Early Warning®
Detect Identity Activity

In 2021, a staggering 15 million consumers were victimized by identity fraud, resulting in $24 billion in fraud losses.[1]

Identity theft protection service providers looking to win market share must find ways to better protect consumers' personally identifiable Information against identity theft and account takeover. **Detect Identity Activity** leverages the Early Warning® *National Shared Database*[SM] Resource for unique visibility into banking data to generate consumer alerts on a range of banking activities, including:
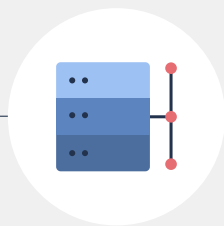
· New deposit account applications and openings

· Changes made to deposit account holder's personal information

· New signers added to a depositor's account

How it Works in Real-Time[2]

Step 1

You provide Early Warning with your subscriber files.

Step 2

Early Warning continuously monitors your subscribers' deposit accounts, comparing their information against activity reflected in our vast, up-to-date database.

Step 3

When activity is detected related to a monitored subscriber, **Detect Identity Activity** generates an alert and sends it to you in real-time.

Step 4

You send an instant notification* to the subscriber, who in turn determines the authenticity of the activity. If the event is suspicious, or indicative of fraud, they are instructed to contact their financial institution.

Your subscribers can configure notifications according to their communication preferences.

For more information about **Detect Identity Activity**, email webinquiry@earlywarning.com

ABOUT EARLY WARNING

Early Warning Services, LLC, is a fintech company owned by seven of the country's largest banks. For more than three decades, our identity, authentication and payment solutions have been empowering financial institutions to make confident decisions, enable payments and mitigate fraud. Today, Early Warning® is best known as the owner and operator of the Zelle Network®. Learn more at www.earlywarning.com.

1   2022 Identity Fraud Study: The Virtual Battleground. Javelin Strategy & Research, March 2022 https://javelinstrategy.com/2022-Identity-fraud-scams-report
2   Batch service is also available