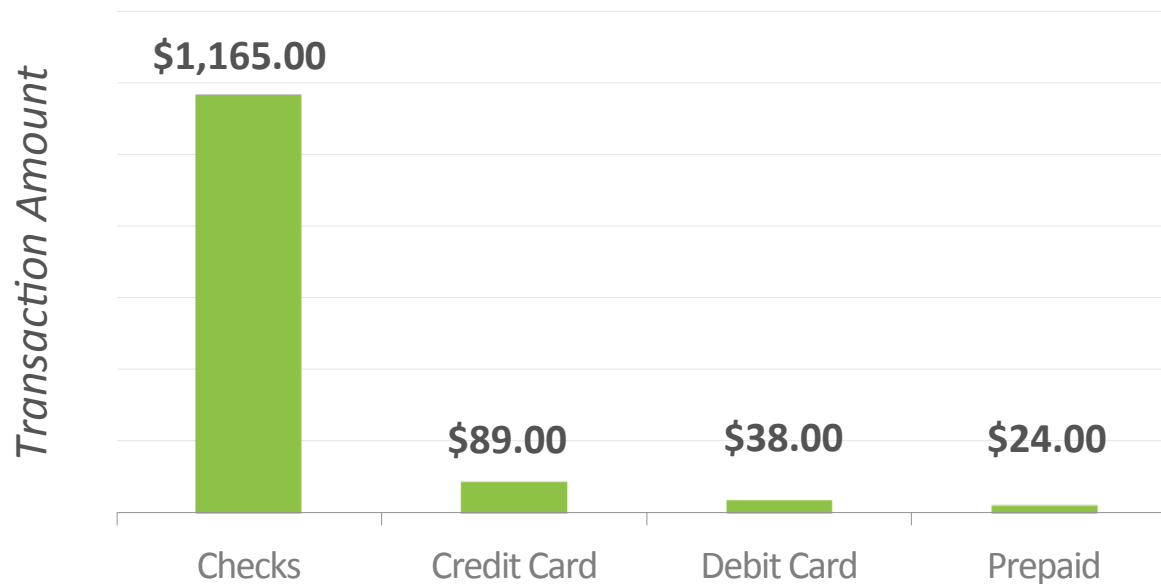
Change in Prevalence of Payments Fraud in 2014 Compared to 2013

(Percentage Distribution of Organizations Subject to Attempted or Actual Payments Fraud)



Payments Fraud Can Be Costly

- Checks are the **biggest target** for those committing payments fraud¹
- Checks are the primary payment form targeted by fraudsters
- **77%** of survey respondents indicate that checks were targeted at their companies²
- **Larger transactions** are made by check¹

