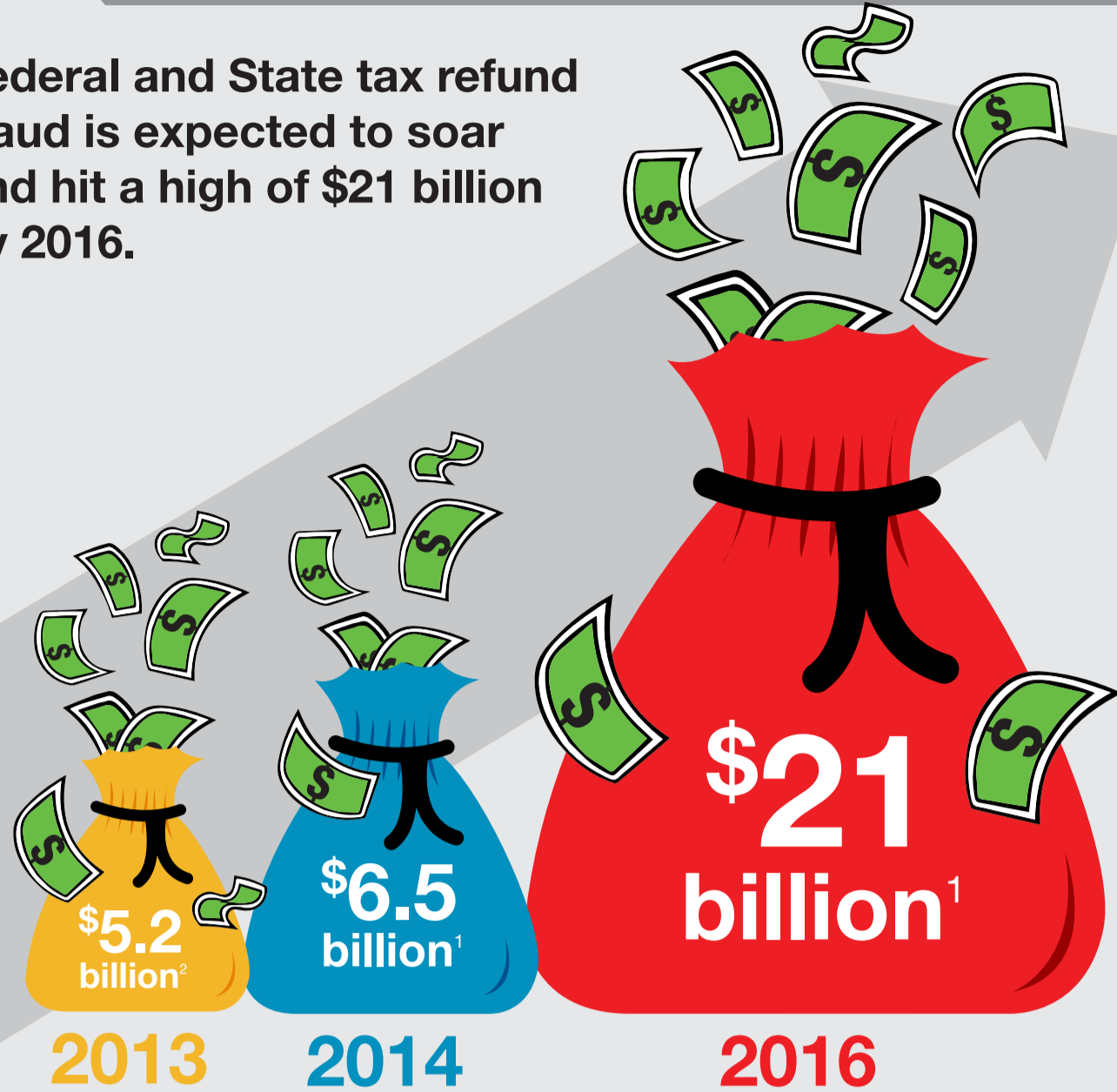


# TAX REFUND FRAUD - A GROWING PROBLEM

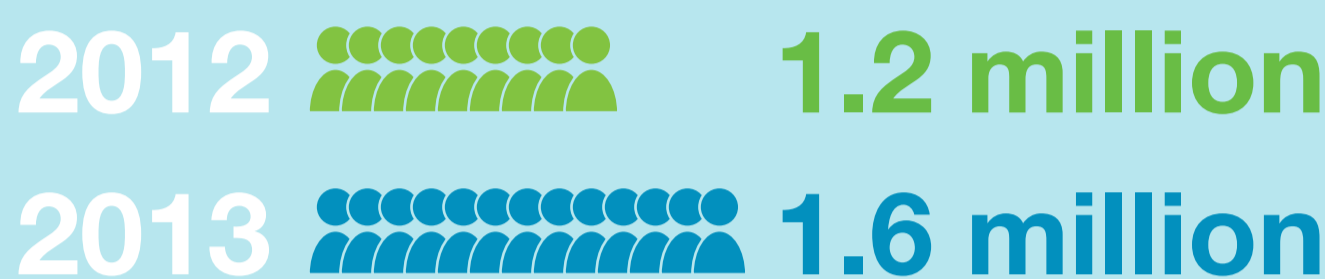
**SOLUTION:**  
COLLABORATIVE DEPOSIT ACCOUNT INTELLIGENCE

## COST OF TAX REFUND FRAUD

Federal and State tax refund fraud is expected to soar and hit a high of \$21 billion by 2016.

