



2019

# Services & Features for Employee Benefit Members

IDShield offers one of the most comprehensive products on the market for protecting and restoring your identity thanks to our unique list of services and features.



# IDShield Services and Features for Employee Benefit Members

## Identity Consultation Services

As a member, you will have unlimited access to identity consultation services provided from our Licensed Private Investigators. The investigator will advise on best practices for identity management tailored to your specific situation. If an identity theft event is discovered, the investigator will recommend that a case be opened for restoration and you'll have 24/7/365 access to Member Support for emergency situations. Our Licensed Private Investigators will be available to answer additional questions regarding identity theft and fraud issues from 7 a.m. to 7 p.m. CT, Monday through Friday excluding major holidays. You will also receive the following consultative services:

### Privacy and Security Best Practice

- Consult on best practices for the use and protection of your Social Security number and Personal Identifying Information (PII).
- Provide consultation on current trends related to identity theft and fraud issues.
- Discuss best practices for financial transactions.
- Consult on best practices for consumer privacy.

- Discuss tactics and best practices while shopping and communicating online.
- Give you the knowledge to help protect your identity by knowing your rights under federal and state laws.
- Help interpret and analyze your credit report.
- Take steps to reduce pre-approved credit card offers.
- Consult on issues regarding a public record inquiry or background search.
- Credit Freeze consultation.
- Consultation on common scams and schemes, including email and social media.

### Event-Driven Consultation Support

- Lost/Stolen wallet assistance.
- Data exposure/Data breach safeguards.
- With your permission, facilitate the placement of a 90-day fraud security alerts with credit monitoring agencies. If permission is not given, we can still provide you with a list of phone numbers for placing fraud alerts.





### **Alerts and Notifications**

- Monthly identity theft updates to help educate and protect.
- Data breach notifications delivered to you via email or push notification.

### **Confirm Identity Fraud and Its Severity**

- SSN Fraud Detection – Use Social Security number skip trace technique to investigate your name and Social Security number to identify potentially fraudulent activity using industry-unique database access afforded by credentials of Licensed Private Investigators.
- Offer consultation and education on criminal and medical identity theft.
- Help with discovery and consultation on deceased and Minor Identity Theft issues.
- Perform sex offender searches.

### **Emergency Access – Identity Theft**

#### **Emergency Situations**

- Confirmed Check Fraud
- Criminal ID Theft
- Employment Fraud
- ID Theft Discovered Through a Monitoring Alert or Otherwise
- Medical ID Theft
- Minor ID Theft (Family Plan Only)
- New Accounts Opened
- Payday Loan Fraud
- Scam That Resulted in ID Theft
- IRS/Tax Fraud
- Utilities Fraud
- Passport/Personal information Stole While Traveling Outside the U.S.



## Potential Emergencies

Call Type	Next Business Day	Potential Emergency
Lost or Stolen Credit/Debit Card or Unauthorized Charges You should place fraud alerts immediately and let the investigator follow up.	✓	
Breached/ Compromised Data	✓	
Precautionary Call <i>You should place fraud alerts immediately and let the investigator follow up</i>	✓	✓
Unconfirmed ID Theft*		✓
Confirmed Check Fraud		✓
Criminal ID Theft		✓
Employment Fraud		✓
ID Theft Discovered Through a Monitoring Alert or Otherwise		✓
Medical ID Theft		✓
Minor ID Theft		✓
New Accounts Opened		✓
Payday Loan Fraud		✓
Scam that Resulted in ID Theft		✓
IRS/Tax Fraud		✓
Utilities Fraud		✓
Passport/Personal Information Stolen While Traveling Outside the U.S.		✓

*\*If identity theft is only suspected and not confirmed, the investigators will not be able to make the telephone calls necessary to confirm the probability of actual fraud after hours. The best, and most productive, experience occurs during normal business hours when corporate fraud departments are open and conference calls may be conducted.*

*Consultation Services are limited to the solutions, best practices, legislation and established industry and organizational procedures in place in the United States and Canada as determined beneficial or productive by the Licensed Private Investigator.*



## Monitoring

### **NEW!** Instant Hard Inquiry Alerts

The IDShield Hard Credit Inquiry Alerts service monitors for hard credit inquiries and alerts you if activities are found. After an inquiry is discovered, you will receive an alert via email or mobile push notification. You may then log into the app or your web-based account to view the details of the alert and take the necessary follow-up action.

