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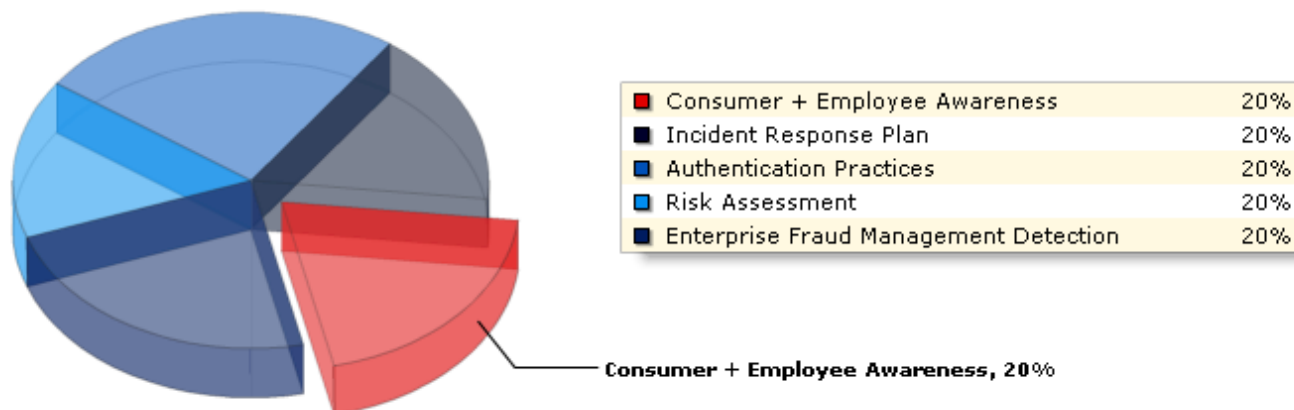
# Overview

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## How we fit into your overall strategy:

It's no secret financial institutions are increasingly looked upon to not only enhance their own online security, but to provide solutions and advice for the consumers and commercial customers they serve.

In fact, of the five primary categories - awareness, enterprise fraud management detection, strong authentication practices, risk assessment and incident response planning - consumer and employee awareness is one area banks and credit unions should focus on.



## Mission:

It is our mission to advance fraud prevention through awareness. Active participation with all financial institutions is our goal. In order to accomplish this, we offer our services at a very affordable price point based on a financial institutions asset size. We focus on the prevention of fraud by offering up-to-date tools and education. We achieve this by managing multiple information channels and expertly delivering them through all available modes of communication.

## Background:

eFraud Prevention™ was formed in 2004 after years of experiencing firsthand the growth of Internet fraud in the financial sector. We realized that it was economical and more effective for banks and credit unions to outsource their fraud prevention education and awareness efforts rather than handle those duties in-house.

## Summary:

As part of the global effort to combat fraud, eFraud Prevention™ operates a low-cost subscription-based awareness initiative for financial institutions. Our services provide support for bank and credit union Presidents, CEOs, CFOs, Marketing, Compliance, Trainers, IT and Customer / Member Relations Personnel.

# Services:

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## Fraud Chart™:

Your web site fits into 1 of 3 categories:

1. You post the well publicized fraud alerts
2. Your consumer fraud alerts are becoming outdated
3. You do not publish consumer fraud alerts.

The eFraud Prevention™ FRAUD CHART™ service alerts you of emerging scams that have the potential to specifically harm your financial institution and defraud consumers. While the big fraud events are most always well publicized we shed light on the smaller more targeted scams.

### Automate Your Alerts

Managing fraud alerts on your web site can be challenging and time consuming. We can handle that responsibility to make certain that your web site is always up-to-date with emerging fraud notifications.

FRAUD CHART™ with Education Portal works automatically and easily integrates into any Web site.

