



Now, on Every Business Check Order — CheckArmor™ Fully Managed Check Fraud Recovery for Business Checks

Check fraud continues to be the most prevalent form of business payment fraud.¹

To help your financial institution and your business check buyers prevent and mitigate the effects of fraud, CheckArmor is now included with every Harland Clarke business check order.

CheckArmor protects your business check buyers

CheckArmor is fully managed check fraud recovery and mitigation, check replacement, and funds advancement for certain types of check fraud.

CheckArmor enhances the value you provide to business check buyers, while relieving your financial institution of the time-consuming activities involved in check fraud resolution.

A dedicated certified fraud resolution specialist will:

- Assess risk and determine a mitigation and protection plan
- Triage the event and focus on limiting further exposure points
- Assist the business in preventing future fraud incidents

CheckArmor benefits

Check fraud restoration	Assisted or fully managed restoration services, including fraud from counterfeit checks, in coordination with the business check buyer's financial institution in the event of check fraud
Check replacement	Assistance with check replacement so the business check buyer can quickly resume normal financial transactions
Funds advancement (up to \$25,000)	Advance funds within 72 hours of filing all necessary documents for losses that would later be credited to the account by the financial institution
1-year monitoring (for fraud victims)	Complimentary enrollment in FraudArmor® or Dunn & Bradstreet® monitoring for one year in the event of check fraud ²
1-year follow up (for fraud victims)	Follow-up assistance from a resolution specialist — even after the fraud event is resolved

CheckArmor recognizes check fraud as the occurrence of:

- A forged signature (a legitimate blank check that is forged with the business signature as the payer);
- A forged endorsement (a legitimate check that is endorsed and cashed or deposited by a person other than the designated payee based upon a fraudulent endorsement);
- An altered check (a legitimate check that is fraudulently altered as to the designated payee, check amount, or otherwise so as to benefit the person altering the check);
- A counterfeit check (fraud in the form of check reproduction on unauthorized check stock)

How does a business check buyer use CheckArmor?

1. When suspected fraud occurs, business check buyers can call or email 24 hours a day, seven days a week to speak with a CheckArmor representative.
2. Business check buyers are then assigned a resolution specialist who is available Monday through Friday, from 8 a.m. to 8 p.m., ET.
3. The certified resolution specialist will provide next steps and overnight the business check buyer a CheckArmor resolution packet.

For more information contact your Harland Clarke account executive.

¹ Association for Financial Professionals, 2013 AFP Payments Fraud and Control Survey

² Requires online account registration

