

**FraudArmor service was sold with some preprinted Blackbaud check orders from January 1, 2013 through December 31, 2014. The last FraudArmor service plan will expire January 8, 2016. FraudArmor was replaced by EZShield Fraud Protection Service commencing in March 2015. While the name is different, the scope of services offered is the same. For precise details, please visit <https://www.partners.ezshield.com>.**

#### What is the process to report fraud?

- ✓ Call 866-923-0452 24 hours a day, 7 days a week to speak with a FraudArmor representative to begin the process. Cases will be assigned to a dedicated Fraud Resolution Specialist who is available weekdays from 8:00 a.m. to 8:00 p.m. Eastern. Terms and conditions are available at [www.Fraud-Armor.com](http://www.Fraud-Armor.com).

#### What is FraudArmor?

- ✓ FraudArmor is a fully managed fraud service that provides businesses protection, remediation and recovery services for all types of financial and non-financial fraud. FraudArmor includes the following services:
  - **Advancement up to \$25,000** – advances up to \$25,000 within 72 hours of filing all necessary documents for losses that would later be credited to the account by the financial institution
  - **Check order replacement** – free replacement checks when a new checking account is opened due to the fraud
  - **Identity fraud monitoring** – internet monitoring of black market websites for client information based on customer provided credentials with email alerts; provided at no additional cost (activation required)
  - **Identity restoration** – ensures all fraudulent records (e.g. credit bureau reports, utility bills, etc.) are restored to pre-fraud status
  - **Lost wallet and document replacement** – A Fraud Resolution Specialist assists in replacing lost documents, such as licenses, credit cards, passports, etc. if wallet is lost or stolen
  - **Credit bureau monitoring** – 12 months of free credit monitoring and follow up by a Fraud Resolution Specialist are provided to all fraud victims

#### Why do I need FraudArmor?

- ✓ The prevalence of fraud makes it more important than ever for businesses to take proactive measures to ensure they are equipped to cope effectively and efficiently with fraud. FraudArmor offers a comprehensive package of services that help minimize the impact of fraud and help to restore and protect your business assets and identity.

#### What types of fraud does FraudArmor apply to?

- ✓ FraudArmor assists with check fraud, debit and credit card fraud, ACH fraud, tax fraud, insurance fraud, loan fraud, medical fraud, employment-related fraud and any other type of identity fraud.

#### What does “fully managed” mean?

- ✓ Fully managed means that in addition to advising customers on the best procedures to respond to a fraud event or to prevent fraud in the future a Fraud Resolution Specialist can also act on behalf of customers by obtaining an executed limited power of attorney form. This way, our trained Fraud Resolution Specialist does the work to remediate and restore the fraud themselves.

#### What credentials do the FraudArmor Fraud Resolution Specialists have?

- ✓ Our team of professional Fraud Resolution Specialists provides high quality recovery services. Each Fraud Resolution Specialist has the following qualifications:
  - **FCRA/FACTA** – Fair Credit Reporting Act /Fair and Accurate Credit Transactions Act Certified. This allows the Specialists to work directly with credit reporting data. Renewal of the certification, per person, is required every two years.
  - **CITRMS** – Certified Identity Theft Risk Management Specialist. This designation is provided by the Institute of Consumer Financial Education.
  - **Crisis Counseling Trained:** Identity theft can be frightening and stressful. Our Resolution Specialists are trained to be thorough, friendly, caring, and effective.
- ✓ In addition, FraudArmor is a member of the following;
  - **Association of Certified Fraud Examiners** – World's largest anti-fraud organization and premier provider of anti-fraud training and education.
  - **International Association of Financial Crime Investigation** – A non-profit international organization, the association provides services and collects information about financial fraud, fraud investigation and fraud prevention methods for the common good of the financial payment industry and society.

### When does FraudArmor protection start?

- ✓ FraudArmor protection starts when the client's checks are shipped. The client may also activate the optional internet monitoring service by going to [www.Fraud-Armor.com](http://www.Fraud-Armor.com) and providing the credentials to be monitored. FraudArmor is active for 12 months from the shipping date or until the client uses the last check in that order, whichever comes first.

### If a client has multiple accounts, does the client need to purchase FraudArmor on each account?

- ✓ The FraudArmor advancement feature applies to the account on which the order of business checks are drawn. FraudArmor is in effect for 12 months from the date your check order is shipped or until you use your last check, whichever comes first. Purchase FraudArmor for each check order on every account.



### What types of financial account fraud qualify for FraudArmor services?

- ✓ Forged signatures, forged endorsements, and altered checks qualify for an advancement of up to \$25,000. All other types of financial and identity fraud receive the help of a dedicated Fraud Resolution Specialist to manage the recovery and remediation process.

### Will clients receive anything with their check order explaining FraudArmor?

- ✓ Yes. Each check order protected by FraudArmor includes the FraudArmor logo printed on the checks and a helpful insert that details the FraudArmor services. The following is a sample of the insert clients receive.

#### Front



08109296

**KEEP THIS CARD IN A SAFE PLACE**

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**Congratulations!** FraudArmor is now protecting the checks in this order. FraudArmor provides a Resolution Specialist to assist you in the event of fraud or identity theft, provides you with an advancement of funds on eligible check fraud events, and assists with replacing lost documents if your wallet is lost or stolen.

**FraudArmor protects you in the event of fraud including:** forged signatures, forged endorsements, altered checks, credit fraud, and other types of identity fraud. It is effective for 12 months from the date your check order is shipped, or until you use your last check, whichever comes first.

Additionally at no cost to you, you may activate internet monitoring. This monitors your identity on the black market based on the credentials you provide and alerts you if your information is found. This optional, no cost service requires activation at [www.Fraud-Armor.com](http://www.Fraud-Armor.com).

For full description of service, visit [www.Fraud-Armor.com](http://www.Fraud-Armor.com). [>Information on back](#)

#### Back



**Activate your Internet Monitoring Service NOW!**  
It's fast. It's easy. Just go to [www.Fraud-Armor.com](http://www.Fraud-Armor.com) and click to activate at no additional cost. Internet monitoring services cannot begin until you supply your information, such as credit card and driver's license numbers. All the information you need to know to activate your service can be found on your checks. Internet monitoring is available for 12 months from the date your order ships.

**Financial fraud or identity theft?**  
Call 1-866-923-0452 to speak to a FraudArmor representative 24 hours a day, 7 days a week. You will be assigned to a Resolution Specialist who is available 8:00am to 8:00pm Eastern Time. Your Resolution Specialist will provide immediate guidance and will help you complete your paperwork to begin your fraud recovery.

**Billing or other inquiries?**  
For all other inquiries and billing questions, or to discontinue the service, please call your check printer at the phone number found on your check reorder form. Please note; FraudArmor is billed as a one-time fee with your check order.

For complete terms and conditions and to activate the optional internet monitoring service visit [www.Fraud-Armor.com](http://www.Fraud-Armor.com).