

ID ReclaimSM

Identity Theft Detection and
Fully Managed Resolution Service



HARLAND CLARKETM

Providing Valuable Peace of Mind

Your account holders have a lot on their minds. Some of their top concerns include paying their bills and meeting their monthly budgets; doing business with a financial institution that meets — and cares about — their needs; and protecting themselves against or recovering from identity theft, the #1 consumer complaint reported to the FTC in 2007!

ID ReclaimSM from Harland Clarke is an identity theft detection and fully managed recovery solution that can take the worry out of identity theft. By providing valuable peace of mind for all your account holders with ID Reclaim, you will be building trusted relationships that create loyalty, long term. When you provide total protection on all types of accounts, **your account holders will have the recovery solutions they need in case identity theft strikes.** Plus, you'll have the opportunity to reduce your operational costs and generate additional fee income.



¹ Consumer Fraud and Identity Theft Complaint Data, January-December 2007, Federal Trade Commission, February 2008.



ID Reclaim Benefits

For your account holders:

- Provides peace of mind with fully managed care
- Offers help from licensed, caring professionals
- Covers all types of identity theft — from stolen credit cards to worst-case scenarios where recovery involves extensive communications with multiple agencies
- Can be used for any of the victim's financial accounts (not limited to those with your institution) or any type of identity theft
- Can cover all members of the account holder's household[†]— three generations
- Reduces the time, expense and stress of identity recovery
- Works on account holder's behalf until identity is restored as closely as possible to pre-theft status
- Charges on a monthly cycle so protection is ongoing from month to month as long as your program continues

For your financial institution:

- Differentiates your organization from the competition
- Helps increase acquisition and retention efforts
- Generates fee income
- Reinforces account holder confidence
- Positions your organization as a trusted partner
- Can target specific programs, club groups or segments
- Supplements your Fair and Accurate Credit Transactions Act of 2003 (FACTA) Red Flag identity theft prevention program
- Covers the account holder as long as he or she remains in your club, group or customer population
- Provides your employees with an answer to the identity theft question, "What do I do now?"
- Reduces the costs associated with your employees assisting individual account holders with identity theft resolution
- Provides monthly reports on incidents and their resolution status

[†]ID Reclaim Family and Plus only.

Fully Managed Recovery Care With Optional Credit Monitoring

Unlike other services that offer limited or partially assisted identity theft recovery, ID Reclaim provides a fully managed solution. When an account holder experiences a real or suspected identity theft, a personal recovery advocate is assigned. Working through a limited power of attorney authorization*, the recovery advocate can do all the legwork on behalf of the account holder, including:

- Thoroughly researching and documenting the fraudulent transactions
- Designing a customized recovery plan and filing all paperwork
- Notifying creditors, bill collectors, banks, mortgage companies, and government agencies, such as the state motor vehicle department, the Social Security Administration, and the U.S. Postal Service
- Taking continued action until the account holder's identity has been restored as closely as possible to its pre-theft status
- Providing post-recovery follow-up care for 12 months to address any additional fraudulent activity associated with the initial event

Each ID Reclaim personal recovery advocate is a Fair Credit Reporting Act (FCRA)-certified professional who specializes in identity theft recovery.



Program Options to Meet Your Needs

ID Reclaim is a value-added service that can generate good will with your account holders and revenue for your financial institution — whether you offer it as a complimentary benefit or as part of a program or club account for easy up-sell during the check ordering or account opening process, or with the credit monitoring component.

You can build your offering with one or more of the following program options:

ID Reclaim Basic — a value-added service provided free of charge to your account holders. Designed to be a complimentary service offered by the financial institution, ID Reclaim Basic enables you to cover all your account holders, or a group, at a low monthly price. This program option is ideal for differentiation, acquisition or retention strategies and covers primary and secondary account holders on an account.

ID Reclaim Family — a program for which you charge a service fee to generate revenue and offset the cost. Providing the same fully managed identity theft recovery service as the Basic program, ID Reclaim Family offers two important enhancements:

- Extended protection for account holders and family members, including a spouse, a domestic partner, dependents up to age 25, and parents with the same permanent address (or parents who may be in an assisted living facility, a nursing home, hospice or deceased less than 12 months)
- Revenue generation that can offset the program costs through a monthly debit to account holder groups or clubs

ID Reclaim Plus — for resale and revenue generation. As an enhancement to the Family program, ID Reclaim Plus provides an identity theft detection and prevention measure for the primary account holder. Services are provided by Experian®. By registering through a secure Web site, individuals can have their credit report monitored daily, be alerted via e-mail of any new activity, access their profile online, and see their status.

*Not required to receive ID Reclaim assistance.

