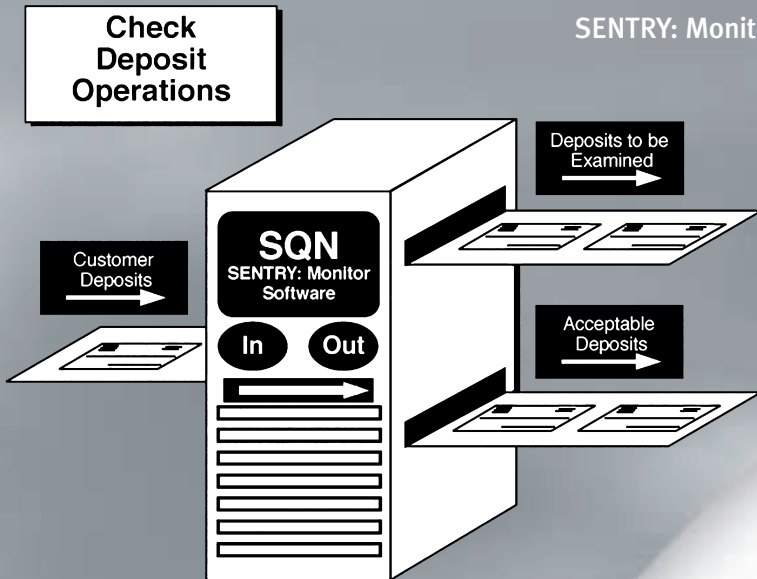


SENTRY: Monitor flags suspicious deposits for manual review.



SENTRY: Monitor™

Deposit Fraud Detection Software

Why SENTRY: Monitor?

Banks today are faced with a number of challenges. Check fraud and identity theft are at an all time high, while shortened holds on funds have made it easier to withdraw money on bad checks before they clear. Also, the government is now mandating unprecedented scrutiny of your customers' activity to prevent money laundering. By examining and tracking your customers' deposits and cash-out transactions electronically, **SENTRY: Monitor** offers an effective way for banks of all sizes to protect themselves against deposit fraud and other schemes, while complying with the new emphasis on "Enhanced Due Diligence."

How does it work?

SENTRY: Monitor is designed to help banks spot unusual deposit activity and to "know your customer" better. The software creates deposit profiles for each customer, and compares them with every deposit and other credit to determine whether the transactions in question, such as a series of repetitive deposits, fit the customer's pattern. It also examines increases in the volume of activity, cash withdrawals, the age of the account, MICR rejects, ATM and electronic transfers, and other adjustable parameters.

At the branch, **SENTRY: Monitor** provides banks with the ability to validate deposits with cash out as well as checks written to cash at the Teller line, and can be integrated with most existing Teller systems.



SENTRY: Monitor Workflow

Spots fraud in seconds. Monitor examines customer deposits and compares them with account histories to detect fraud.

SENTRY: Monitor™ Features and Benefits

- **Flags Questionable Transactions:** By creating profiles for each of your customers, all deposit activity can be analyzed to detect potential deposit fraud.
- **Highly Cost Effective:** Customers have reported paybacks of less than six months.
- **Reduces Risk:** By quickly identifying and placing holds on potentially fraudulent deposits, you can significantly reduce the risk of losses.
- **Weighting Feature** lets you focus on the parameters that produce the best results for your bank and give the largest risks top priority.
- **Integrates with existing Teller systems:** Online 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 deposited to multiple branches on the same day.
- **Provides daily “Flash Reports” for each branch**, highlighting specific high-risk accounts through which losses or money laundering may be occurring.
- **SENTRY: Monitor is scalable** and is in use by both large and small banks.
- **Check Fraud Detection Software Available:** Find potentially counterfeit or forged checks and other phony debits with SQN's **SENTRY: Detect™**.

Sentry: Monitor can help your bank spot unusual deposit activity and reduce potential losses.

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)

