Help Small Businesses
Reduce the Risk of Fraud and Identity Theft
with EZShield Check Fraud Protection Program® and EZShield Business Identity Restoration

EZShield Check Fraud Protection provides advancement of lost funds incurred, up to $25,000, due to check fraud within 72 hours of receipt of completed paperwork. Check fraud losses include incidents related to forged signatures and endorsements, counterfeit or altered checks.* Additionally, six months of complimentary Business Identity Protection will be provided to help mitigate the risk of further fraud. EZShield Plus also includes EZShield Business Identity Restoration, a service that provides a certified Resolution Specialist to help restore the business and business owner’s identity in the event of identity theft.

Why is it important for small businesses?
It has been proven that small business owners are at a greater risk of becoming a victim of fraud than consumers. What’s more, they have more to lose since they generally have higher account balances and more sensitive identity attributes in circulation every day. 78% of finance professionals report that their companies were victims of payments fraud in 2017.¹

How Deluxe helps inform the business customer about EZShield:

- The Deluxe New Business Account Guide includes information on EZShield® services.
- An insert is included in each check package to inform the business customer of the service. This insert includes an overview of the service and instructions for accessing detailed terms and conditions at deluxesb.ezshield.com.
- Order confirmation notices sent via email state the EZShield services that are included with the check order.
- Check orders with Check Fraud Protection will include a security logo on the checks to remind customers they are protected by EZShield.

We recommend you do the following:

- Provide clear notice and explanation of EZShield services to the business customer before the business check order is placed.
- Utilize the Deluxe New Business Account Guide as a tool to inform business customers of the EZShield services.
- Direct business customers to deluxesb.ezshield.com for more information about specific EZShield terms and conditions.

### EZShield PLUS Service Disclosure

<table>
<thead>
<tr>
<th>Service Component</th>
<th>Description</th>
<th>Term</th>
<th>Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>Check Fraud Protection</td>
<td>If included or purchased with the check order and in the event of check fraud, Check Fraud Protection provides advancement of lost funds incurred up to $25K due to forged signatures, forged endorsements, counterfeit or altered checks. Additionally, six months of complimentary Business Identity Protection will be provided to help mitigate the risk of further fraud.</td>
<td>Life of checks or up to 2 years (whichever comes first)</td>
<td>May be included with check price. If purchased as an addition, Check Fraud Protection is around 2 cents per check.</td>
</tr>
<tr>
<td>Business Identity Restoration</td>
<td>If purchased with the check order through EZShield Plus, Business Identity Restoration provides a dedicated Resolution Specialist to help restore business owner’s identity and/or the identity of the business.</td>
<td>1 year</td>
<td>$8.25/order</td>
</tr>
</tbody>
</table>

¹ 2018AFP Payments Fraud and Control Survey.