



## Help Small Businesses Reduce the Risk of Fraud and Identity Theft with EZShield Check Fraud Protection Program<sup>®</sup> and EZShield Business Identity Restoration<sup>SM</sup>

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.\* EZShield<sup>®</sup> Plus also includes EZShield Business Identity Restoration, a service that provides a certified Restoration 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's 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. The typical financial loss for those that suffered from payment fraud is \$19,200.<sup>1</sup>

### How Deluxe helps inform the business customer about EZShield:

- Deluxe New Business Account Guide, provided to branches, include 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](http://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](http://deluxesb.ezshield.com) for more information about specific EZShield terms and conditions.

EZShield PLUS Service Disclosure			
Service Component	Description	Term	Price
Check Fraud Protection	If included or purchased with the check order, Check Fraud Protection service provides advancement of lost funds incurred up to \$25K due to forged signatures, forged endorsements, counterfeit or altered checks.*	Life of checks or up to 2 years (whichever comes first)	May be included with check price. If purchased as an addition, CFP is around 2½ cents per check.
Business Identity Restoration	If purchased with the check order through EZShield Plus, Business Identity Restoration provides a dedicated Specialist to help restore business owner's identity and/or the identity of the business to pre-theft status.	1 year	\$8.25/order
*For more details on the service go to: <a href="http://deluxesb.ezshield.com">deluxesb.ezshield.com</a>			