



Hyper-Personalized Risk Intelligence for Digital Safety and Security

Strengthening digital safety and engagement with AI-driven insight
and actionable recommendations

FACING FINANCIAL IDENTITY THEFT

**47% of surveyed
Americans** experienced
financial identity theft
in 2020.¹

**80% of mobile banking
users** are worried about
fraud-related risks.²

3 in 4 Americans
believe their financial
institution can protect
their personal and
payment information
from hackers.³

DISCOVER A DIFFERENTIATOR THAT INCREASES LOYALTY AND ENGAGEMENT WHILE ATTRACTING NEW ACCOUNT HOLDERS

Financial health is inextricably tied to identity safety in today's digital world, which makes the ability to deliver modern digital safety and security critical for financial institutions looking to compete. Those that embrace the opportunity can empower account holders to make smarter decisions — increasing digital engagement, encouraging growth and deepening relationships. But how can they get started?

Sontiq's BreachIQ™ makes it easy. This innovative financial solution offers consumers an identity safety score plus personalized action steps to help mitigate their particular risk.

BreachIQ creates a clearer distinction between the third-party sources of data breaches, while underscoring the FI's unique role in protecting the individual from these externally created threats. This is an opportunity to improve digital engagement and reduce the costs involved in managing threats, while increasing loyalty.

AWARD-WINNING EXPERTISE

BreachIQ is built on a proprietary algorithm developed by Sontiq's Jim Van Dyke, one of the country's foremost fintech and data breach experts, and Sontiq's Al Pascual, an expert in financial crime and former head of fraud and security for Javelin Strategy & Research. The one-of-a-kind solution has garnered many prestigious awards, including **Best of Show at Finovate 2020** and **VentureTech 2020**.



¹ **SOURCE** | Aite Group, *U.S. Identity Theft: The Stark Reality*, March 2021

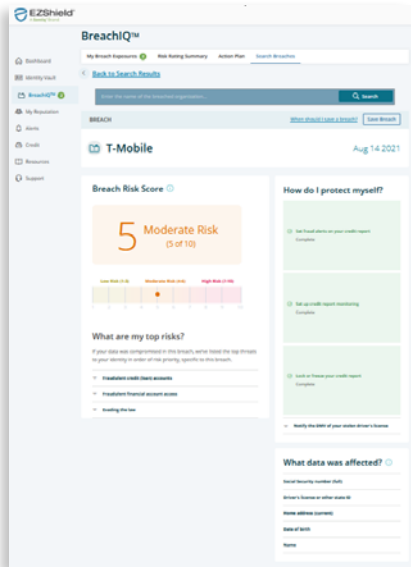
² **SOURCE** | Ron Shevlin of Cornerstone Advisors, *Forbes*, July 2021

³ **SOURCE** | CSI & The Harris Poll, 2021 CSI Consumer Cybersecurity Poll

**Everyone's identity is at risk. Empower
consumers with proactive protection.**

PERSONALIZED, ACTIONABLE BREACH MITIGATION

EVERY IDENTITY HOLDER HAS A UNIQUE PATTERN OF SENSITIVE DATA EXPOSURE. One-size-fits-all safety advice compounds consumers' existing fear and confusion, leading to costly inaction.

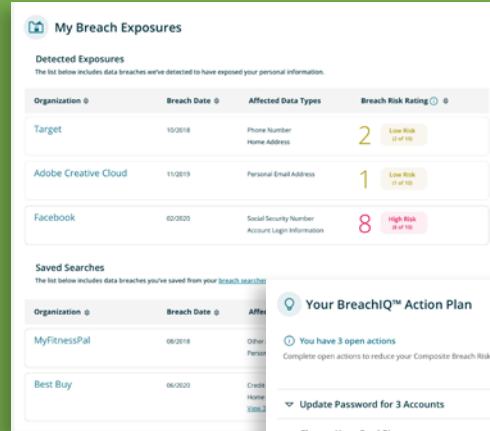


BreachIQ analyzes more than 1,300 data points to curate a breach score — based on the severity and risks of publicly reported data breaches and feeds from Dark Web providers.

Its AI-powered algorithm enables BreachIQ to provide continuous, updated guidance. It calculates the steps the individual has taken to mitigate their risk of

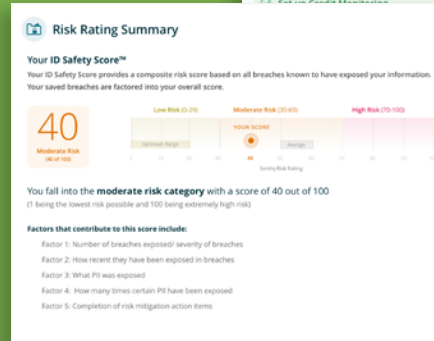
fraud. From there, BreachIQ produces a proprietary, highly personalized risk score that is further updated with each breach incident. This empowers consumers to dynamically take action steps (with personalized options that go far beyond generic recommendations typically offered) within an FI-brandable experience.

PROACTIVE, HYPER-PERSONALIZED, HOLISTIC PROTECTION

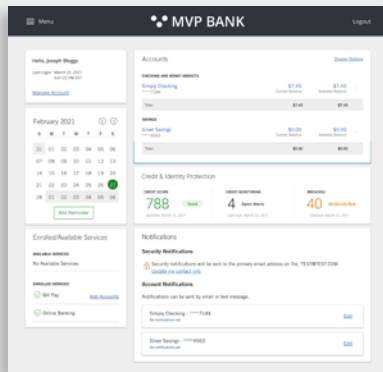


Unique breach exposure report

Personalized action plan



Dynamic ID Safety Score™



Flexibility for FIs — Sontiq offers two integration options for financial institutions.

BreachIQ™ Empower | An API-based embedded solution that connects action steps back to online banking protection features. It can accelerate adoption of digital safety features, reduce call center volumes, reduce fraud losses, and strengthen financial health.

White Label | Offer the most robust safety toolset by leveraging additional Sontiq Intelligent Identity Security features and ROI benefits that even include revenue-generation options.

LEARN MORE about Sontiq and its suite of capabilities for financial institutions.

ABOUT SONTIQ

Sontiq, a TransUnion company, is an intelligent identity security company arming businesses and consumers with a full range of award-winning identity and cyber monitoring solutions, as well as best-in-class restoration and response offerings. Sontiq products empower millions of customers and organizations to be less vulnerable to the financial and emotional consequences of identity theft and cybercrimes. Sontiq has an outstanding track record for delivering high-touch support and fraud remediation services, demonstrated through its 99% customer satisfaction ratings. <https://www.sontiq.com>

