Identity theft and fraud don’t just threaten financial assets and tie up resources. They leave victims feeling inconvenienced, unsettled, and even betrayed.

The costs to recover are significant. Bad feelings can translate into account holders leaving their financial institution because of a negative experience, but creating positive experiences generates loyalty that can hit the bottom line. For example, millennials — today’s largest demographic — cite satisfying service as the top reason to recommend their financial institution.¹

That’s why your financial institution has chosen to partner with Deluxe to offer the Deluxe Provent suite of identity theft services to your account holders.

**Solution overview: prevent, detect, restore.**

You’ve never had more tools to prevent and respond to identity theft and fraud — or to restore your customers’ reputation and peace of mind.

Deluxe Provent includes a complete suite of identity theft and fraud solutions, providing affordable and simple services that help shield a consumer and small business’s identities on many different fronts. The service options extend well beyond credit monitoring to address the full spectrum of fraud sources.
THE PROBLEM OF IDENTITY THEFT AND FRAUD

Every 2 Seconds
there is a new identity fraud victim.
—JAVELIN, 2015 Identity Protection Services Scorecard
— Direct-To-Consumer Market, April 2015

Students
are least concerned about fraud and less likely to detect it.

Solutions for individuals and families.
Consult the Provent program administrator within your financial institution for how to position and introduce Deluxe Provent to account holders. Our service options include:

<table>
<thead>
<tr>
<th>Features</th>
<th>ID Restoration Pro</th>
<th>Family ID Restoration Pro</th>
<th>ID Protect</th>
<th>ID Protect Plus</th>
<th>Family ID Protect Plus</th>
</tr>
</thead>
<tbody>
<tr>
<td>Certified Resolution Specialist</td>
<td>●</td>
<td>●</td>
<td>●</td>
<td>●</td>
<td>●</td>
</tr>
<tr>
<td>Online Storage with 24/7 Secure Access</td>
<td>●</td>
<td>●</td>
<td>●</td>
<td>●</td>
<td>●</td>
</tr>
<tr>
<td>Expert protection tips and timely news</td>
<td>●</td>
<td>●</td>
<td>●</td>
<td>●</td>
<td>●</td>
</tr>
<tr>
<td>Internet Monitoring</td>
<td></td>
<td></td>
<td>●</td>
<td>●</td>
<td></td>
</tr>
<tr>
<td>Credit Monitoring</td>
<td></td>
<td></td>
<td></td>
<td>●</td>
<td></td>
</tr>
</tbody>
</table>

ID Restoration Pro: A Certified Resolution Specialist will be assigned to manage each fraud or identity theft case. So whether it is a lost wallet or an identity theft event, assistance is just a phone call away. Family ID Restoration Pro is also available for added protection of eligible family members.

The EZShield Promise*: Should your customer experience an identity theft event, certain preventive and complementary services will be provided to mitigate further risks.

Expert Protection Tips and Timely News: Monthly email communication activity report addressing identity theft and fraud, plus breach and fraud news alerts with helpful tips on how consumers can protect themselves.

Internet Monitoring: Monitoring to scan the Internet’s black market chat rooms for your account holders’ personal and credit information.

Credit Monitoring: Daily monitoring and alerts notify account holders of certain activities associated with their credit files.
THE PROBLEM OF IDENTITY THEFT AND FRAUD

Solutions for small businesses.

Provent also includes a comprehensive solution for small businesses.

<table>
<thead>
<tr>
<th>Features</th>
<th>Business ID Restoration Pro</th>
<th>Business ID Assess</th>
<th>Business ID Protect</th>
</tr>
</thead>
<tbody>
<tr>
<td>Certified Resolution Specialist</td>
<td>●</td>
<td>●</td>
<td>●</td>
</tr>
<tr>
<td>Online Storage with 24/7 Secure Access</td>
<td>●</td>
<td>●</td>
<td>●</td>
</tr>
<tr>
<td>Expert protection tips and timely news</td>
<td>●</td>
<td>●</td>
<td>●</td>
</tr>
<tr>
<td>Security Assessment</td>
<td></td>
<td>●</td>
<td>●</td>
</tr>
<tr>
<td>Internet Monitoring</td>
<td></td>
<td></td>
<td>●</td>
</tr>
</tbody>
</table>

**Business ID Restoration Pro:** A Certified Resolution Specialist will be assigned to manage each fraud or identity theft case associated to either the business or the business owner. So whether it is a lost wallet or an identity theft event, assistance is just a phone call away.

