

Identity Chek[®] Service Alerts

Early Alerts of Potential Fraud

Identity theft protection service providers looking to win market share must find ways to better protect consumers' personally identifiable information against identity theft and account takeover. Identity Chek[®] Service Alerts leverages the National Shared DatabaseSM for unique visibility into banking data to generate consumer alerts on a range of banking activities, including:

- New deposit account applications and openings
- Changes made to deposit account holder's personal information
- New signers added to a depositor's account

In 2021, a staggering 15 million consumers were victimized by identity fraud, resulting in \$24 billion in fraud losses.¹

How it works in real time²



Step 1

You provide Early Warning with your subscriber files.



Step 2

Early Warning continuously monitors your subscribers' deposit accounts, comparing their information against activity reflected in our vast, up-to-date database.



Step 3

When activity is detected related to a monitored subscriber, Identity Chek[®] Service Alerts generates an alert and sends it to you in real-time.



Step 4

You send an instant notification³ to the subscriber, who in turn determines the authenticity of the activity. If the event is suspicious, or indicative of fraud, they are instructed to contact their financial institution.

¹ 2022 Identity Fraud Study: The Virtual Battleground. Javelin Strategy & Research, March 2022

² Batch service is also available

³ Your subscribers can configure notifications according to their communication preferences.

For more information about Identity Chek[®] Service Alerts, email webinquiry@earlywarning.com

ABOUT CERTOSSM BY EARLY WARNING[®]

CertosSM is a unified portfolio of fraud and identity solutions that helps financial institutions detect synthetic or stolen identities at account opening, reducing fraud while expanding access to critical financial services. It is backed by Early Warning Services, LLC—the company behind Zelle[®] and the Paze[®] digital wallet—which has worked with financial institutions for 35 years to drive prosperity, deliver bold innovation, and improve how payments are made. For more information, visit www.certos.com.