



BARCODING CHECKS FOR PORTABLE FRAUD DETECTION

SENTRY: Seal™

Alteration of payee names on checks remains among the most widely used techniques to commit payment fraud, with 56 percent of respondents reporting that it has happened to them.*

TECHNOLOGY TRUMPS MANUAL REVIEW

Today it is easier than ever for fraudsters to duplicate checks. Institutions increasingly rely on check images, making traditional anti-fraud technologies like watermarks, micro-printing or special inks obsolete. By implementing **SENTRY: Seal™**, you and your commercial banking customers will be better protected against fraud thanks to its ability to print secure barcodes with check specific data.

At the branch, the teller using **SENTRY: Seal**

- scans the check's seal
- views the encoded information
- compares it to the printed text
- decides if the check should be cashed
- can alternatively scan the check and send it to the back office for immediate authentication

Payee: Norman Rockwell
Amount: \$1,080.01
Date: 02/02/2008

Payee: Jim Taylor
Amount: \$6,984.32
Date: 01/15/2008

The Bank Co.
Somewhere, Some State
USA

Check Date
Jan 15, 2008

000172
70-3333
183

Six Thousand Nine Hundred Eighty-Four and 32/100 \$***6984.32

Pay To Jim Taylor NON-NEGOTIABLE Instrument

The Bank Co.
Payable through The Bank

Signature

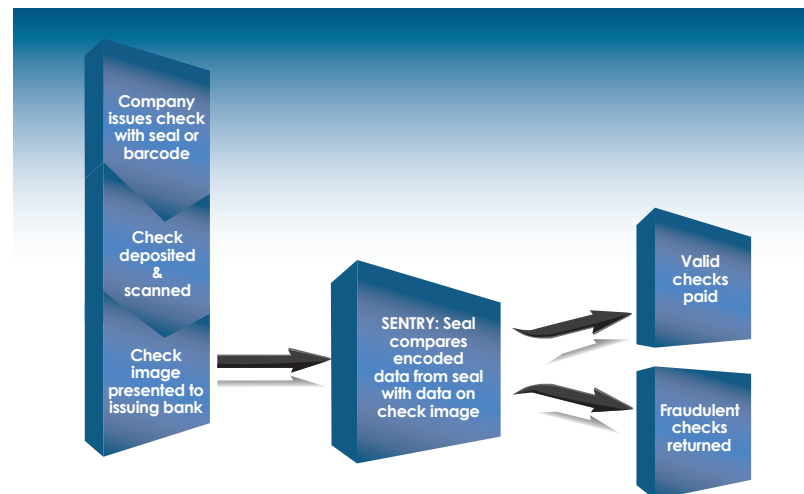
With **SENTRY: Seal** checks are printed with a unique bar code, or seal, that securely stores vital check information, including the check amount, payee name, and the date it was issued.

*Association for Financial Professional, "2011 Payments Fraud Survey"

SQN: SENTRY: Seal Features and Benefits

SENTRY: Seal provides a unique form of fraud detection. Benefits include:

- providing image-survivable security
- verifying checks at the point of presentment, before checks are cashed
- ensuring fraud is identified, since the seal – and the data it records – cannot be modified
- reducing costs by eliminating daily issue files because encoded data travels with checks
- adding greater value to relationships with commercial customers



In the back-office, **SENTRY: Seal** takes the scanned check image, compares the encoded data with actual check image data and flags potentially fraudulent items.

Combined with SQN's real-time fraud analysis tool (SENTRY: FraudAlert), **SENTRY: Seal** can also be used to detect insider fraud at the Teller line.



Learn more about what SQN can offer you.

Visit www.sqnbankingsystems.com

Call us at 609.261.5500 or 888.SIG.SCAN (888.744.7226)