## Consumer Awareness:

The eFraud Prevention™ Consumer Awareness product is an outreach effort, a Micro-Site dedicated to providing security alerts and information about everything from identity theft to emerging schemes. The eFraud Prevention™ Consumer Awareness Program helps consumers solve their identity theft and fraud related challenges; educate them about identity theft risks and teach them about the best identity protection and theft detection practices. With our Consumer Awareness program, you'll help consumers prevent, detect and resolve their identity theft or other fraud concerns.

## Staff Training:

Fraud prevention is a vast, complex and evolving field which requires specialization. To be effective, your staff must have up to date knowledge to not only properly address all fraud risks within the boundaries of their job responsibilities, but also understand how others are involved in managing identity risks within your organization.

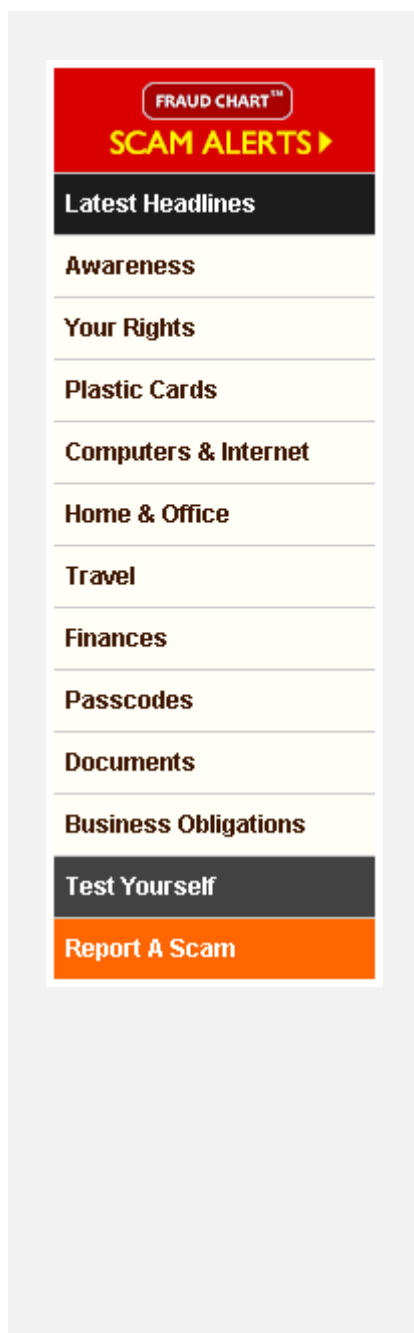
Before your staff can properly help consumers address their identity theft challenges, they must be aware of and understand the latest threats, protection solutions and best practices. As new threats evolve and solutions are introduced, an up to date knowledge of such information is absolutely critical.

# Types Of Fraud Included:

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## Process

How the information is categorized on the educational Micro-Site:



## Topics

**Areas of fraud that we focus on as subject matter:**

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**ACH and Wire Transfer Fraud** - Consumers, businesses and institutions alike suffer when fraudsters penetrate and pilfer accounts via hacking into electronic transactions.

**ATM Skimming** - Experts say this particular form of fraud will continue to grow, as criminals are targeting U.S. financial institutions with technologies shared from Eastern Europe.

**Check Fraud** - One reason for the continued proliferation of this fraud is that there is easier access to check paper stock and cheaper printers and scanners to create fakes.

**Mobile Banking Attacks** - Mobile banking fraud is coming. The mobile target will continue to grow and as smart phones become more sophisticated, the number of attacks will grow too.

**Web 2.0 and Social Media Attacks** - Cyber criminals are lining up their arsenals for attack via Web 2.0 and social media sites. Criminals learn more about their targets and at the same time deliver malicious content to unsuspecting users.

**Variations on Phishing Schemes** - There are more insidious types of attacks hitting institutions and their customers now, say experts.

**Credit Card & Prepaid Card Fraud** - The gift card market has always been a target for criminals say and prepaid cards will continue to be purchased fraudulently with compromised credit cards.

