Intercept

A unified workspace for fraud investigation.

SentiLink

The problem

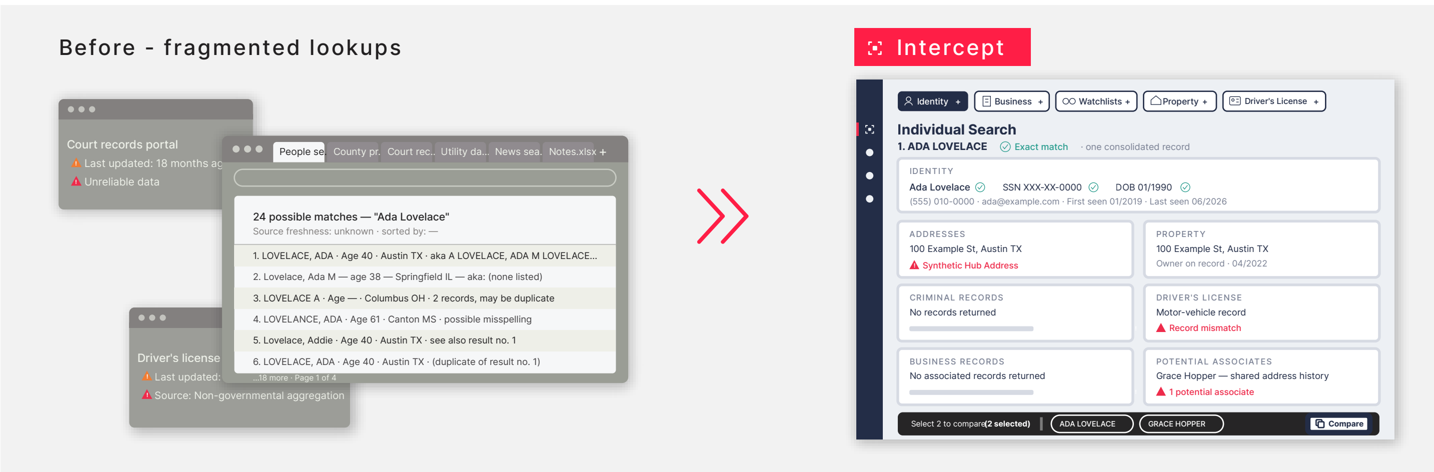
Fragmented investigations are slow and error-prone

- Siloed systems keep analysts from seeing the full view at once.
- Raw records are returned without interpretation, risk signals, or clear refresh dates.
- Outdated, cumbersome interfaces are difficult to navigate, lengthening resolution times.

The Intercept solution

A unified workspace for a clear and consistent view

- Identity and business records unified with the case in one workspace, for more confident, efficient decision-making.
- Fraud-specific signals and insights integrated across data points, not raw records. Analysts can work faster with the full view.
- A modern workspace built to get fraud questions answered quickly.



Intercept Capabilities

- **Identity** — Names, DOB, SSNs, addresses, phones, emails, criminal records, watchlists.
- **Business** — EIN, officers, incorporation dates, bankruptcy records, addresses.
- **Driver's License** — Real-time verification against DMV records (AAMVA).
- **Property Records** — Ownership, mortgage details, transfer history, listing status.

The SentiLInk difference

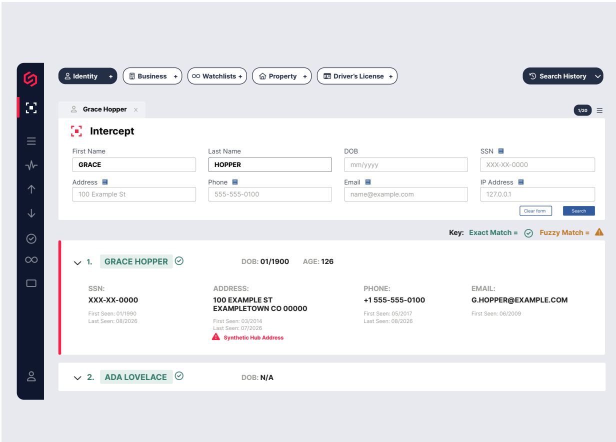
- **Risk Signals** — Flags and insights from SentiLink's Fraud Intelligence Team.
- **The Cluster** — Fraud signals from 3 million applications processed daily.
- **Connections** — Related identities, adverse media, side-by-side comparison, associate graph.
- **SentiLink Scores** — SentiLinks application risk scores that detect identity fraud at account opening.