### **NEW!** High Risk Application and Transaction Monitoring

Our Licensed Private Investigators monitor for new account application data. Financial institutions and other companies use a specific account application service that can verify your identity before they process high-risk transactions such as opening a new bank account or large money transfers. High Risk Application and Transaction Monitoring can detect fraudulent activity weeks before approval and alert the issuing organization of any fraudulent activity.

### **Black Market Website Surveillance (Internet Monitoring)**

Monitors global black market websites, Internet Relay Chat (IRC), chat rooms, peer-to-peer sharing networks and social feeds for your Personally Identifiable Information (PII), looking for matches of:

- Name
- Date of birth
- Social Security number
- Email Addresses (up to 10)
- Phone numbers (up to 10)
- Driver's License number
- Passport number
- Medical ID numbers (up to 10)
- Credit card numbers (up to 10)
- Bank account numbers (up to 10)

When an exact match for the monitored information is found, you are alerted via email or push notification. The details of the alert can be accessed via the service portal dashboard on [www.myidshield.com](http://www.myidshield.com).

### **Address Change Verification**

Keeps track of a personal mailing address and alerts you when a change of address has been requested through the United States Postal Service. An initial baseline report is provided for activity within the last 18 months and continuous monitoring provides alerts whenever a new change of address request is made. The details of the alert can be accessed through your member dashboard.

### **Court Records Monitoring**

Detects criminal activity that may be associated with your personal information, alerting you to signs of potential criminal identity theft. This service searches approximately 350 million criminal records for information that matches your name and date of birth from county courts, Department of Corrections (DOC), Administration of the Courts (AOC) and other legal agencies. Court records are sourced from county, state and federal data sources. County records are sourced from the 250 most populous counties along with arrest records, court records, correctional records and State Department records. You will be alerted if an incident appears associated with your information.

### **Credit Monitoring**

As a member, you will have access to continuous credit monitoring through TransUnion. You can immediately access your monitoring reports via the service portal dashboard. Credit activity will be reported promptly via an email alert or push notification. Monitoring does not affect your credit score, nor does it appear as a hard inquiry on your credit report when accessed by a third party.

The credit monitoring service will alert you on activity regarding new delinquent accounts, fraud alerts, improved account, new account, new address, new bankruptcy, new employment, new account inquiry and new public records.

### **Credit Inquiry Alerts**

You will be notified when a creditor requests your TransUnion credit file for the purposes of opening a new credit account. Alerts may also be triggered when a creditor requests your credit file for changes that would result in a new financial obligation, such as a new cell phone account, a lease for a new apartment or even for an application for a new mortgage. Inquiry alerts can be helpful in determining when an identity thief is opening a new account without your authorization.

### **Monthly Credit Score Tracker**

You will also receive a monthly credit score from TransUnion that plots your score, month-by-month, on a graph. Upon enrollment, and monthly thereafter, you will be able to see how your credit scores have changed over time, along with score factors that provide insight into what events may have caused your credit score to change.

### **Payday Loan Monitoring**

Alerts you when your personal information is associated with short-term, payday or similar cash-advance loans. The service monitors 21,000 online, rent-to-own and payday lender storefronts for unauthorized activity. An initial report is included, and monitoring is provided on a monthly basis. An alert is generated whenever new loans or inquiries are detected.

### **Minor Identity Protection (Formerly Safeguard for Minors – Family Plans only)**

Allows Parents/Guardians of up to 10 minors under the age of 18 to monitor for potentially fraudulent activity associated with their child's SSN.

Unauthorized names, aliases and addresses that become associated with a minor's name and date of birth may be detected. The service monitors public records in all 50 States including: real estate data, new mover information, property and recorder of deed registration, county assessor/record data, internet job site providers, state occupational license data providers, voter information, public records/court proceedings, bankruptcies, liens and judgments. Parents/Guardians are provided a baseline scan, with subsequent alerts and notifications thereafter.

