

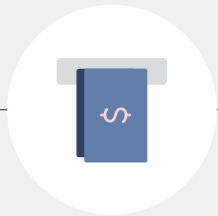


Financial institutions (FIs) must balance consumers' expectations for immediate availability of deposited funds with their need to guard against losses due to fraudulent, high-risk, counterfeit, or duplicate items.

By screening off-us or on-us checks and ACH against the National Shared DatabaseSM, Deposit Chek® confirms the status of an account and predicts the likelihood that an item will be returned while validating that the external account is owned by the customer requesting the deposit transaction.

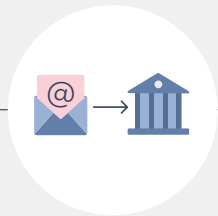
In 2021, the National Shared DatabaseSM processed **13 billion transactions** and alerted customers to **\$33.8 billion in high-risk transactions**¹.

How it works in real time²



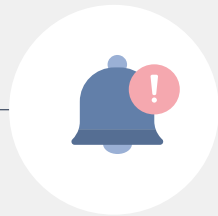
Step 1

A customer makes a deposit (check or funds transfer)



Step 2

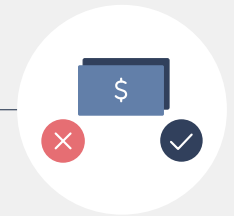
The receiving FI submits an inquiry to the Early Warning® National Shared DatabaseSM in real time to determine its risk profile



Step 3

Early Warning® responds with insight on:

- account status
- type of account
- potential risk of accepting



Step 4

The receiving FI makes an informed decision to release or hold the deposit based on the Early Warning® response and its own risk tolerance

Product Capabilities

- **Participant Scores:** Predicts the likelihood that an item (check or ACH) will return within 30 days
- **Duplicate Item Detection:** Indicates if an item may have also been deposited at another financial institution or cashed at a non-bank location
- **Counterfeit Item Detection:** Indicates if an item is suspected to be counterfeit based on prior transaction and return activity
- **Account Owner Authentication (AOA):** Validates that the individual being inquired upon can transact on the account

¹ National Shared Database Report, 2021

² Batch service is also available

For more information about Deposit Chek®, email webinquiry@earlywarning.com

ABOUT EARLY WARNING

Early Warning Services, LLC, a financial services technology leader, has been empowering and protecting consumers, small businesses, and the U.S. financial system with cutting-edge fraud and payment solutions for more than three decades. We are also the company behind Zelle®, and PazeSM, a wallet that reimagines e-commerce payments. Early Warning partners with more than 2,500 banks and credit unions to increase access to financial services and products, and protect financial transactions.

