

Deluxe Provent®: Protecting against expanded threats. Providing for expanded opportunities.

INTRODUCTION

Identity thieves are smarter and more organized than ever before, claiming over 8.1 million victims in 2010, accounting for more than \$37 billion in losses.¹ It is still the fastest growing crime in America, but the number of victims has declined by 27% since 2009, an indication that solutions like Deluxe Provent are helping consumers win the battle against identity thieves.

The problem of identity theft demands an aggressive, innovative response with services that are more comprehensive in nature, providing more than just traditional credit monitoring services alone.

That's why Deluxe offers Deluxe Provent, an integrated suite of identity theft protection services that provides identity theft protection on all fronts, including: Prevention, Detection and Restoration.

SERVICE SUITE OVERVIEW

Deluxe Provent offers one of the widest arrays of solution options in the industry, combining both Financial Institution (FI) Paid service options and a Consumer Paid service suite into a complete solution.

It all starts with our FI Paid service options, which allow you to protect the consumers of your choice. For example, you may want to provide an FI Paid service as a loyalty benefit or account holder reward, or you may want to bundle an FI Paid option within an account, either as a way to differentiate that account and add value, or as part of the account package, for which you would charge a fee. It is up to you to decide which FI Paid options meet your needs, as well as how you would like to utilize those solutions to: deepen account holder relationships, set you apart from competition, earn additional fee income and enhance profitability, and position you to acquire new accounts.

Our FI Paid service options include:

- **ID Restoration** (see detailed service description below)
- **ID Protect:** includes ID Restoration and Internet Monitoring (see detailed service description below)
- **ID Protect Plus:** includes ID Restoration, Internet Monitoring and Credit Monitoring (1B) (see detailed service descriptions below)
- **Vault:** (see detailed service description below)

Once you have communicated with Deluxe regarding whom you want to protect with which FI Paid product, Deluxe and its partner (EZShield®) take it from there. We will reach out to the account holder via email to reinforce the value of the service they have been provided by your institution, welcome them to the program, and direct them to a secure website to activate their service. If your customer does not have an email, we will provide your financial institution a custom landing page where you direct them to activate their service. Once the consumers have activated their FI Paid services, they will be able to access their

¹ Sources: Javelin, FBI.

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membership information via a secure member dashboard. With this dashboard, they will be presented with additional service options. Consumers get to pick and choose which services they want to enroll in. Ultimately, they have the ability to configure their unique, ideal identity protection solution.

This easy upgrade model is unique in the identity theft solution industry. Instead of offering predefined packages or bundles of product components, we more often present the consumer with the components individually. This ultimately allows the consumer to pay for only what he/she is interested in, and allows the consumer to customize his/her own ideal identity theft solution. The consumer will not be paying for services within a predefined package that he/she will not use. (See below for detailed descriptions of the various service options that are available.)

In addition, the Deluxe Provent solution suite includes several Enterprise Fraud Service options. These services are designed to address your institution's needs regarding fraud and identity theft. They include:

- **Breach Prevent:** custom-scoped consulting, which could include things like a data breach risk assessment to identify risks and gaps; the development of a data protection and security manual; and training.
- **Breach Response – Retainer:** development of a comprehensive, pre-breach preparation guide and plan of action that helps an FI respond immediately in the case of a breach. The plan of action includes processes and procedures for engaging EZShield[®] immediately. EZShield is “on call” to help should a breach event occur.
- **Breach Response – Notification Services:** support and assist an FI in notifying impacted account holders of a breach event. Includes things like notifications via mail; FAQ development; custom landing page development; and a contact phone center.

SERVICE DETAILS

IDENTITY RESTORATION

Highlights

- Preventive Measures
- EZShield Wallet
- Activity Reports
- Ongoing 24/7 Expert Advice
- Notification Services
- The EZShield[®] Promise

Description of Service

Preventive Measures

Provides access to up-to-date education, checklists, and free or recommended resources for prevention of identity theft (ongoing 24/7 access for term of service). Provides best-of-industry tips to help protect individuals against the many forms of identity theft, as well as links to complementary identity theft prevention and education resources.

EZShield Wallet

24/7 access to a password-protected, encrypted secure area containing essential personal information you want to manage and protect (i.e. identification, contact information, credit cards, bank accounts). It helps eliminate paper records and reduces risk of fraud and identity theft.