### **Dependent Identity Protection (Ages 18 to 26 – Family Plans only)**

Dependents between the ages of 18-26, that either live at your home or are a full-time student and have never been married, are still eligible for protection. Dependents who fall under this category will receive unlimited consultation and complete restoration from our Licensed Private Investigators. Note that monitoring is not available for dependents in this category.

## **Identity Restoration**

### **Licensed Investigators**

Our Licensed Private Investigators perform the bulk of the restoration work required to restore your identity to pre-theft status. The following list outlines our typical identity restoration process. Please note that each case is unique, and our Licensed Private Investigators will typically address a variety of issues during a restoration case. Within one business day of receiving a fully executed Limited Power of Attorney and copies of your Social Security card, driver's license, identity theft police report and most recent utility statement – complete with your current name and address – we shall:

- Notify the Social Security Administration (SSA), the Federal Trade Commission (FTC) and the U.S. Postal Inspection Service in cases where there is evidence that the U.S. Postal Service was used in connection with the suspected fraud.
- Place/confirm that 90-day fraud security alerts have been placed with the three credit bureaus.



**After receiving the Credit Authorization form, your investigator shall:**

- Order a copy of your credit report.
- Review credit history and document if fraud includes items such as:
  - o Public records, liens, judgements and bankruptcies
  - o Credit accounts: new and/or derogatory
  - o Addresses
  - o Prior Employment
- Issue a fraud alert and notification of fraud dispute and work with affected financial institutions, collection agencies, check clearinghouse companies, landlords and property managers, and/or credit card companies where warranted.
- Issue fraud victim statements and work with all three credit bureaus to restore credit accuracy and place seven-year fraud victim statements with your permission.

**Where warranted, we will:**

- Search your local county criminal data to detect criminal activity being committed in your name.
- Use the U.S. Criminal Records Indicator to search a wide variety of national criminal databases.
- Search Department of Corrections records, court records and arrest logs from numerous states.
- Perform a driver's license search using public records and commercially available data to find associated reports from numerous states.
- Perform a Social Security trace to look for additional addresses that may be attached to your name.
- Perform a death indicator search using public records and commercially available data sources to determine if your name has been reported as deceased for insurance fraud or other reasons.

- Perform a check clearinghouse search to determine if your name has been involved in fraudulent banking activities.
- Notify the DMV and provide you with instructions on proper procedures for dealing with the DMV.
- Notify and work with creditors who have extended credit due to misuse of your identifying information.
- Notify and work with the collection agencies of those creditors.
- Notify and work with law enforcement personnel, both local and federal.

**If disputes are not resolved according to your legal rights, our investigators may escalate disputes to the appropriate government/regulatory agencies, including:**

- Federal Trade Commission
- State Attorney General's Office
- Consumer Financial Protection Bureau
- Association of Collection Professionals International
- Comptroller of the Currency
- Federal Reserve Bank
- Office of Thrift Supervision
- Office of the Inspector General

We will provide additional assistance from investigators, who can reasonably assist based on your specific issues.

**In all cases, IDShield provides:**

- Follow-up credit reports
- Subscriber updates

## Services Our Investigators Can Provide with and without a Limited Power of Attorney

### Restoration Preparation

Benefit	Limited POA	No POA
Assist in organizing details of issues	✓	✓
Explain fraud victim's rights	✓	✓
Assist in gathering and completing paperwork, including police reports	✓	✓
Send Fraud Packet Includes list of contact numbers (for immediate fraud alerts)		
<ul style="list-style-type: none"> <li>• Equifax Fraud Center</li> <li>• Experian Fraud Center</li> <li>• TransUnion Fraud Center</li> <li>• Social Security Administration</li> <li>• United States Postal Service</li> </ul>	✓	✓
Issue Fraud Alert to all three credit repositories	✓	✓
Provide fraud victim assistance material	✓	✓
Assist with any other questions while working through the process	✓	✓

### Restoration Process

Benefit	Limited POA	No POA
Issue Fraud Alert to Social Security Administration (SSA)	✓	✓
Issue Fraud Alert to Federal Trade Commission (FTC)	✓	✓
Issue Fraud Alert to United States Postal Service (USPS)	✓	✓