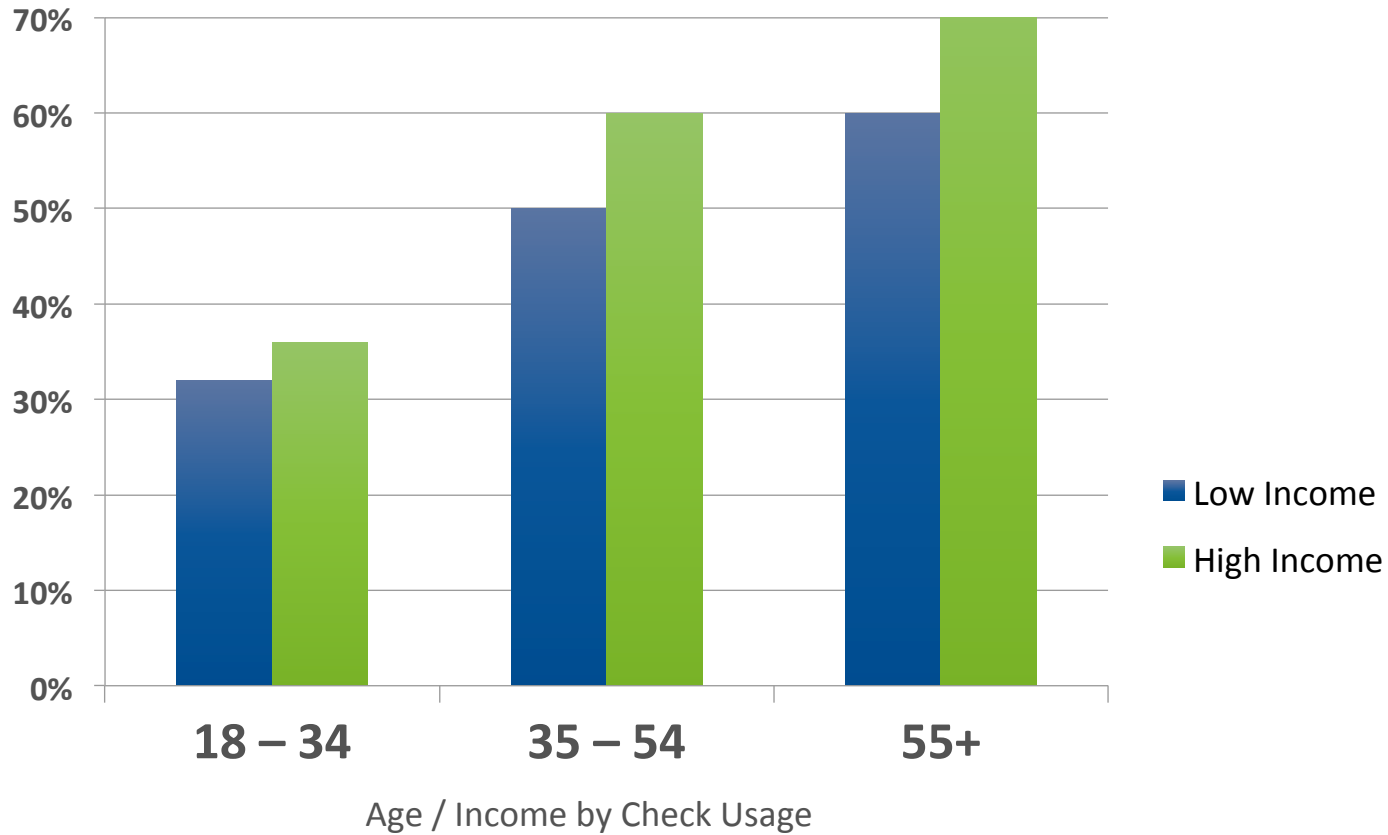


¹ Javelin 2011 State of the Check

² 2015 AFP Payments Fraud and Control Survey

Check Fraud Affects Your Important Account Holders

As Income Increases, So Does Check Use



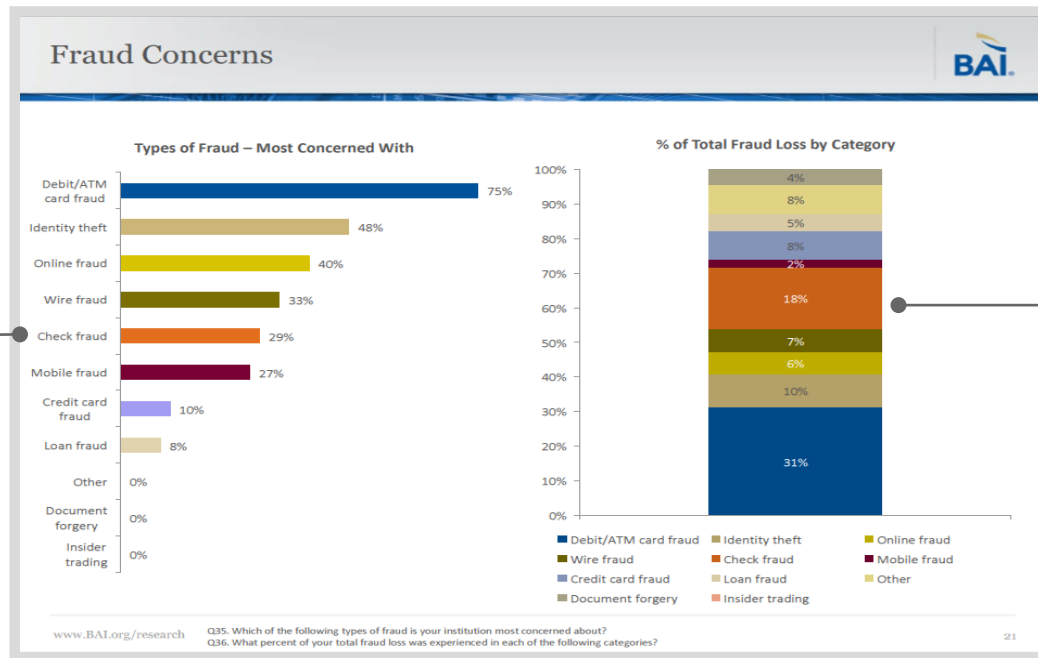
Shouldn't We Be More Concerned?