Activity Reports

Monthly emails will be sent detailing services in effect, providing the latest education on fraud trends to watch for, and reminders of how to access services and exclusive offers for recommended services.

Expert Services

During the term of the Service, a customer is entitled to access a Resolution Specialist who will provide support directly to the customer and timely expert advice regarding the best procedures and documents to help prevent an identity theft event and respond to a customer identity theft event.

Notification Services

In addition to advising the customer on the best procedures and documents to help prevent an identity theft event or to respond to a fraud or identity theft event, a Resolution Specialist can also act on behalf of the customer (i.e. fully managed recovery). For the Resolution Specialist to act on customer's behalf, the customer must:

- submit to EZShield the EZShield Identity Restoration packet;
- complete and execute a limited power of attorney form;
- provide proof of the criminal complaint filed with the applicable law enforcement authority; and
- provide other documents as required by EZShield in its discretion

Resolution Specialists are available to assist in:

- notifying and requesting government-issued identification, such as state's driver's license, social security card and/or passport;
- notifying the three national credit bureaus (Equifax, Experian and TransUnion) to place a fraud alert on customer's credit reports, and review such reports to identify evidence of the identity theft event;
- notifying banks, credit card companies and merchants as directed by customer to freeze or close any business accounts compromised by or resulting from the potential fraud or identity theft event;
- notifying the Federal Trade Commission and file a complaint to report the identity theft event;
- coordinating with credit bureaus, banks, credit card companies, government agencies, and/or merchants as suggested by the Federal Trade Commission in its February 2006 publication entitled, "Take Charge: Fighting Back Against Identity Theft;"
- reviewing the status of notification and correction requirements.

The EZShield[®] Promise

EZShield will continue engaging in these services on behalf of a customer either until the records identifying the fraudulent transactions associated with the identity theft event are corrected, or until EZShield reasonably determines that further efforts to revise such records would not be successful. If EZShield determines the circumstances of your case puts your identity at a continued risk for further Identity Theft Events, EZShield will deploy certain preventive services to customer, free of charge, to help mitigate such risks.

What To Expect

When your account holders suffer from fraud or an identity theft event, Deluxe personally assigns them a Restoration Specialist (RS). This Specialist will provide expert advice regarding the procedures they need to follow and the documents they need to gather.

The steps the Specialist takes to help restore the account holder's credit file and good name are:

1. Receives customer call in regarding suspected/actual fraud/identity theft event.
2. Communicates the basic initial steps and offers to assist as follows:
 - a. Report all missing/stolen credit and debit cards to creditors.
 - b. Place fraud alert with all three credit bureaus.
 - c. Advise all banks where you hold accounts (we recommend closing your existing account).
 - d. Contact check verification companies and advise them to not accept checks from the affected accounts.
 - e. File a police report.
 - f. Complete and file an FTC Fraud Complaint Form online.
 - g. Request and review your credit report from each of the three credit bureaus.
 - h. Notify the Department of Motor Vehicles if your driver's license and/or car registration are missing.
 - i. Notify the Social Security Administration if your social security card/number has been stolen.
3. Sends a restoration packet to the customer. This package includes:
 - a. EZShield IDR Checklist (includes all information mentioned above)
 - b. IDR Terms & Conditions
 - c. Incident Forms
 - d. Limited Power of Attorney form
4. Reviews the information returned to them to ensure it is complete.
 - a. RS contacts customer to outline the recovery plan and/or to gather additional information.
5. Continues to update and review case on a weekly basis until all fraudulent data has been removed from the customer's credit report.
 - a. If RS is unable to receive a response from the customer for a month, the case will no longer be considered "in progress."
 - b. If there is no contact with the customer for six months the case will be marked "closed."

INTERNET MONITORING

Highlights

- Continuous access to an online dashboard
- “CyberScan” searches of certain data and records available on the Internet’s black market to identify any known risks involving account holder’s Protected Identity Elements
- Identity Theft Protection Tips (Preventive Measures)
- Notification Services

Description of Service

In performing and displaying the Identity Theft Protection service (“Service”), EZShield will securely review and store customer’s Protected Identity Elements as follows:

- 1 individual name
- 1 street address
- 2 email addresses
- 3 telephone numbers
- 1 Social Security Number
- 6 bank account or credit card numbers

Additional services provided:

- **CyberScan:** is an ongoing customized search of hundreds of thousands of identity elements available on the Internet’s black market to determine if any of the Protected Identity Elements are identified as compromised data.
- **Identity Theft Protection Tips:** provide best-of-industry tips to protect individuals and businesses against the many forms of identity theft, as well as links to complementary theft prevention and education resources.
- **Identity Theft Risk Notifications:** provides timely email notifications of discovered activities and data suggesting that an Identity Theft Event may have occurred.