**Security Assessment:** A self-assessment designed to evaluate a business's existing data security measures and provide the business owner with an actionable security readiness score.

**But that’s just the start.**

Deluxe Provent offers a number of additional service options giving consumers and small businesses even more choices to protect themselves. For more information on the full set of services available to account holders, visit deluxeprovent.ezshield.com.

Ultimately, consumers and small businesses choose the identity theft protection services that are right for them from the myriad of options available. They can configure their unique, ideal identity protection solution.

71% of data breaches in 2012 were from businesses with less than 100 employees.⁴
THE PROBLEM OF IDENTITY THEFT AND FRAUD

What program service support is available?

Call Phone Support at 866.460.0095:
Deluxe and EZShield provide a Customer Support Team staffed with Certified Fraud Specialists during our standard hours of operation: Monday through Friday, 8:00 am to 8:00 pm (EST). 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 or less.

Use deluxeprovent@ezshield.com for Email Support:
The Deluxe/EZShield Email Response Team provides support Monday through Friday, 8:00 am to 8:00 pm (EST), for service inquiries, Frequently Asked Questions (FAQs), and other service-related questions. Emails received during off hours will receive a response the next business day.

What to do if an account holder suspects identity theft or fraud.

If account holders have a Deluxe Provent ID Restoration membership and believe that they are a victim of fraud or identity theft, direct them to contact Deluxe Provent customer service directly at 866.460.0095 or go online to deluxeprovent.ezshield.com to report the incident. We will personally assign them a Certified Resolution Specialist. This specialist will provide expert advice regarding the procedures they need to follow and documents they need to gather. The assigned specialist will pursue restoration as recommended by the FTC including working with credit bureaus, the Social Security Administration, the U.S. Postal Service, the police department, the Department of Motor Vehicles, the Internal Revenue Service and financial institutions.

How will account holders be enrolled?

Account holders are enrolled in the Provent service in one of two ways; via a secure file transfer process or through a Partner Connect Portal where you take care of entering the customer’s data. Please check with your Provent program administrator to understand which method your financial institution uses.

In both cases, we will reach out to the account holder via email to reinforce the value of the service they have been provided by your financial 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 address, we provide your financial institution a custom landing page where you can direct them to activate their service.
THE PROBLEM OF IDENTITY THEFT AND FRAUD

If your financial institution offers account holders the option to self-enroll, they would do so by following these steps:

• Visit deluxeprovent.ezshield.com to view the available options.

• When ready to enroll, consumers and small businesses will first be asked to enter their financial institution's Routing/Transit Number (9-digit number found in the lower left corner on their checks). *(note: this ensures that we can identify them as associated with your financial institution)*

• They will then be walked through the steps for enrolling and activating their membership.

• Once the consumer or small business has enrolled, Deluxe will reach out to the account holder via email to welcome them to the program and communicate with them via a monthly email update/newsletter.

Once the consumers and small businesses have activated their initial service coverage, they will be presented with additional service options.

*Your program is powered by EZShield, back to back winner of Best Overall Identity Protection Services Leader (2013-2015), with top honors in the Prevention, Detection, and Resolution categories.*

---

1 Options and Opportunities, Forging Lasting Banking Relationships with Millennials, Fair Isaac Corporation, 2014
2 2012 Verizon Data Breach Investigations Study
3 2013, 2015 Identity Protection Services Leader award by JAVELIN
   2013, 2015 Best Overall Identity Protection Services Leader award by JAVELIN

Trademarks shown are the property of their respective owners. Deluxe Provent is powered by EZShield.