**Mobile Phone Fraud** - The threat of mobile phone fraud is cause for concern as Trojans can compromise information on the phones which may include online banking account information as well as other data stored on the phone.

**Telephone-Based Fraud** - As institutions beef up their online security, many fraudsters use stolen credentials and turn to more traditional telephony fraud.

# How To Use Our Services:

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## Staff Training

The eFraud Prevention™ suite of services are designed to be used as resource for Trainers, Marketing Managers and Human Resource personnel. Our education services can be used for new hires or as an integral part of employee training workshops.

### **Our service is designed in a way for your staff to:**

1. View emerging fraud incidents.
2. Read the latest headlines.
3. Learn how to stay safe both online and offline.
4. Test comprehension using our interactive quizzes. The quizzes provide a review option and a printable certificate of completion.



## Consumer Seminars

The eFraud Prevention™ consumer awareness program can be used as a valuable resource for developing training seminars for your members or customers. Our program can be accessed via any computer with an internet connection. This can be very helpful in providing a hands-on approach to fraud prevention awareness.

## Web Sites

### Linking

As an eFraud Prevention™ member, you have a unique sub-domain that can be added anywhere throughout your Web site. This includes:

- **Text link** - html link to your sub-domain
- **Image link** - buttons, banners, text images, etc.
- **Drop-down menu navigation** – Left vertical or top horizontal menus
- **Interactive Web Site Features** – Within Flash, JQuery, Ajax, etc.



### Alerts

Managing fraud alerts on your web site can be challenging and time consuming. We can handle that responsibility to make certain that your web site is always up-to-date with emerging fraud notifications.

FRAUD CHART™ with Education Portal works automatically and easily integrates into any Web site.

### Embedded as an iFrame

With the use of iFrame code, you can place your Micro-Site directly within any of your Web pages.

### RSS Feeds

The eFraud Prevention™ Consumer Awareness service is available via RSS feeds. All the topics included with the Consumer Awareness Micro-Site are available as RSS XML links.

RSS links provide a useful method of streamlining content to your members of customers through your web site, home page portals and as up-to-date content for your social media sites.

## Social Media Content

eFraud Prevention™ can be used as a resource to provide relevant content for your Facebook, Twitter or other social media outlets.

**Automate your marketing.** Content continues to remain king for engaging consumers online. Our service provides hundreds of important safety topics, the latest news headlines and the most current resources. This can all be easily shared with your customers and members through the social media that they are using most.



## Monthly Newsletter / Lobby Materials

It is important for financial institutions to have timely solutions to inform consumers about fraud prevention. The greatest gift you can give is that of education. Fraud cannot be prevented with outdated and vague education materials.

Our information helps you stay on top of your fraud prevention efforts. Our experts constantly refine and develop new information so that you and your members or customers prevent fraud now and in the future. We determine what advice is most relevant in today's fraud environment. These articles are then added to our online library for you to use as lobby materials, content for your newsletters, mailing inserts, email news, web page features, staff learning, social network postings and consumer support.

## Member / Customer Support

Fraud prevention is a vast, complex and evolving field which requires specialization. As new threats evolve and solutions are introduced, knowledge of such information is absolutely critical. To stay ahead of the curve, your staff must have continued education of all fraud risks. Before your staff can properly help consumers address their identity theft challenges, they must be aware of and understand the latest identity protection solutions and best practices.

# Who We Help:

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## Executives / Managers

Fraud disrupts business efficiency while exposing your institution to strategic and operational risks.

It's important to keep up-to-date on all of the types of fraud that are out there. The weight of solving the problem will ultimately fall on the banks and credit unions, because the criminals go where the money is. The latest consumer fraud trends suggest that financial institutions must provide increasing leadership in the fight against identity -related fraud.

## Compliance

For many years now the federal regulatory agencies have been recommending and stressing the importance of consumer education as it relates to fraud prevention.

