

Added **peace**
of mind.
Added **value.**



What is FraudArmor?

FraudArmor is a comprehensive identity restoration program combined with check fraud recovery and funds advancement service that assists your account holders if they experience check fraud, identity compromise or any other type of financial fraud or identity theft.

FraudArmor offers special benefits to your financial institution

- Account holders credit you for offering the convenience of FraudArmor as it helps to build loyal, long-lasting account relationships.
- Your institution does not have to dedicate employee time and resources to the labor-intensive process of recovery and remediation assistance.
- FraudArmor helps with broader ID theft issues that your institution cannot assist with, as with fraud that results from a lost or stolen purse, for example.
- The check fraud funds advancement service through FraudArmor helps you by:
 - o Advancing account holder funds within 72 hours, giving you more time to sufficiently conduct and complete an extensive investigation of the fraud, with as little account holder impact and disruption as possible
 - o Handling the sensitive recovery efforts as a third party if the investigation later produces evidence that the account holder was not due the funds (Under the Uniform Commercial Code (UCC), the process of recovering these funds from the account holder is solely the responsibility of FraudArmor.)

Affordable Protection.

FraudArmor is affordable because it's sold along with a consumer check purchase, offering account holders both value *and* peace of mind.

FraudArmor offers special benefits to your account holders

- Account holders gain peace of mind knowing they have help available if they become victims of check fraud, credit and debit fraud or any other financial and non-financial fraud.
- Account holders can be proactive to help protect their identity by activating the internet monitoring feature for no additional charge.
- Trained and certified resolution specialists perform the time-consuming work of remediating fraud events, restoring identity and replacing lost documents, thus saving the account holder hours of time.
- Account holders receive free credit monitoring for 12 months *after* a fraud event to help detect any future fraudulent activity.
- FraudArmor is easy to order — account holders simply add it when placing a check order.
- The FraudArmor logo is printed on every check in the check order as a reminder of the service benefit.

FraudArmor helps your account holder while you stay focused on closing compromised accounts and opening new ones.

FraudArmor Feature	Service Description
Identity restoration	Assisted or fully managed restoration services on behalf of victims and coordination with account holder's financial institution and/or other agencies
Lost wallet and document assistance	Assistance with resolution in the event of lost documents and wallet contents
Check fraud restoration	Restoration services with account holder's financial institution in the event of check fraud
Check replacement	Assistance with the check replacement process so the account holder can quickly resume normal financial transactions
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 its financial institution
Internet monitoring	Monitoring black market websites for personal and financial information and notification to the account holder in the event information is found (available for no additional charge; activation required)
1-year credit bureau monitoring (for fraud victims)	Monitoring changes from credit bureau and providing email alerts and/or phone notifications
1-year follow up (for fraud victims)	Follow-up assistance from a resolution specialist even after the fraud event is resolved

Who is eligible for FraudArmor services?

Consumer Check Orders: Check fraud and identity restoration services are available to all persons named on the printed checks.

FraudArmor Toll-Free Hotline!

A resolution specialist will consult with the account holder to determine the extent of the fraud and take immediate action to begin the recovery process.



To learn how your financial institution can benefit from FraudArmor, contact your Harland Clarke account executive or call us at **1.800.351.3843**.