THE CRIME YOU CAN’T AFFORD TO IGNORE.

As every bank official knows, fraud is among the fastest-growing crimes in the U.S. Need more proof?

• More than 1.2 million fraudulent checks are written each day, more than 13 per second. – Office of Comptroller of the Currency
• Checks remain the payment method most frequently targeted by criminals to commit payments fraud. – AFP Payment Fraud Survey
• Nine out of ten organizations that experienced attempted or actual payments fraud in 2008 were victims of check fraud. – Cornerstone Advisors, Inc.
• Mid-size banks experienced the greatest increase in check fraud, a whopping 46% over the prior period. – Cornerstone Advisors, Inc.
• The imprisonment rate for check fraud is only 2%.

Recouping losses is not a viable option. The best weapon against fraud is to prevent it from ever happening!

STOP FRAUD BEFORE IT STARTS, CALL US FOR A FREE DEMONSTRATION 952-941-6352. ABSOLUTELY NO OBLIGATION.

www.denhardtsolutions.com
CREATE A TRULY EFFECTIVE “RED FLAG” PROGRAM WITH SNARE

Do you have a true authentication system in place to help prevent fraud on a daily basis? Are your employees highly trained to be able to spot counterfeit identification cards? If not, your business needs SNARE, a powerful tool and program to prevent a wide range of financial crimes.

If your Red Flag program is built on a back-office verification process, you simply don’t have the most current or accurate information needed to protect your business. With SNARE software, however, you gain the ability to immediately verify the authenticity of government identification cards.

When your employees utilize SNARE to authenticate identification cards, your financial institution will become known to criminals as a place to avoid. In addition, customers will notice an improved level of service because of the efficient and accurate tracking and detection of fraudulent identification cards.
IMMEDIATE VERIFICATION OF GOVERNMENT IDS

SNARE, developed by Financial Crimes Services (FCS) and in partnership with Denhardt Solutions, authenticates government-issued identification cards* and enables employees to confidently handle questionable transactions.

SNARE will:

• Read, validate, track, alert, and prevent questionable transactions from causing financial losses to your business and damaging your customers’ credit.

• Provide a systematic approach to complying with federal regulations designed to prevent identity theft and fraud known as “Red Flag Provisions.”

With minimal employee training, your financial institution will be protected by one powerful fraud detection tool. In addition, you can manage the tracking and history of account activity for auditing purposes as well.

* See your sales representative for a complete list of government ID’s SNARE will read.

WHEN TO USE SNARE

SNARE allows you to network with multiple sites to detect counterfeit payroll checks and other high-loss transactions. It also provides front line control to allow you to issue watch alerts on an individual, or implement special handling procedures (including contacting the police discreetly).

Use SNARE when you:

• Open new accounts

• Cash checks

• Authorize cash advances from credit or debit cards

• Allow access to safety deposit boxes

• Complete the verification process for loans (mortgage, equity, business, automobile, recreational, education, security transactions)

• Pre-employment screening

EFFICIENT TRACKING AND ALERTS

SNARE is unbiased and provides a fair and positive environment for customers and tellers alike. As a result, your good customers will be inconvenienced as little as possible when they complete transactions with your financial institution.

SNARE will:

• Automate your internal negative customer list

• Detect counterfeit identification cards

• Significantly assist in employment verification

• Assist investigators in fraud investigations

CAN YOU TELL WHICH ID IS FAKE? SNARE can! Trust your customers but protect them from fraud and identity theft with SNARE.

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