



DELUXE
DETECT[®]

A Real-Time, New Applicant Screening Solution

It pays to trust every new-account opening to Deluxe Detect[®], one of the industry's most effective tools for screening applicants. Its robust features help you identify applicants with a prior history of fraud and/or account abuse while also performing identity verification and compliance list screening.

Deluxe Detect is easily implemented in financial institutions of all sizes and capable of being deployed across multiple operations including retail banking, consumer lending, mortgage, credit card and more.

WHY IT'S TIME FOR AN UPGRADE TO DELUXE DETECT

You will find that Deluxe Detect can deliver more value and better results for your investment by utilizing:

Configurable business logic — A flexible decision engine lets you design a scoring strategy based on the level of risk your financial institution is willing to assume. You can even tailor your risk strategy on a branch-by-branch level.

Some of the industry's most-predictive data to verify identity — Using numerous public and proprietary data sources, Deluxe Detect looks for invalid, inconsistent or unusual elements of an individual's identity to help confirm the applicant is who they say they are.

Compliance list screening and alerts — Deluxe Detect helps fulfill key provisions of Section 326 of the USA Patriot Act by providing identity verification and screening against a list of government-designated suspicious individuals published by the Office of Foreign Asset Control (OFAC). No need to access a separate database or website to check for hits or detailed information.

Data error detection and scrubbing — The system automatically prompts users to make keystroke error corrections and enter missing information to prevent false positives.

Early Warning's Trusted Custodian[®] business model — Utilizing a common platform, financial institutions contribute and share their most current fraud and account abuse data to the National Shared Database, maintained by Early Warning, on a daily basis.



Deluxe Detect is the result of a partnership with Early Warning Services, LLC, a leader in payment and identity fraud protection. Over **90%** of the largest financial institutions in the U.S. rely upon Early Warning solutions to provide billions of dollars in loss avoidance every year.

"There was an immediate increase of initial application acceptance of 6-10%. Efficiency of the account opening process has increased by more than 30% simply by reducing the need for additional verification tools and using Deluxe Detect as single entry verification with a customizable results output."

—Joseph A. Muir
Assistant Vice President,
Operations, Presidential
Bank, Bethesda, MD

ABOUT EARLY WARNING®

Early Warning Services, LLC, was formed with one purpose in mind — to help eliminate fraud in financial systems. Built upon a 20-year foundation of providing fraud prevention services and its longstanding bank ownership, Early Warning is established as a trusted resource for strategic fraud management. Early Warning facilitates the secure exchange of information and knowledge between organizations and offers solutions for responding quickly to evolving fraud challenges.

Superior data integrity — Information is maintained and safeguarded according to the National Shared Database Operating Rules approved by financial institutions. The Rules provide for the highest data integrity to decrease false positives, as well as govern the provision and use of information.

Financial institution collaboration and revenue-sharing — Your institution receives a financial benefit from Early Warning when your contributed data helps another institution prevent a loss.

Real-time customized responses — Institution-specific decision messages can be customized for new-account representatives, based on the applicant score from Deluxe Detect.

Record retention and matching — All new-account inquiry records, including furnished data elements, inquiry responses and warnings are retained and automatically queried for any matches to newly contributed database records. In addition, known fraud records and accounts requiring special attention are identified and automatically stored.

Deluxe Detect® helps distinguish high-risk individuals from profitable ones, with the goal of opening more good accounts and reducing costly write-offs.

THE PROOF IS IN THE NUMBERS

With a little information from you, your Deluxe Account Representative can prepare a comparative scenario to help project:

- How many more good accounts you could open each month
- How much revenue you could earn from contributed data
- Your total return on investment

You'll find that Deluxe Detect is the better choice for your financial institution.

SWITCHING IS EASIER THAN YOU MAY THINK

No technology investment — Deluxe Detect is seamlessly integrated into most major core processing platforms. You may also access Deluxe Detect via the Internet using the Deluxe OrderPro® browser, or the stand-alone website. No special software or hardware is needed.

Easy to use — Deluxe Detect is so intuitive, you won't need extensive training sessions for your account-opening staff. And because you create action responses specific to your institution, your staff will know just what to do after every inquiry.

Dedicated operations team — Deluxe implementation managers provide seamless onboarding to Deluxe Detect. They'll help you navigate all the required steps, including connectivity, data contribution, decisioning logic, action responses and staff preparation. You'll be up and running before you know it.

For more information about Deluxe Detect, contact your Deluxe Account Manager today. Call 888-633-5893 or visit www.deluxe.com.



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