### After receiving both signed Limited Power of Attorney and tri-merged credit report, your investigator will:

Benefit	Limited POA	No POA
Issue fraud victim statements and work with all three national repositories (Experian, TransUnion, Equifax) to restore credit accuracy	✓	
Review your credit history and verify if fraud includes:		
<ul style="list-style-type: none"> <li>• Public Records (Liens, Judgements, Bankruptcies) <ul style="list-style-type: none"> <li>• Credit Accounts</li> <li>• Address</li> </ul> </li> <li>• Prior Employment</li> </ul>	✓	✓
Issue Fraud Alert to affected financial institutions and credit card companies	✓	

## Whenever a Fraud Issue Warrants

Benefit	Limited POA	No POA
Determine if creditors extended credit due to misuse of your identifying information	✓	
Confirm creditor contact information	✓	
Contact creditors and collection agencies to dispute all fraudulent accounts	✓	
Notify and work with the collection agencies of creditors holding fraudulent accounts	✓	
Turn over any current accounts to fraud, requesting affidavits of documentation to be forwarded you	✓	
Search criminal data in your county of residence to look for criminal activity being committed in your name	✓	
Search U.S. Criminal Records indicator to search a wide variety of national criminal databases	✓	
Search Department of Motor Vehicles records in your state	✓	
Perform a Social Security trace to look for additional addresses that may be attached to your name	✓	
Perform Social Security Death index search to verify if your PII has been submitted to Social Security	✓	
Determine if your information has been involved in fraudulent banking activities	✓	
Help you work with law enforcement personnel	✓	
Use licensed attorneys where appropriate to perform these duties	✓	
Offer additional assistance that can be reasonably provided based on your issues	✓	✓

## Case Closing Process

Benefit	Limited POA	No POA
Provide a tri-merged credit bureau report up to 120 days after resolution of identity theft issues	✓	
Provide updates	✓	
Continue restoration until complete	✓	
Responsibility for fraud solutions practical will cease when IDShield receives verification from you that the issue is resolved	✓	✓

### **Retroactive Restoration**

- In the event that you had a pre-existing stolen identity event prior to becoming a member of IDShield, you can still receive complete restoration services from our Licensed Private Investigators.

### **Identity Theft Restoration Service Exclusions**

The following are excluded from the services:

- Legal Remedy - Any stolen identity event where the member is unwilling or unable to prosecute or otherwise bring a civil or criminal claim against any person culpable or reasonably believed to be culpable for the fraud or its consequences.
- Dishonest Acts - Any dishonest, criminal, malicious or fraudulent acts, if the member(s) that suffered the fraud personally participated in, directed or had knowledge of such acts.
- Financial Loss - Any direct or indirect financial losses attributable to the stolen identity event, including but not limited to, money stolen from a wallet, unauthorized purchases of retail goods or services online, by phone, mail or directly.
- Business - The theft or unauthorized or illegal use of any business name, DBA or any other method of identifying business (as distinguished from personal) activity.
- Third Parties Not Subject to U.S. or Canadian Law - Restoration services do not remediate issues with third parties not subject to United States or Canadian law that have been impacted by an individual's stolen identity event, such as financial institutions, government agencies and other entities.

## **IDShield Guarantee**

### **Service Guarantee**

- We don't give up until your identity is restored.
- We're confident in our ability to help protect your identity, but no one can prevent all identity theft. If you become a victim of identity theft while an IDShield member, our IDShield investigators will do whatever it takes for as long as it takes to help recover and restore your identity to its pre-theft status.
- We will, in fact, spend an unlimited amount of time and money to fully restore your identity. You will have access to our U.S. based agents during business hours and in emergency situations; 24 hours a day, 7 days a week, 365 days a year. And our Licensed Private Investigators are available to support you every step of the way.
- Our identity restoration experts are ready and waiting to help restore your identity. Unlike other providers in the market, we don't waste time retaining an insurer to restore your identity as we have a fully integrated staff of licensed investigators to handle your identity restoration needs.
- We understand how important it is to be prepared for the worst. We are ready to take action immediately.