Core benefits

Improved efficiency
Analysts work faster without sacrificing judgment quality.

More confident decisions
Analysts make more confident decisions in high-stakes fraud and identity cases.

Predictable pricing
Predictable pricing with no per-search fees.



Deposit account opening

Identify a first-party fraud risk that passes an initial check

The case

An application for a new deposit account is filled with a name, date of birth, Social Security Number, and address that all look valid. A suspicious account linked for funding triggers a manual review.

Without Intercept

The analyst has difficulty validating the information across multiple disjointed tools. The review is inconclusive and the analyst allows the application to clear identity verification review

With Intercept

Intercept flags the identity as associated with a Synthetic Hub Address. The analyst looks deeper and uncovers signs of previous synthetic fraud and prior conviction for check fraud, leading to appropriate internal escalation and fraud-prevention measures.

Account takeover

Verify a driver's license against the issuing record in real time.

The case

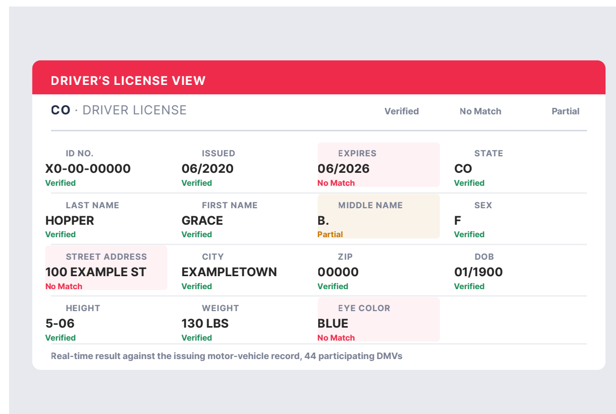
A high-dollar withdrawal is flagged due to an institution's risk policies where a driver's license was presented to verify the account holder's identity.

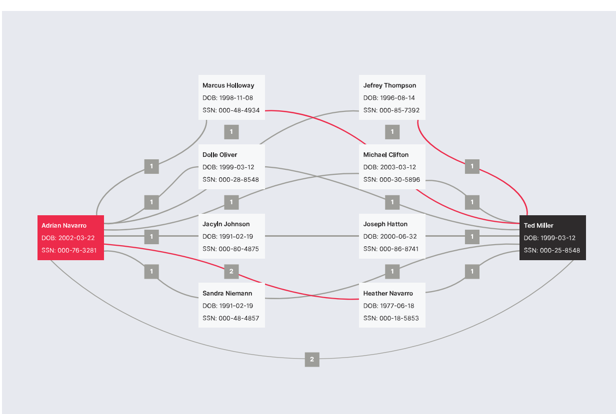
Without Intercept

The analyst validates the license number from existing unverified sources. The forgery passes review.

With Intercept

Intercept verifies the license against the issuing motor-vehicle record, field by field, not just licence number. The eye color comes back No Match. The analyst correctly rejects the transaction.





Fraud rings

Trace a ring from a single identity

The case

The analyst is reviewing identities tied to recent confirmed fraud cases, looking for potential patterns and flaws in their fraud strategy.

Without Intercept

The analyst works through public data sources but the fraud cases stay isolated.

With Intercept

The analyst rebuilds the web of relationships using compare and their connected application data. What emerges is a fraud ring rather than a single identity. The analyst flags every identity in the ring and prevents future losses.

Your fraud and risk partner

SentiLink is the leading provider of innovative identity verification and fraud prevention solutions.

Driver's License Verification covers 44 participating DMVs; coverage varies by jurisdiction.

SentiLink returns identity fraud risk indications; partners make their own determinations on applications and resolution of fraud risk. Intercept is provided only for purposes contemplated under the Gramm-Leach-Bliley Act and can never be used for any Fair Credit Reporting Act purpose.

Screenshots show a demonstration environment; all names, addresses, and identifiers are fictitious.

Learn more at sentilink.com/intercept

3M+ identity verifications per day

500+ financial institution partners, including

13 of the top **15** US banks

8 of the top **10** credit unions