## Marketing

eFraud Prevention™ provides a vast amount of relevant information for marketing managers to utilize for lobby handouts, web site content, brochures, newsletters, e-news, blogs and social networking sites.

Trust is the most important element of the banking relationship, and if that trust is damaged by a fraud incident and subsequent publicity, consumers are likely to take their business elsewhere. This potential customer or member churn now is a significant and growing part of the equation when considering fraud losses.

Education empowers the consumer and is a competitive advantage to be marketed. . The better they're educated, the more they realize they can use technology to their advantage and not become a victim. We provide the education that encourages the use of services like home banking, bill pay, eStatements, direct deposit and online account management.

## IT / Web

As your institution plans its technology investments, fraud detection must be high upon the list. In some cases this means investing in new intrusion detection systems; in others it means bridging organizational silos to leverage information that has already been mined. In all cases, it means improving your institution's odds of detecting a fraud threat before it reaches the consumer.

By improving your consumer and employee awareness programs while simultaneously lowering your cost, you can better use your existing resources (budget and/or personnel) for new personnel, fraud detection tools & technologies.

# Who We Help:

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## Consumers

In 2010, 76% of fraud incidents were discovered by consumers.

The results of industry surveys reveal that almost 70% of banks and credit unions do feel they need to improve their consumer awareness programs. On average the majority of respondents feel that consumer education is the best way to prevent fraud. What is encouraging is that 63% plan to invest in awareness initiatives in the near future.

Education empowers the consumer. The better they're educated, the more they realize they can use technology to their advantage and not become a victim.

We provide the education that encourages the use of services like home banking, bill pay, eStatements, direct deposit and online account management.

## Small Business Owners

Small businesses are attractive targets. They have more money in the bank than consumers, and it's harder for banks' fraud prevention software to spot fraudulent activity on small business accounts. Small businesses are also desirable hacker targets because many can't afford to keep dedicated security experts on staff and generally rely on antivirus software and other antimalware programs for protection.

A financial institution's customer awareness and educational efforts should address both retail and commercial account holders and, at a minimum, include the following elements: A listing of alternative risk control mechanisms that customers may consider implementing to mitigate their own risk, or alternatively, a listing of available resources where such information can be found.

Your commercial account holders can utilize your fraud prevention Micro-Site to educate their employees.

## Member Service / Customer Support

Fraud prevention is a vast, complex and evolving field which requires specialization. As new threats evolve and solutions are introduced, knowledge of such information is absolutely critical. To stay ahead of the curve, your staff must have continued education of all fraud risks.

Before your staff can properly help consumers address their identity theft challenges, they must be aware of and understand the latest identity protection solutions and best practices.

## Trainers / Human Resources

The eFraud Prevention™ suite of services are designed to be used as resource for Trainers, Marketing Managers and Human Resource personnel. Our education services can be used for new hires or as an integral part of employee training workshops.

## More Benefits:

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**Automated Alerts & Content.** eFraud Prevention™ automatically feeds into to your existing web site. This ensures that your web site is always up-to-date without having to manage it.

**Designed for both Banks and Credit Unions.** Criminals do not differentiate between Banks & Credit Unions. Our services are designed for all financial institutions.

**Immediate.** We provide the immediate details and geographical locations of emerging scams as well as the most current news that can impact consumers.

**Prevents Outdated Alerts.** Outdated alerts are dangerous in that they can create a false sense of security.

**Awareness Program.** Our consumer education provides comprehensive and up-to-date fraud prevention tips and alerts.

**Trust.** Trust is the most important element of the banking relationship and growing part of the equation when considering fraud losses.

**Online and Real World.** Our program covers ACH and Wire Transfer Fraud, ATM Skimming, Check Fraud, Mobile Banking Attacks, Web 2.0 and Social Media Attacks, Variations on Phishing Schemes, Credit Card & Prepaid Card Fraud, Mobile Phone Fraud and Telephone-Mobile Fraud.

