

CHECK FRAUD PROTECTION FOR BUSINESSES

COMPREHENSIVE PROTECTION BACKED BY BEST-IN-CLASS EZSHIELD RESTORATION

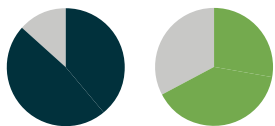
SMALL BUSINESSES BEWARE!



82% are targeted by payment fraud; **43%** of those suffered financial loss



69% experience actual or attempted check fraud; **22%** were targeted 10+ times



82% are victims of Business Email Compromise (BEC) scams; **70%** target checks

CHECK FRAUD & THE DEMISE OF THE SMALL BUSINESS

There's nothing more devastating to small businesses than having its bank account compromised, or being a victim of scam or fraudulent event that can then severely damage its credit score. Payment fraud — when fraudsters steal a business' sensitive information to drain financial accounts — wreaks havoc on a company's ability to operate, while also creating disruption throughout overall business. From impacting employee payroll, to business credit scores and ratings, to relationships with vendors, payment fraud can also lead to a significant investment of time and resources to overcome the damage and go back to "business as usual."

At EZShield, now a Sontiq brand, we help protect your business' checking account with our comprehensive Business Check Fraud Protection, including EZShield Restoration. Our Certified Resolution Specialists provide world-class, fully managed identity restoration services, through our in-house U.S.- based call center. EZShield's Resolution Specialists can help you properly document your check fraud incident and, if necessary, quickly advance stolen funds back to your checking account — up to \$25,000 within 72 hours of a qualified loss — while your financial institution investigates the theft.

With EZShield Check Fraud Protection for businesses, you can feel confident your company is protected in the event of:

- 1 Forged Signatures** | Provides EZShield Restoration when legitimate blank checks containing a forged signature, results in a debit to your checking account.
- 2 Forged Endorsements** | Delivers EZShield Restoration if a legitimate check is endorsed and cashed or deposited by someone other than the designated payee, based upon fraudulent or false endorsement.
- 3 Altered Checks** | Offers EZShield Restoration if your legitimate check is altered, such as payee name, check amount, or any other alteration that results in an unauthorized debit to your checking account.

Secured by **EZShield**



Check Fraud Protection

OUR HISTORY: GO ABOUT YOUR BUSINESS CONFIDENTLY

Restoration has always been at the heart of our services. EZShield, a Sontiq brand, pioneered and patented Check Fraud Protection in 2001. Check fraud victims were thrilled with our immediate and dedicated restoration assistance. We began collaborating with an increased number of partners in the financial services industry to offer our restoration services to their customers.

Soon, we witnessed increased demand for full, white-glove restoration services that went beyond checks. So we introduced EZShield Restoration to reduce the damaging effects of all types of fraud, theft, misuse and unintended exposure of personal and financial data. Today, with an excellent NPS Score of 71 and a 100% success rate of restoring stolen identities, EZShield Restoration is now baked into all of Sontiq's products and services, including our Business Check Fraud Protection.

IN-HOUSE, U.S. CALL CENTER

If your identity is compromised, you'll be speaking to a certified Resolution Specialist located in-house.

Our team has an average tenure of 7 years.

DEDICATED RESOURCE

We take your identity theft or fraud claim personally.

That's why you'll be assigned a dedicated Resolution Specialist until your issue is resolved completely.

SECURITY MATTERS

Our people, processes, and systems maintain ironclad security measures at all times.

Your business and personal information is handled securely, using triple-layer data encryption.

HIGH-TOUCH

When you work with one of our Resolution Specialists, you'll never have to worry about where you stand.

From first contact until completed restoration, it's the satisfaction of our customers that matters most.

"There is no reason to feel helpless when you have EZShield.

THEY ELIMINATE PANIC AND GUIDE YOU TO QUICK RESOLUTION. THAT'S PEACE OF MIND THAT YOU OWE YOURSELF."

— Deborah S., Total Printer Source



FROM CHAOS TO CONTROL — ALL IN ONE PHONE CALL

Deborah S., Owner and President of Total Printer Source in Conyers, Georgia, knows what an advantage it has been to have EZShield's expert resolution specialists on her side. Her company had four checks stolen from its physical mailbox. The thief compromised the integrity of the check by "washing" the personal information off and cashed one for \$6K.

Fortunately, Deborah had purchased EZShield's Check Fraud Protection for businesses. So, she contacted an EZShield Resolution Specialist immediately.

Within minutes, EZShield Resolution Specialist Crystal S. assessed the fraud incident and opened a case. Deborah promptly provided the necessary documentation, including bank account statements and police report, to confirm that the funds were indeed stolen. From there, EZShield quickly advanced funds to her checking account to replace the stolen funds. As guaranteed, the stolen funds were sent within three business days.

ABOUT SONTIQ

Sontiq, headquartered in Nottingham, MD, is a high-tech security and identity protection company arming businesses and consumers with award-winning products built to protect what matters most. Sontiq's brands, **EZShield** and **IdentityForce**, provide a full range of identity monitoring, restoration, and response products and services that empower customers to be less vulnerable to the financial and emotional consequences of identity theft and cybercrimes. Learn more at www.sontiq.com or engage with us on [Twitter](https://twitter.com/sontiq), [Facebook](https://facebook.com/sontiq), [LinkedIn](https://linkedin.com/company/sontiq), or [YouTube](https://youtube.com/sontiq).

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