Types of Fraud – Most Concerned With

Check Fraud
29%

Percent of Total Fraud Loss by Category

Check Fraud
18%



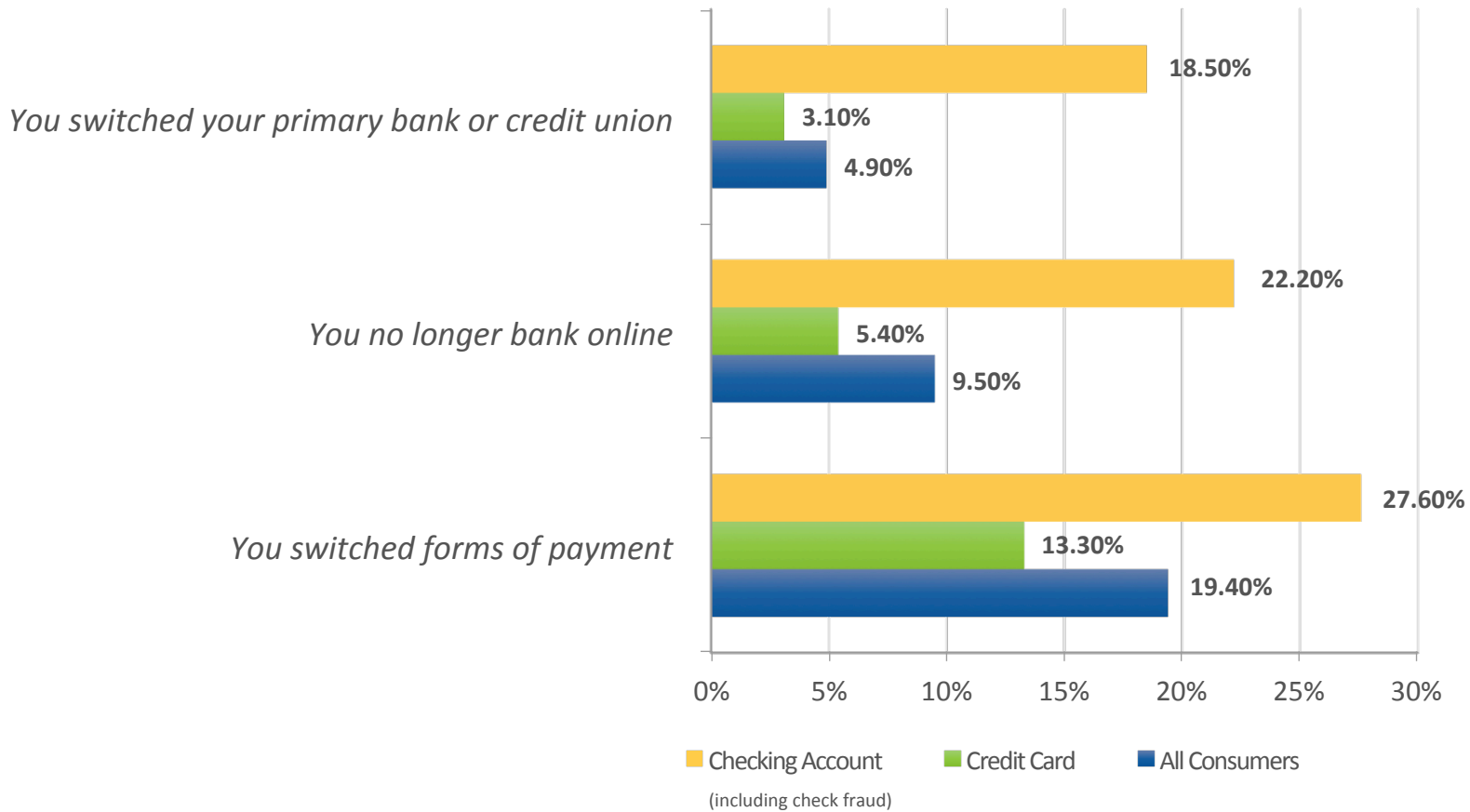
Check Fraud Can Be Overwhelming and Damaging

- Financial and emotional distress
- Loss of trust and confidence in financial institution
- Costly and difficult to regain



Check Fraud Can Cause Account Holders to Change Financial Institutions and How They Make Payments

As a result of being a fraud victim, are any of the follow statements true?



Resolving Check Fraud Can Be Time-Consuming

Check fraud takes 2.5X longer to resolve than credit card fraud



Stay Ahead of Check Fraud Curve

**Now's the time to be proactive
and prepare for the added
burden of responding to
increased check fraud**



Check Fraud Recovery Support When Your Account Holders Need You Most



- White-glove check fraud recovery for your checking account holders
- Additional fraud recovery support for your internal fraud team
- Peace of mind for your most important account holders
- Trust and confidence in your financial institution
- Revenue for your financial institution with every check order

CheckAssure Provides Added Check Fraud Recovery Support to Your Internal Team

Financial Institution



- Close account
- Replace checks
- Investigate fraudulent charges
- Reimburse fraud



Account holder loyalty and peace of mind

- Discover scope, scale and triage of fraud event
- Advancement of funds within 72 hours¹
- No-cost check replacement
- Help prevent future check fraud or identity theft
- Provides 12 months of continuous resolution in the event of fraud²

¹ Up to \$2,500 per incident

² CheckAssure is available for up to 12 months from the date the check order is shipped or until the last check in the order is used, whichever comes first.