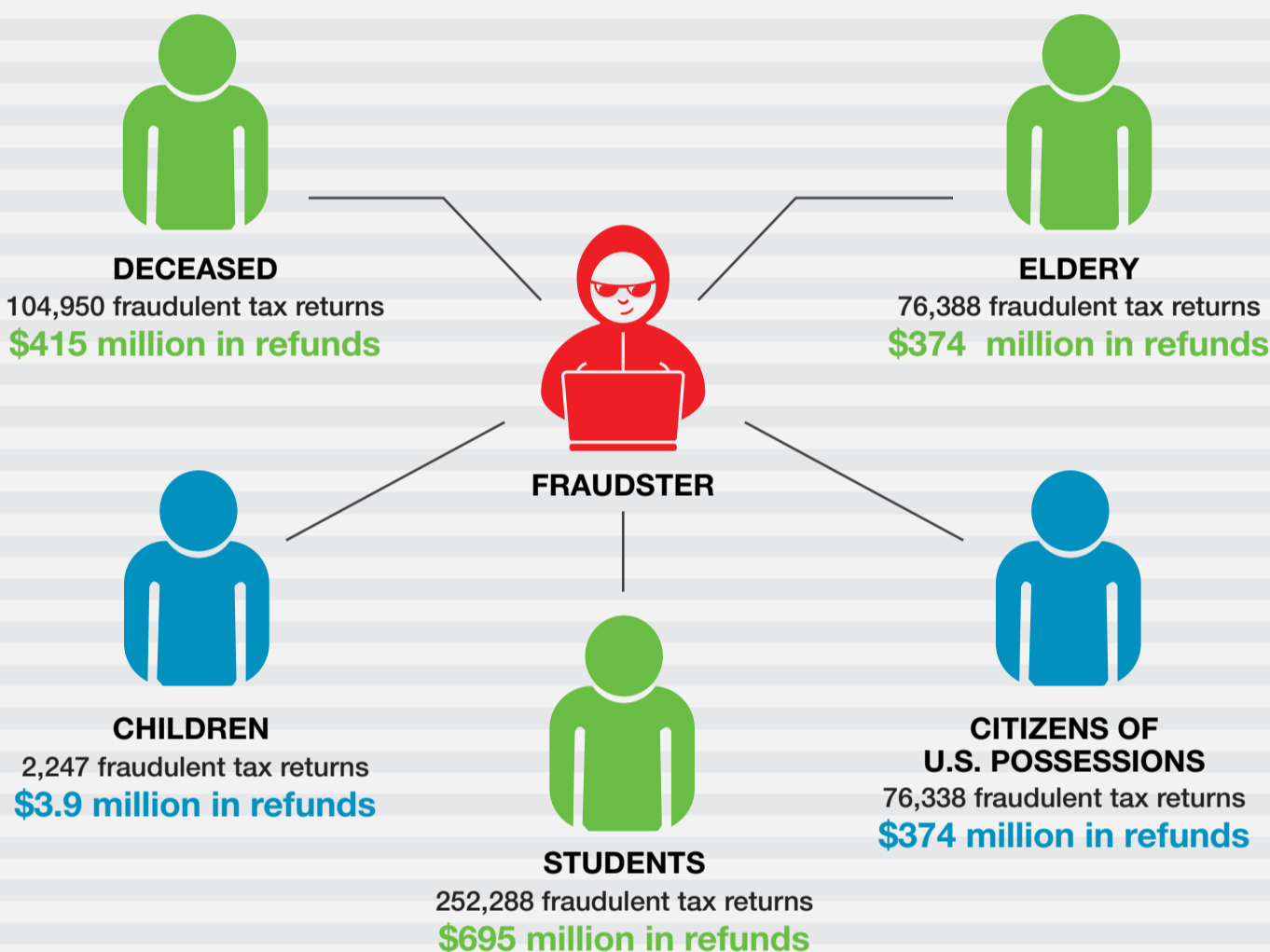


## NUMBER OF TAXPAYERS AFFECTED BY TAX REFUND FRAUD<sup>1</sup>



## STOLEN IDENTITIES

### TOP 5 CATEGORIES<sup>3</sup> AT RISK



## TAX AGENCY CHALLENGES

- Staff and technology resource constraints
- Use of direct deposit accounts increases risk
- Lack of reliable third-party data

## THE SOLUTION:

Account Owner Authentication (AOA) for Government from Early Warning

Account Owner Identity | Account Status | Taxpayer Authentication

- ✓ Quickly validates the existence of a deposit account
- ✓ Assesses the risk associated with processing the refund
- ✓ Reports whether the taxpayer's name, address, Social Security number and other elements match the deposit account in real-time
- ✓ Confirms the taxpayer is the authorized owner or signer on the account

## BENEFITS:

- Reduces improper payments
- Reduces tax refund fraud
- Reduces administration costs
- Mitigates account takeover
- Enhances taxpayer's experience

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