**Affordable.** Awareness is most effective when their maximum visibility. We intentionally offer low pricing so that our services remain affordable for all financial organizations.

**Retain Your Valuable Accounts.** Reduces the risk of fraud to your customers or members.

**Stay Proactive.** Your best defense is a good offense. Having the details of a scam as it approaches you will give you time to alert consumers and notify staff.

**Information Sharing.** Criminals do not differentiate between Banks & Credit Unions. You will be part of an information sharing system that includes banks and credit unions of all sizes.

**Marketing Opportunity.** You can use Fraud alerts as a way to explain the safety benefits of services like home banking, direct deposit, bill pay, e-statements, etc. Education will encourage the use of these services.

**Empowerment.** Education empowers the consumer. The better they're educated, the more they realize they can use technology to their advantage and not become a victim.

# Getting Started

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## Costs

It is our mission to advance fraud prevention through awareness. Active participation with all financial institutions is our goal. In order to accomplish this, we offer our services at a very affordable price point.

**MEMBERSHIP:** PLEASE REGISTER ONLINE AT:

<http://www.efraudprevention.com/start>

**BILLING:** OUR SERVICES ARE CHARGED ON A MONTHLY BASIS

INVOICING IS PERFORMED QUARTERLY AT THE BEGINNING OF THE MONTH OF YOUR BILLING CYCLE.

PAYMENTS ARE DUE BY THE END OF YOUR BILLING CYCLE

THERE ARE NO SET-UP FEES OR ADDITIONAL COSTS OF ANY KIND.

**TERMS:** YOU CAN CANCEL AT ANYTIME.

NO PAYMENT INFORMATION IS REQUIRED UNTIL YOU DECIDE TO PURCHASE.

eFraud Prevention™ OPERATES A STRICT PRIVACY POLICY. NONE OF THE DATA YOU PROVIDE WILL BE REVEALED IN ANY MATTER.

# Implementation:

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## Linking Your Unique Sub-Domain

As an eFraud Prevention™ member, you have a unique sub-domain that can be added anywhere throughout your Web site. This includes:

- **Text link** - html link to your sub-domain
- **Image link** - buttons, banners, text images, etc.
- **Drop-down menu navigation** – Left vertical or top horizontal menus
- **Interactive Web Site Features** – Within Flash, JQuery, Ajax, etc.
- **Embedded as an iFrame**

**Leaving Site Disclaimer:** You can choose to have us provide the disclaimer or you can use your own.

Without disclaimer: <http://YourFinancialInstitution.efraudprevention.com>

With disclaimer: <http://YourFinancialInstitution.efraudprevention.com/default.asp>

## Embedding as an iFrame

Here you can use this iFrame code to place your Micro-Site directly within any of your Web pages.

```
<iframe src="http:// YourFinancialInstitution.efraudprevention.com " width="653" height="500"
frameborder="0" scrolling="no" marginheight="0" marginwidth="0" vspace="0" hspace="0"> </iframe>
```

## RSS Feeds

**RSS Feeds can be added as links on your Web site and also as content for social media sites.**

<a href="http://www.efraudprevention.com/nm/rss.aspx?z=3">FRAUD CHART™ / Emerging Scams – North East U.S.</a>	<a href="http://www.efraudprevention.com/nm/rss.aspx?z=3">http://www.efraudprevention.com/nm/rss.aspx?z=3</a>
<a href="http://www.efraudprevention.com/nm/rss.aspx?z=6">FRAUD CHART™ / Emerging Scams – South East U.S.</a>	<a href="http://www.efraudprevention.com/nm/rss.aspx?z=6">http://www.efraudprevention.com/nm/rss.aspx?z=6</a>
<a href="http://www.efraudprevention.com/nm/rss.aspx?z=4">FRAUD CHART™ / Emerging Scams – Mid West U.S.</a>	<a href="http://www.efraudprevention.com/nm/rss.aspx?z=4">http://www.efraudprevention.com/nm/rss.aspx?z=4</a>
<a href="http://www.efraudprevention.com/nm/rss.aspx?z=7">FRAUD CHART™ / Emerging Scams – South West U.S.</a>	<a href="http://www.efraudprevention.com/nm/rss.aspx?z=7">http://www.efraudprevention.com/nm/rss.aspx?z=7</a>
<a href="http://www.efraudprevention.com/nm/rss.aspx?z=2">FRAUD CHART™ / Emerging Scams – Western U.S.</a>	<a href="http://www.efraudprevention.com/nm/rss.aspx?z=2">http://www.efraudprevention.com/nm/rss.aspx?z=2</a>
<a href="http://www.efraudprevention.com/nm/rss.aspx?z=8">Latest Fraud Prevention News &amp; Headlines</a>	<a href="http://www.efraudprevention.com/nm/rss.aspx?z=8">http://www.efraudprevention.com/nm/rss.aspx?z=8</a>

