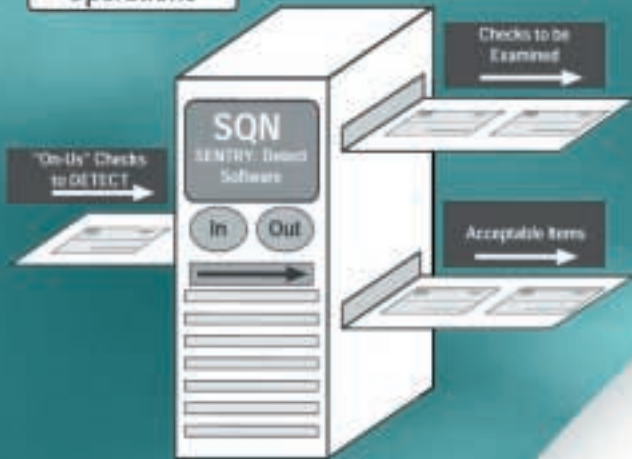


Check
Processing
Operations

SENTRY: Detect flags suspicious checks for manual review.



U.S. banks lost almost \$1.0 billion
to check fraud last year.¹

SENTRY: Detect™

Check Fraud Detection Software

Why Detect?

Today, banks are losing more money than ever to check fraud, due to the shortened availability of funds and the relative ease of producing counterfeit checks¹. **SENTRY: Detect** gives you an easy, effective way to spot fraudulent checking activity early in the process, allowing you to act quickly to avoid losses.

Reduce losses dramatically.

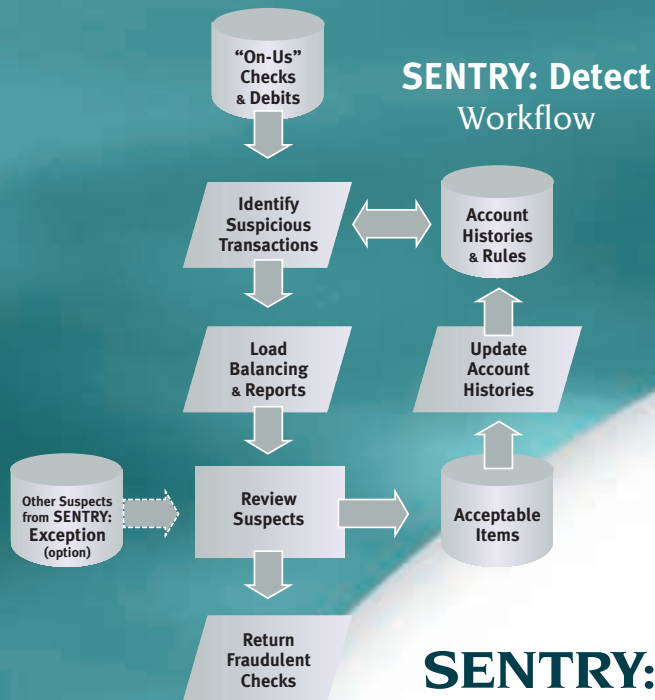
SENTRY: Detect's automated system is designed to reduce check fraud losses by detecting counterfeit and forged checks, and other phony debits. The system creates spending profiles for each customer, and compares them with *every 'on-us' check and debit, automatically*, so your bank is protected from check fraud on a daily basis. Users report spotting *up to 84%* of their check fraud.

A powerful watchdog.

SENTRY: Detect provides early warning of counterfeit and fraudulent activity. Once it gains access to the 'on-us' debit file, **Detect** quickly searches for suspicious transactions. **Detect** examines parameters such as: out of range and duplicate check numbers, invalid routing and transit numbers, and amounts that exceed the customer's spending profile, based on the day of the month written.

Maximum protection.

In order to maximize effectiveness, **SENTRY: Detect** uses a unique method of "time-slicing" when building spending profiles, to determine whether the transaction in question fits the customer's pattern. It also examines the volume of activity, MICR rejects, and several other adjustable rules, and clearly displays all reasons for checks being flagged, allowing quick payment decisions by your staff.



Spot fraud in seconds. Detect examines your 'on-us' checks and compares them with account histories to detect check fraud.

By quickly identifying and returning potentially fraudulent items, you significantly reduce the risk of losses to you and your customers.

SENTRY: Detect™ Features and Benefits

- **Spots Questionable Transactions:** By creating spending profiles for each of your customers, all checking activity can be analyzed to spot fraud.
- **Highly Cost Effective:** Customers typically see paybacks of less than six months.
- **Reduces Risk:** By quickly identifying and returning potentially fraudulent items, you significantly reduce the risk of losses to you and your customers.
- **Weighting Feature** lets you focus on the parameters that produce the best results for your bank and give the largest risks top priority.
- **Load Balancing Feature** allows you to match the number of items to be inspected with the number of personnel available that day.
- **Integrates with existing teller systems:** On-line feature provides Tellers with real-time access to the same analysis as the Back Office, preventing losses at the point of contact (such as copies of the same check presented to multiple branches on the same day).
- **Provides daily "Flash Reports"** for each branch, highlighting specific accounts through which losses may be occurring and prevented.
- **Scalable**—SENTRY: Detect is completely scalable and is in use by both large and small banks.
- **Unique workflow available:** SENTRY: Exception™ will display check images flagged by Detect, signatures, multiple reason codes, and other useful data to help speed the review process. Exception also accepts feeds from NSF's, Stop Payments, SENTRY: SigCheck™ Signature Comparison Software, MICR Rejects, and Unpostables, providing an unparalleled workflow for your operations.
- **Deposit Fraud Detection Software available:** SENTRY: Monitor™ helps spot Deposit Fraud at the Teller line, and wherever it occurs.

For more information

please visit our website at www.sqnbankingsystems.com
or call us at 609.261.5500 or 888.SIG.SCAN (888.744.7226)