CREDIT MONITORING

Highlights

- Continuous access to an online dashboard
- Credit Report Monitoring (1 or 3 bureau)
- Payday Loan Monitoring
- Identity Theft Protection Tips (Preventive Measures)
- Notification Services

Description of Service

Monitoring: As part of the service, EZShield will monitor activity associated with customer's identity and make available to the customer the following search results, which may indicate identity theft or misrepresentation:

- **1-Bureau Credit Report Monitoring:** provides alerts for any activity in the Experian credit file that relate to Customer's Identity.
- **3-Bureau Credit Report Monitoring:** provides consolidated alerts for any activity from any of the three credit bureaus, allowing the customer to validate that the credit-related activity was in fact their own activity. Offered as an alternate to 1-Bureau Credit Report Monitoring; additional fees may apply.
- **Payday Loan Monitoring:** provides alerts for any activity in Payday loan vendor records that relate to customer's identity.

Additional services provided:

- **Identity Theft Protection Tips:** provides best-of-industry tips to protect individuals and businesses against the many forms of identity theft, as well as links to complementary identity theft prevention and education resources.
- **Identity Theft Risk Notifications:** provides timely email notifications of discovered activities and data suggesting that an Identity Theft Event may have occurred.

PUBLIC RECORDS MONITORING

Highlights

- Continuous access to an online dashboard
- USPS Change of Address Monitoring
- Court Record Monitoring
- Sex Offender Registry Monitoring
- Identity Theft Protection Tips (Preventive Measures)
- Notification Services

Description of Service

Monitoring: As part of the Service, EZShield will monitor activity associated with customer's identity and make available to the customer the following search results, which may indicate identity theft or misrepresentation:

- **USPS Change of Address Monitoring:** provides alerts for any activity in the US Postal Service Change of Address system.
- **Court Records Monitoring:** provides alerts for activity detected in criminal records from 46 states, 200+ counties and other jurisdictions totaling more than 500 aggregated sources.
- **Sex Offender Registry Monitoring:** provides alerts for activity detected in an aggregated database of state Sex Offender Registries.
- **Identity Theft Protection Tips:** provides best-of-industry tips to protect individuals and businesses against the many forms of identity theft, as well as links to complementary identity theft prevention and education resources.
- **Identity Theft Risk Notifications:** provides timely email notifications of discovered activities and data suggesting that an identity theft event may have occurred.

NAMES & ADDRESSES MONITORING

Highlights

- Continuous access to an online dashboard
- Customized Names and Aliases List
- Customized Known Addresses List
- Identity Theft Protection Tips (Preventive Measures)
- Notification Services

Description of Service

Monitoring: As part of the service, EZShield will monitor activity associated with customer's identity and make available to the customer the following search results, which may indicate identity theft or misrepresentation:

- **Names and Aliases List:** identifies the different names associated with customer's protected identity elements in the credit header file.
- **Known Addresses List:** identifies the different street addresses associated with customer's protected identity elements in the credit header file.

Additional services provided:

- **Identity Theft Protection Tips:** provides best-of-industry tips to protect individuals and businesses against the many forms of identity theft, as well as links to complementary identity theft prevention and education resources.
- **Identity Theft Risk Notifications:** provides timely email notifications of discovered activities and data suggesting that an identity theft event may have occurred.

VAULT

Highlights

- Preventive Measures
- EZShield Wallet
- Activity Reports
- Digital organization and storage of important documents and information
- Top level data security to prevent unauthorized access to stored files
- 24/7 customer access to stored items

Description of Service

Preventive Measures

Provides access to up-to-date education, checklists, and free or recommended resources for prevention of identity theft (ongoing 24/7 access for term of service). Provides best-of-industry tips to help protect individuals against the many forms of identity theft, as well as links to complementary identity theft prevention and education resources.

EZShield Wallet

24/7 access to a password-protected, encrypted secure information area containing essential personal information you want to manage and protect: identification, contact info, credit cards, bank accounts. It helps eliminate paper records and reduces risk of fraud and identity theft.