# Customization:

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## Google Analytics

You can include your unique Google analytics code to your eFraud Prevention™ Micro-Site. Simply send us the Google code and we'll integrate into your Micro-Site for you.

## Content Modification

If there is additional content added or any modification performs to your Micro-Site, we will make those updates for you.

## Logo – Corporate Identity

Your Micro-Site can be created with or without your corporate logo.

# Resources:

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## Micro-Sites

For your reference, here are a few eFraud Prevention™ Micro-Sites.

**Linked** - Here you can see various ways the eFraud Prevention™ Micro-Site can be linked:

- <http://www.litchfieldbancorp.com>
- <http://www.firstbristol.org/firstbristol/>
- <http://www.newhavenpostal.org/>
- <https://www.seasonsfcu.org/index.html>
- <http://www.waterburyfirecu.org/wfmfcu/index.asp>

**Embedded with iframe** - Here are examples of the eFraud Prevention™ Micro-Site as embedded content:

- <http://www.merrittfcu.com/ca.htm>
- <http://www.nwhcu.com/html/ca.htm>

## Artwork – Buttons & banners

If you require assistance in creating buttons or banners to promote or link to your eFraud Prevention™ Micro-Site, please contact us. We have a library of pre-made buttons for you to use.

**Artwork Library:** <http://www.efraudprevention.com/library>

In addition, we offer a design service if you need anything custom created specifically for your Web site.

# Company Information:

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**Established:** 2004 | **President:** Daniel Szabo

**Mailing Address:** P.O. Box 832, Southbury, CT 06488

**Toll Free:** 1.800.606.9623

**Web Site:** [www.efraudprevention.com](http://www.efraudprevention.com)

**Email:** [info@efraudprevention.com](mailto:info@efraudprevention.com) | **24/7 Email Support:** [support@efraudprevention.com](mailto:support@efraudprevention.com)

**LinkedIn Group:** <http://www.linkedin.com/groupRegistration?gid=1927656>

**Twitter:** <http://twitter.com/efraud>

## Affiliations:

eFraud Prevention™ is an active member of the **Anti-Phishing Working Group**, **Fraud Watch International** and the **International Association of Financial Crime Investigators** where Dan Szabo serves on the **IAFCI Cyber Fraud Group Advisory Council**.

## Mission:

It is our mission to advance fraud prevention through awareness. Active participation with all financial institutions is our goal. In order to accomplish this, we offer our services at a very affordable price point based on a financial institutions asset size. We focus on the prevention of fraud by offering up-to-date tools and education. Achieve this by managing multiple information channels and expertly delivery them through all available modes of communication.

## Objectives:

- Prevent both online & offline fraud
- Update in real time
- Utilize an experienced and expert management team
- Deliver through multiple modes of communication
- Provide emerging fraud education
- Present fraud education is a way that is engaging and non-technical

## Giving

eFraud Prevention™ is a green company. Our services are electronic, utilize very little energy and paper. eFraud Prevention™ supports many local charities, Rotary International and the United Way.