



News Release

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Citizens National Bank Launches New Check Fraud Detection Product

Although the number of checks being written is declining, check fraud continues to be an issue costing commercial banks nearly \$1 billion each year. Due to the growth in technological advances, creating counterfeit checks has become easier. In order to combat this threat Citizens National Bank has implemented an advanced system for check fraud detection called FraudGuard® from Fiserv. With FraudGuard®, CNB, as well as many other financial institutions, will be able to review 7-8 times as many checks than before through a multi-step process, increasing the odds of catching fraudulent activity.

FraudGuard® employs two steps, each with its own role in detecting check fraud:

1. **Signature profiles.** FraudGuard® closely examines the signature on each check. Signature profiles are generated over time by using signatures of paid checks. These will be used to verify recent checks.
2. **Counterfeit detection.** This is an intricate piece of FraudGuard® that ensures no counterfeit check goes unnoticed. It closely looks at all printed fields on the face of the check to make sure their placement and size match the legitimate check for each account.

FraudGuard® works to ensure any sign of check fraud is investigated to the fullest. Citizens National Bank is committed to limiting our customers' exposure to potential fraud and happy to work with Fiserv to use this service in order to detect fraud sooner.

Fiserv has been serving the financial industry for over 20 years and is a worldwide organization with more than 22,000 employees serving 17,000 clients. For more information, visit www.fiserv.com.