Activity Reports

Monthly emails will be sent detailing services in effect, providing the latest education on fraud trends to watch for, and reminders of how to access services and exclusive offers for recommended services.

Organization and Storage of Digital Files

Organize and store digital copies of important records, legal and personal documents, and other items in a secure, remote location.

- Manage information about content for ease of search and retrieval
- Easily stage incoming content for proper categorization and storage

Top-Level Data Security

- Files stored in a SAS 70 Type II-compliant data center
- Password access set and managed by customer
- Content encrypted as it is uploaded to customer's Vault

SERVICES SUMMARY

FI PAID SERVICE OPTIONS	UNITS	COST TO FI	COST TO ACCOUNT HOLDER
ID Restoration Dedicated Restoration Specialist Expert Assistance or full Advocacy on account holder's behalf EZShield Wallet; secure data storage Lost Wallet and Identity Theft recovery services	Person/month	\$.16	N/A
ID Protect Restoration and Internet Monitoring	Person/month	\$2.50	N/A
ID Protect Plus Restoration, Internet Monitoring and Credit Monitoring	Person/month	\$4.00	N/A
Vault EZShield Wallet; secure data storage Digital offsite storage of important documents High Encryption	Person/month	\$2.50	N/A

MINIMUM MONTHLY CHARGE FOR FI PAID SERVICES	UNITS	MONTHLY	ANNUALLY
ID Restoration	500	\$80	\$960
ID Protect	25	\$63	\$750
ID Protect Plus	25	\$100	\$1200
Vault	25	\$63	\$750

SERVICES SUMMARY CONTINUED

CONSUMER PAID SUITE	UNITS	COST TO FI	COST TO ACCOUNT HOLDER
ID Protect Restoration and Internet Monitoring	Person/month	N/A	\$4.95
ID Protect Plus Restoration, Internet Monitoring and 1B Credit Monitoring	Person/month	N/A	\$8.90
ID Protect Platinum Restoration, Internet Monitoring, 3B Credit Monitoring, Public Record Monitoring and Name /Address Monitoring	Person/month	N/A	\$15.70
ID Restoration	Person/month	N/A	\$2.00
Internet Monitoring "CyberCheck" searches of certain data and records Identity Theft Protection Tips	Person/month	N/A	\$2.95
1B Credit Monitoring Credit Report monitoring; Payday Loan scanning	Person/month	N/A	\$3.95
3B Credit Monitoring Credit Report monitoring; Payday Loan scanning	Person/month	N/A	\$6.00
Public Record Monitoring Change of address scanning; aggregated criminal records scanning; aggregated sex offender registry scanning	Person/month	N/A	\$2.25
Name /Address Monitoring Customized Names and Aliases List Customized Known Addresses List	Person/month	N/A	\$1.25
1B Credit Report One-time review of Credit Report from 1 bureau (Experian TM). Optional	One time	N/A	\$7.00
3B Credit Report One-time review of Credit Report from 3 bureaus. Optional	One time	N/A	\$18.00
1B Credit Score One-time review of Credit Score from 1 bureau (Experian)	One time	N/A	\$1.99
3B Credit Score One-time review of Credit Score from 3 bureaus	One time	N/A	\$3.99
Vault Digital, offsite storage of important documents	Person/month	N/A	\$4.50
Vault Plus Access for 2 additional users and 6GB	Person/month	N/A	\$1.95

SERVICES SUMMARY CONTINUED

ENTERPRISE FRAUD SERVICES	UNITS	COST TO FI	COST TO ACCOUNT HOLDER
Breach Prevent Custom-Scoped Consulting	Hour	\$250	N/A
Breach Response – Retainer Pre-Breach Preparation service EZShield [®] “on call” to help in case of breach	Month	\$600	N/A
Breach Response – Notification Services Mailings, portal, inbound phone support, account holder locate services	Affected Individual	\$7.25	N/A

DELUXE PROGRAM SUPPORT

Deluxe provides the following support for financial institutions that sign up for the Deluxe Provent program:

- We provide standard consumer marketing materials for your use in promoting the Program to your account holders. There is no additional cost to you for these items. Items include in-branch brochures, table tents, statement stuffers, web linking instructions, and more.
- We assist you in introducing the Program to your account holder base by providing a co-branded check insert within your consumer check packages. There is no additional cost to you for this item. (Note: For Deluxe check clients only.)
- If desired, we can set up a co-branded URL for the Program for your financial institution. There is a monthly fee associated with this. This fee covers configuration, setup, implementation, ongoing maintenance, and hosting of the site. This URL would be unique to your institution. The cost for this URL is \$1,250/month.
- We support your institution in driving consumer upgrades through our easy upgrade model. With this model, we will be communicating and presenting alternative service options to your consumers on your behalf through things like:
 - **Activation/welcome communications:** once you have indicated to Deluxe who you would like to cover (and on which Financial Institution Paid product), we will then send out a welcome/activation email to the customer. This communication reinforces the value of what they have been given, gives the customer important details about the service, and asks them to activate the service.
 - **Ongoing alerts from the monitoring services:** as we interact with customers via the various alerts associated with the various monitoring services, we will be reminding customers of the additional product options that are available to them.
 - **Online member dashboard:** when customers go to their personalized dashboard to review their membership information, they will have access to and see the additional product options available to them.

- **Risk Report:** in the case of ID Restoration and Vault (those Financial Institution Paid services with no monitoring included), we even offer the customer a free Risk Report as a part of their welcome communication. With the Risk Report, we perform a comprehensive set of scans in order to help the consumer understand if any of their Identity Elements are already exposed, and therefore at risk. The Risk Report gives the customer an indication of how exposed they are to identity theft. There is no additional cost for this Report with ID Restoration and Vault.
- We provide your institution with a 15% rebate on all memberships paid for by customers identified with your institution.
- An implementation specialist will be assigned to assist you with all implementation steps associated with the program. This person will serve as a main point of contact for you throughout the implementation process.
- Deluxe and its partner handle billing, service delivery, and account holder service for the solution suite.

In addition, the following account holder service support is provided with Deluxe Provent:

- **Phone Support:** Deluxe and EZShield[®] will provide a Customer Support Team to provide secure and superior service and support for all products. The Support team is staffed with Certified Fraud Specialists during our standard hours of operation: Monday through Friday, 8:00 am to 8:00 pm (EST). We will supply sufficient staff to maintain an average call wait time of less than 20 seconds. During off hours, including weekends, representatives are available to answer basic questions and forward account holder questions/requests to a certified specialist for response on the next business day. Off-hours inquiries will be responded to within 12 hours.
- **Email Support:** To further support our account holders, Deluxe/EZShield will also provide email support for service inquiries, Frequently Asked Questions (FAQs), and other service-related questions. Our Email Response Team provides support Monday through Friday, 8:00 am to 8:00 pm (EST). Email received during off hours will receive a response the next business day.
- **Implementation Support:** is available during normal Deluxe business hours, but can be made available outside of this, as needed.
- **Technical Support:** for file transmission issues, support is available 24 hours a day, 7 days a week, 365 days a year.

REPORTING

The following basic reports are available to your financial institution as a standard part of the program, at no additional cost:

- **Member Report:** a monthly report that will show the membership counts associated with each service option that we offer. This report will show you how many of your account holders have enrolled and into which service options. It will also show you the changes over time.

- **Commission Report:** quarterly report that will show you the commissions you are receiving from the program.

Additional reports can be generated on an ad hoc basis, as necessary.

IMPLEMENTATION

In all instances of implementation, basic billing and account information will be gathered, Deluxe will set up your financial institution in our systems, conduct training, and order and ship marketing materials. During the implementation process, our Delivery and Account Management teams will be working with your financial institution to define and document a rollout and implementation plan. In general, our setup processes are as follows:

1. A Delivery Consultant is assigned to the event. This person leads all aspects of the implementation.
2. The Delivery Consultant works with you to define and document an implementation plan, and to set a target “go live” date.
3. The Delivery Consultant gathers required information in order to complete the setup in all appropriate Deluxe and EZShield systems.
4. The Delivery Consultant works with appropriate resources within Deluxe and EZShield to ensure appropriate set up within all systems.
5. The Delivery Consultant helps create and test an ongoing file transfer to Deluxe (for the FI Paid solution options).
6. The Delivery Consultant determines training needs and coordinates the completion of any said training.
7. The Delivery Consultant works with your financial institution to determine the marketing/promotional approach that your institution would like to take, and then coordinates all printing/shipping, customization, approvals, etc., of necessary marketing materials.
8. The Delivery Consultant verifies that everything is set up and your financial institution has everything it needs in order to launch.
9. “Go Live.”