CheckAssure Provides Added Check Fraud Recovery Support to Your Internal Team

Financial Institution



- Close account
- Replace checks
- Investigate fraudulent charges
- Reimburse fraud



Account holder loyalty and peace of mind

- Discover scope, scale and triage of fraud event
- Advancement of funds within 72 hours¹
- No-cost check replacement
- Help prevent future check fraud or identity theft
- Provides 12 months of continuous resolution in the event of fraud²

CheckAssure goes beyond your financial institution's resolution process to:

Discover

- Scope, scale and triage of the fraud event

Isolate

- Review other accounts, online activities, password storage and security

Help Prevent

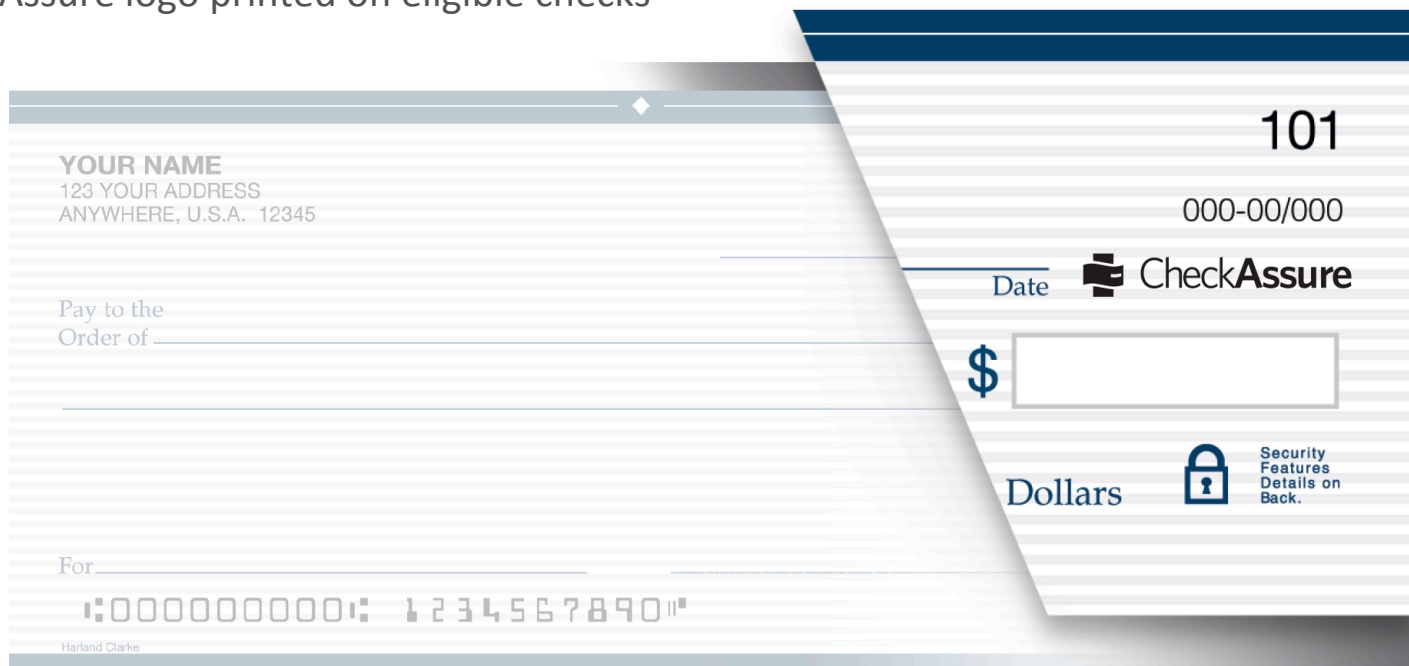
- Discuss online social activity
- Add account holders to Do-Not-Call registry
- Place fraud alerts

¹ Up to \$2,500 per incident

² CheckAssure is available for up to 12 months from the date the check order is shipped or until the last check in the order is used, whichever comes first.

How CheckAssure Works

- CheckAssure will be part of your personal check product*
- Check buyers are notified that CheckAssure is in place from the date their order is shipped
- Notice of services included with the order
- CheckAssure logo printed on eligible checks



Q & A

Type your question in the questions panel
Raise your hand to ask questions by phone



Debra Corwin

Vice President, Security Solutions Product Marketing,
Harland Clarke

Laura Bruck

Vice President, Marketing & Solution Strategy,
EZShield Fraud Protection

**Presentation materials and video replay
will be provided within one week.**

**Visit www.HarlandClarke.com/Webcasts
for this and previous events.**

www.HarlandClarke.com



[linkedin.com/company/Harland-Clarke](https://www.linkedin.com/company/Harland-Clarke)



twitter.com/HarlandClarke



[youtube.com/user/HarlandClarkeCorp](https://www.youtube.com/user/HarlandClarkeCorp)

Thank You

