

Protecting What Matters Most

IdentityForce Capabilities

With the increased volume and velocity of data breaches, including personal information being sold on the Dark Web, IdentityForce takes protecting identities seriously.

IdentityForce has decades of experience, a brand built on trust with a clean compliance history, and the agility and flexibility to respond to industry trends, to truly deliver a top rated solution to protect what matters most.

For more than 40 years, IdentityForce has built a community unified by its collective mission: to make a difference in the lives of its members — the people who rely on its Identity Theft Protection solution every day to safeguard their personal identities.

Here's how we do it.



Monitor



Alert



Control



Recover

Monitor

Continuous monitoring of your identity, privacy, and credit by using innovative and proactive identity theft protection technology. We will detect illegal selling of your personal, financial, and credit information, providing robust monitoring required in today's connected world.



Advanced Fraud Monitoring (Instant Inquiry Alerts)

With Advanced Fraud Monitoring you will receive virtually real-time alerts when lenders, such as banks, auto dealers, mortgage companies and government agencies, request a copy of your credit report*. Early notification helps you stop fraudulent attempts to open a new account or increase a line of credit. Any credit activity can hurt your credit score.

*Monitoring services may not uncover all suspicious activity

BreachIQ™

BreachIQ provides hyper-personalized intelligence to understand how a data breach could impact an individual's identity. Extending beyond basic breach alerts, individuals will see how their unique breach history influences their vulnerability around new security incidents. An advanced algorithm evaluates over 1,300 factors associated with the data breach to create its unique risk score. We then detect when a data breach has compromised an individual's personal data on the Dark Web, determine what specific information has been impacted, and curate a custom risk score with personalized mitigation strategies.

Change of Address Monitoring

Criminals typically change the physical address of your mail to gain access to your personal information. They're after your credit card statements, bills, and other financial documents. For this reason, it's very important to monitor for change of address. With our credit and identity theft monitoring service, IdentityForce monitors and alerts you if your mail has been redirected through USPS without your authorization.

Court Records Monitoring

IdentityForce has the power to search millions of criminal, court, and public records to make sure your identity is not being used by unauthorized individuals.

Credit Report Monitoring

It's so important to keep an eye on your credit by scouring your credit reports. Good credit ensures lower interest loans on cars and mortgages. Bad credit can limit your access to any loan, mobile phone purchases, even your ability to rent an apartment. IdentityForce constantly monitors your credit files every day to look for key changes such as the opening of new accounts, credit inquiries, exceeding credit limits, or missed payments.

Dark Web Monitoring

Our online lifestyles leave us more vulnerable than ever to identity theft. IdentityForce scours thousands of websites, including those on the Dark Web, black market chat rooms, blogs, and other data sources to detect the illegal trading and selling of your personal information. Our advanced technology sends prompt alerts so you can take immediate action, including notifications around **compromised credentials** and potential **account takeovers**.

Dark Web Threat Alerts

An in-depth, algorithm-based process that pairs breached personal information with human research and investigative methods for analyzing the aggregate of information that may have been exposed to determine a threat-level. Threat-level alerts reduce noise and help employees easily understand which alerts require immediate attention.

Short Term Loan Monitoring

Sometimes a criminal will obtain a payday or quick cash loan using your Social Security number. These loans have incredibly high interest rates and can really damage your credit and finances. IdentityForce thoroughly monitors for this type of illegal activity.

Sex Offender Registry Monitoring

IdentityForce keeps a close eye on sex offender registries to monitor for illegal use of your identity. We conduct in-depth searches to find out if a sex offender fraudulently used your personal data as their registration information, or if a sex offender moves into your neighborhood.

Alert

IdentityForce provides an early warning system rapidly notifying you when your personal information is at risk. Our alerts are sent to your smart phone, tablet, or desktop computer, so you have the power to act before damage is done.



Bank and Credit Card Activity Alerts

Stay informed and in control*. With Bank and Credit Card Activity Alerts you receive smart notifications when a charge, withdrawal, or balance transfer exceeds a dollar amount determined by you. Help quickly spot credit card fraud and bank account fraud in one centralized place.

*Instant alerts require subscriber's current email address

401(K), HSA & Investment Account Activity Alerts

An early warning detection* of possible fraud related to deposits, withdrawals, duplicate transactions, or balance transfers related to your 401(K), brokerage, and financial accounts, in order to address any potential criminal activity. Alerts can be tailored based on specific thresholds and are delivered via email and mobile push notifications.

*Instant alerts require subscriber's current email address

Financial Account Takeover Monitoring

Notifies you if your personal information has been used to apply for or open a bank account; or if changes have been made to your existing bank account.

Smart SSN Tracker

Secure Social Security number tracking that intelligently alerts you if there's an unfamiliar name, alias, or address associated with your SSN, which could be an indication of fraud. As a result, greatly reduces the time, money, and emotional stress associated with a stolen SSN.

Change of Address Alert

Criminals typically change the physical address of your mail to gain access to your personal information. They're after your credit card statements, bills, and other financial documents. For this reason, it's very important to monitor for change of address. IdentityForce monitors and alerts you if your mail has been redirected through USPS without your authorization.

