

A check with **SENTRY: Seal** carries an image-survivable security feature to prevent fraud.



SENTRY: Seal™

Instant Check Verification Software

Every day, banks and their commercial customers issue thousands of checks which will be altered, copied, or counterfeited by criminals, resulting in substantial losses. Because these items look official, and large amounts may be involved, they are particularly vulnerable to fraud. To solve this problem, **SENTRY: Seal** provides a unique new solution: instant fraud detection—in the back office, or at the teller station.

Stop fraud before you suffer a loss

SENTRY: Seal uses proven image-survivable security features including seals and barcodes from the leading vendors to protect your bank against fraud.

Back Office Scenario

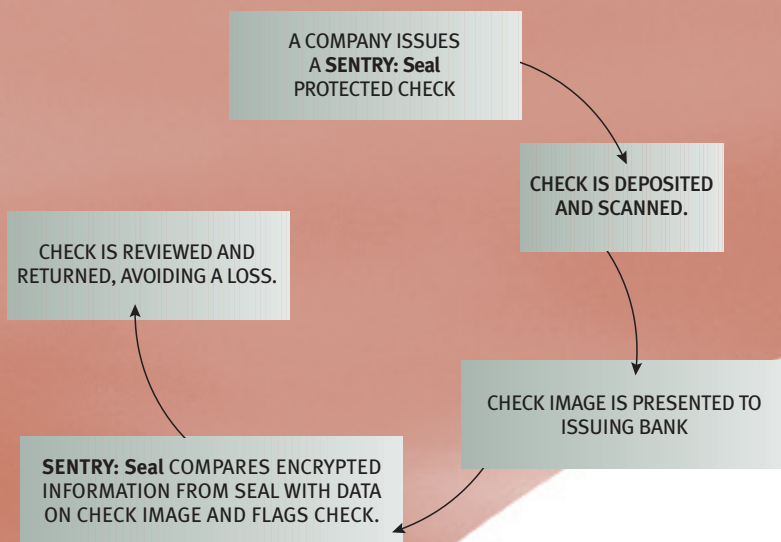
First, a bank or a customer prints a check with a seal or a barcode (a “Seal”) which contains an encrypted version of the amount, the payee name, and other information, using SQN’s **SENTRY: Seal** software. Next the check is deposited, scanned, and the image and amount are presented to the issuing bank during inclearings. On Day 2, the bank runs SQN’s **SENTRY: Seal** software to compare the information encoded in the Seal with the data on the check image. If there is a discrepancy, SQN feeds the information on the suspect items to an exception product such as SQN’s **SENTRY: Exception™**. The check images and data are displayed, the bank makes pay/no-pay decisions, and rejected items are fed to a return system for further processing, avoiding losses.

At the Branch

At the teller, a fraud is easily detected once the check has been scanned and the Seal is read—showing an amount raised from \$13,000 to \$18,000 for example, before the check is cashed.

A Vital Fraud Protection Feature

In the Check 21 age, with check images being returned to the issuing bank instead of the original items, the check’s “look and feel” has been eliminated as a means of fraud detection. Check images cannot provide you with traditional clues like watermarks, micro-printing, perforations, or special inks. Now, **SENTRY: Seal** reliably transfers encoded check data, including amount, payee name, and account number with the check image. The encoded data have been shown to reliably survive the transition from an original check to a check image to an Image Replacement Document (an “IRD”). As a result, a vital fraud protection feature is carried with each check wherever it goes, in whatever form it takes.



With SENTRY: Seal, each check carries encoded fraud protection with it throughout the payment cycle.

SENTRY: Seal™ Features & Benefits

SENTRY: Seal eliminates the need for creation and transmission of daily issue files from bank customers.

- **Instant Check Verification:** Data in the Seal reveal whether a check is legitimate at the point of presentment, before the check is cashed.
- **Reduced Costs:** Because amount, payee name, and more are encrypted directly into the seal, key data travels with the check wherever it goes, eliminating the need for creation and transmission of daily issue files from bank customers.
- **Seal Can't Be Modified:** If the check is altered in any way, the data won't match the seal, instantly identifying fraud.
- **One-Stop Shop:** SQN has licensed software from the leading vendors of security features, eliminating the need for your bank to negotiate with several separate companies.
- **Fully Scaleable:** SENTRY: Seal can be profitably utilized by any size financial institution.
- **Interoperable:** Fully compatible with third party banking products. Integrates with existing systems.
- **Added Value:** Your commercial customers will appreciate the added security that results when you verify their checks with Seal.

About SQN

SQN is a leading provider of Fraud Detection and Process Improvement software for the financial industry, with over 20 years of experience meeting the needs of financial institutions of all sizes. Our SENTRY suite of products includes superior software for exception item processing, check and deposit fraud detection, signature comparison and display, safe deposit automation and much more—in both PC-based and host applications. Over 500 SQN customers have improved their earnings and reduced check fraud losses by as much as 84% with SENTRY.

For more information

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