



Sentry by Identity Checkpoint

Fraud Prevention. Identity Protection.



Identity theft and related **Identity Fraud** was the **number one consumer complaint** to the Federal Trade Commission last year. In 2014 alone, more than **1 billion personal records** were **leaked**.¹ And, once your information is out there, it is difficult to regain control. Many major compromises include personally identifiable information - like your social security number - that let the wrong people know *too much about you*. With access to these keys, your financial life, your tax filings, your health care, even parts of your daily life and professional credentials can be at-risk. The damage is not just inconvenient; it can be life-changing.

Identity Theft has affected more than 7% of US households. Incidence and impact costs continue to rise.



Sentry protects the many faces of you. Only you **Approve/Decline every event.**

If left unchecked, Identity Theft has the potential to *shut down* the infrastructure of the United States.

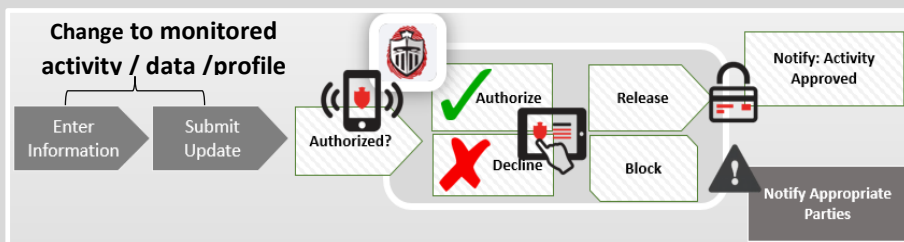
Not Monitoring. Credit monitoring services won't protect you from identity fraud. They only notify you **AFTER** the theft & compromise has taken place. And, those models that scan activity and look for anomalies? They help. But how many times have you had your profile or credit card locked just when you needed it the most?

Not a Clean-up Service. Approximately 15 million United States residents have identities used fraudulently each year with financial losses totaling *upwards of \$50 billion*.² Stolen credit card information is the number one source of identity fraud and the average victim spends 330 hours cleaning up their identity. But, they may not know they have a problem until months **AFTER** they've been compromised.

Only Sentry provides proactive control for your identity.

Control. In Your Hands. Sentry, from Identity Checkpoint, puts the control over your identity use in *your* hands. Registered users approve or decline each event **BEFORE** it happens. **BEFORE** it is released to the bank, the credit card company, even to a doctor or the IRS. Fraud is virtually eliminated because **YOU** are alerted **immediately** if someone is trying to use your information or impersonate you. With the click of a button, approve or decline activity **BEFORE** it is processed. **Easy. Proactive. Accurate. Approved. All in milliseconds.**

How it Works.



- + **Verified Users** Alerted on Personal, Registered Device
- + **Authorize/Decline** acknowledged by Identity Owner
- + **Notification** to Block/Release Data
- + **Fraud Prevented** **BEFORE** it impacts individual, business or government

¹ IBM, 5 Identity Theft Facts that will Terrify You, May 21, 2015, AdamLevinCredit.com

² Unisys Security Index survey, 2015



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Fraud Prevention. Identity Protection.

Fraud Prevention. Identity Protection. For Individuals. For Corporations. For Governments. For Banks.

Retailers incur \$580 million in debit card fraud losses and spend \$6.47 billion annually on credit and debit card fraud prevention.³ In 2013, the IRS lost an estimated \$5.8 billion in fraudulent refunds and this number is expected to grow more than three-fold to \$21 billion in 2016.^{4,5} Medical-related identity fraud is estimated to have topped \$3 trillion in 2014.⁶ Government entities, corporations and individuals spend billions of dollars to protect identities. However, **approaches to date have focused around post-event notifications.**

Unique. Sentry puts control of an identity into the hands of the person who knows your actions the best - **YOU**. Governments and corporate organizations have focused on predictive modeling and activity scanning for anomalies. Individuals contract for activity monitoring and insurance services. **All of these are expensive. None prevent fraud.**

Sentry is the only proactive solution. The only service that allows the individual to control how and where their identity is used. Because No One Knows You Better Than YOU.



Feature	Government/Organization Facing				Individual / Consumer Facing		
	Sentry	SaS	TransUnion	SoftwareAG	Lifelock	Identity Guard	Equifax
1. Pre-Event Notifications	✓	✗	✗	✗	✗	✗	✗
2. Reactive Notifications	✗	✓	✓	✓	✓	✓	✓
3. Two-Way Communication with Identity Owner	✓	✗	✗	✗	✗	✗	✗
4. Identity Owner Authorization/ Approval Process	✓	✗	✗	✗	✗	✗	✗
5. Multi-Factor Identity Owner Authentication	✓	✗	✓	✗	?	?	?
6. Multi-Point System / Process Integration	✓	✓	✗	✓	✓	✗	✗
7. Per- Transaction Notification	✓	✗	✗	✗	✗	✗	✗
8. Reactive Account 'Freeze'	✗	✓	✓	✓	✓	✓	✓

Enforcement. Identity Checkpoint's Sentry has a full audit trail. If someone tries to use your information, you know it. We know the details. And, we can share directly with law enforcement personnel. You Decide.

 :
Individual

 +
Verification

 +
Register Devices

 =
Respond to Alerts

 =
Fraud Prevention



³ Payments Journal, February 2012

⁴ Government Accounting Office Report, January 2015, [GAO-15-119](#).

⁵ Matt Hunter, "Tax Refund Fraud Soaring, Little IRS Can Do," *NBCNews.com*, 12 Feb 2015.

⁶ "Rooting out health care fraud is central to the well-being of both our citizens and the overall economy," *FBI.gov*, 2016



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