How ID Reclaim Works for Your Financial Institution

- 1. Program enrollment set-up and agreement.** Your Harland Clarke account executive will help guide you in the selection of both the most appropriate product for your account holders and your pricing strategy with revenue-generating potential. Expect it to take a few months to grow the program to your goal revenue level.
- 2. ID Reclaim Basic.** To start covering your account holders immediately, choose Basic coverage. Simply advise Harland Clarke how many accounts you have and coverage can begin in a matter of days.
- 3. ID Reclaim Family.** Charge the account holder monthly for the ID Reclaim product as a revenue source, allowing a lead time of 60 to 90 days to set up your internal billing process and notify accounts of the new service. With a reasonable monthly fee, the service is a value-add that helps build account holder loyalty.
- 4. ID Reclaim Plus.** Coverage is the same as ID Reclaim Family, with the added value of daily credit monitoring for the primary account holder. Simply provide the name and e-mail address of each account holder who chooses credit monitoring, and an e-mail will be sent to the account holder with instructions on how to authenticate and start the monitoring service. Other family members may receive credit monitoring coverage for an additional cost.
- 5. Payment process.** Using a simple template, report your financial institution's monthly program enrollment count to Harland Clarke. Your coverage numbers will be used to generate an invoice for the next month's coverage.
- 6. Marketing support.** Your account executive will recommend direct marketing tools to notify and proactively sign up accounts. You can customize consumer branch brochures, statement stuffers and other materials available from Harland Clarke, which are pre-designed and ready for your logo and printing.
- 7. Training.** Harland Clarke provides the training and tools to help you manage the program. In addition, we will provide training for the select individuals or group who will process requests for services when account holders suspect identity theft has occurred.
- 8. Customer service.** Your account holders will have greater peace of mind knowing your financial institution has an immediate identity theft solution for them — fully managed recovery care.

Did You Know?

According to the United States Department of Justice, identity theft occurs whenever an individual's personal data is used in a fraudulent or deceptive way. That includes:

Stolen credit card numbers

Changes to the payee or amount on a check

False cell phone or utility bills

Fraudulent medical bills

Default on forged contracts

Crimes committed using a consumer's identity and Social Security number

How ID Reclaim Works When Identity Theft Strikes

One Call Starts the Recovery Process

An account holder with ID Reclaim protection who suspects an identity theft has occurred will contact your institution. When the account holder is eligible for benefits, your representative will have access to an online case management system. **To initiate benefits for the account holder, your representative — using a unique, password-protected login — simply inputs the account holder's name, e-mail address and telephone number into a secure online system.** An ID Reclaim recovery advocate from our service provider receives electronic notification of the new case and contacts the account holder within one business day (typically within three business hours) to obtain information about the incident and begin the recovery process. Your financial institution will receive updates regarding reported incidents and their resolution status.



Types of Programs Offered

Basic	Identity theft recovery service is provided for primary and joint account holders at no charge.
Family	Identity theft recovery service is provided for three generations of the account holder's family; and the financial institution can charge a fee and earn income from a club or group.
Plus	Identity theft recovery service is provided for three generations of the account holder's family; and the financial institution can charge a fee and earn income from a club or group. This program also includes credit monitoring for the primary account holder.

Recovery Service

Recovery Service	Fully managed. Experienced staff using limited power of attorney authorization.
Time Limit for Recovery?	No. Recovery continues until the victim's identity is returned as closely as possible to its pre-theft status, no matter how long it takes.
Who Handles Recovery?	Harland Clarke uses a service provider that specializes in identity recovery. Recovery advocates are Fair Credit Reporting Act (FCRA)-certified professionals who manage the identity recovery process through a limited power of attorney authorization.
What Is Required?	To have maximum recovery service, a police report, a limited power of attorney authorization and a fraud affidavit will be needed. ‡
Answers Questions Regarding Items on the Credit Report?	Yes. All recovery advocates are FCRA-certified, and they can access credit reports from all three agencies in real time, analyze issues, and file disputes in real time with all three bureaus.
Places Fraud Alerts With Bureaus and Government Agencies for Customer?	Yes. Recovery advocates will place fraud alerts with Experian, Equifax, TransUnion, Social Security Administration, Federal Trade Commission, U.S. Postal Service, state attorney general, state motor vehicle department, U.S. Immigration Service and other agencies.
Works With Law Enforcement?	Yes. Recovery advocates are also licensed private investigators.
Trained in Crisis Counseling?	Yes. Recovery advocates are trained in a course developed at The Vanderbilt University Medical Center.
Uses Case Management Software?	Yes. The service provider uses a proprietary identity theft case management system that provides monthly reports to the financial institution. Reporting can provide your institution with the necessary information for "significant incidents" to assist with board reporting requirements under FACTA Section 114 (Red Flag).
Performs the Legwork to Resolve Identity Theft?	Yes. Recovery advocates perform research, write letters, place phone calls, and provide assistance until the account holder's identity is restored as closely as possible to its pre-theft status.
Covers Family Fraud?	Yes, even if a family member is found to cause the fraud.
Covers Pre-Existing ID Theft Events?	Yes, as long as it was unknown at the time of purchase or on date first qualified or covered.
Types of Fraud Covered	Bank, check, credit card, investments, loans, phone, utility, employment, government, medical benefits and others.
Administration Requirements of the Financial Institution	Minimal. The financial institution does not need to supply names or personal information of covered account holders for ID Reclaim Basic, Family or Plus recovery — just a monthly count of account holder coverage. For ID Reclaim Plus, the financial institution will supply the service provider with the names and e-mail addresses for account holders purchasing the credit monitoring service.

ID Reclaim Plus (With Credit Monitoring Service)

Credit Reports	Standard annual.
Credit Score and Analysis	Standard annual.
Credit Monitoring Alerts	Daily by e-mail if there are changes in the account holder's credit profile.
Credit Reporting Agency	Experian — direct relationship for proactive alerts.
Administration Requirements of the Financial Institution	The financial institution will supply the names and e-mail addresses for all account holders purchasing the credit monitoring service directly to the service provider.
Custom Interface for Registration and Authentication	Yes. The custom-branded interface provides a simple experience for account holders, so they register directly with the service provider.

‡If the victim prefers not to sign a limited power of attorney authorization, recovery will be assisted.

To learn more about how ID Reclaim can work for you, contact your Harland Clarke account executive today at **1-800-858-1237**, or visit harlandclarke.com/idreclaim and click Contact Us.

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