Court Records Alert

IdentityForce has the power to search millions of criminal, court, and public records to make sure your identity is not being used by unauthorized individuals.

Fraud Alert Reminders

IdentityForce can help you place a fraud alert on your credit file. If your identity is at risk, a fraud alert can prevent thieves from opening new lines of credit in your name.

Identity Alert

Our online lifestyles leave us more vulnerable than ever to identity theft. IdentityForce scours thousands of websites, black market chat rooms, blogs, and other data sources to detect the illegal trading and selling of your personal information. Our advanced technology sends prompt alerts so you can take immediate action.

Identity Threat Alert

IdentityForce keeps you updated on major data breaches, identity theft incidents, and new identity theft laws. For example, if a department store has a breach due to theft, your information can be used to open credit cards, apply for loans, and worse. Instant notification is key to stopping the damage in its tracks.

Short Term Loan Alert

Sometimes a criminal will obtain a payday or quick cash loan using your Social Security number. These loans have incredibly high interest rates and can really damage your credit and finances. IdentityForce thoroughly monitors for this type of illegal activity.

Fraud Alert

With Advanced Fraud Monitoring, you are promptly notified if your identity is being used to apply for a new credit card, wireless device, utility payments, check reorder, mortgage or car loan application. This gives you the power to stop fraud attempts rather than having to react after the damage is already done.

Sex Offender Registry Monitoring

IdentityForce keeps a close eye on sex offender registries to monitor for illegal use of your identity. We conduct in-depth searches to find out if a sex offender fraudulently used your personal data as their registration information, or if a sex offender moves into your neighborhood.

Social Media Identity Monitoring

A suite of services that monitors your Facebook, Twitter, YouTube, and Instagram accounts for inappropriate activity and posts that could be perceived as violent, are using profanity, or could be categorized as cyberbullying or discriminatory.

Control

When you want total identity control, count on IdentityForce. Understand your credit score, and where or how your online information is being used. Protect your keystrokes, PIN numbers, and credit card information.



Credit Reports and Scores

IdentityForce offers total control through instant online access to your credit reports and scores from Equifax, Experian, and TransUnion (single-bureau or 3-bureau available). Lenders keep an eye on your credit to make loan decisions and so should you. It's critical that you regularly check your credit reports to look for mistakes and fraudulent activity — with early detection, you can minimize the damage caused to your credit.

Credit Score Tracker

Track your credit scores over time with a month-after-month graph to see how and why your score changes. This allows you to be ahead of any damage caused by mistakes or fraudulent activity.

Credit Score Simulator

This helps you explore how different financial decisions may impact your credit — experiment with different credit balances, credit card payments, balance transfers and more.

Credit Freeze & Credit Report Fraud Assistance

Dedicated ID Theft Protection specialists are available to help you navigate through initiating a credit freeze or disputing fraudulent activity on your credit report.

Two-Factor Authentication

Although it sounds technical, two-step verification — also called Two-Factor Authentication, or 2FA — is very simple. Instead of the usual Login involving only a User ID and Password, you will receive a second form of authentication — a verification code — delivered by email, text, or phone.

Mobile App

Anywhere, anytime protection with all the key capabilities required to rapidly access personal identity protection information from your smartphone (iOS and Android).

Mobile Attack Control

Comprehensive mobile device scanning providing alerts for a wide array of threats including rogue apps, spyware, unsecured Wi-Fi connections, and even recognizes fake or “spoof” networks.

Secure My Network (VPN)

The combination of your phone's mobility, connections to Wi-Fi hotspots, and the surge of online activities such as banking or shopping, makes your mobile device a prime target for criminals. Members who use the IdentityForce mobile app have access to their very own personal Virtual Private Network (VPN) that encrypts the data being transmitted or received over their phone's connection so hackers and thieves can't access their information.

Identity Vault and Secure Storage

Vault enables users to upload and securely store online copies of essential paperwork like Social Security cards, passports, and financial investments. Additionally, consumers can use Vault to archive all collectibles and belongings or to take inventory of their homes and store it entirely online. Because Vault is accessible from any computer with an Internet connection, users are able to download copies of necessary documents in the event of a natural disaster or emergency.

Lost Wallet Assistance

Quickly cancel and replace credit, debit, and ATM cards if your wallet is lost or stolen. You'll have peace of mind knowing you can stop fraudulent charges and order replacement credit cards by easily accessing your information online with Lost Wallet Assistance.

Junk Mail Opt-Out

Your junk mail is a real target for identity thieves because it contains personal and financial information that they can use to open fraudulent accounts or apply for loans. IdentityForce has the solution — we help you remove your name from the most frequently used marketing databases and reduce telemarketing calls, while also stopping pre-approved credit card offers, to protect your personal information.

Medical ID Fraud Protection

Be proactive! IdentityForce helps you review your medical benefits statements to ensure that you and your family are the only ones using your medical benefits.

Recover

Certified Protection Specialists offer comprehensive, 24/7 recovery services. We'll complete paperwork, make calls, and handle every detail to restore your identity. And, you're covered by our nationwide \$1 million identity theft insurance policy.



ABOUT IDENTITYFORCE

IdentityForce, a TransUnion brand, offers proven identity, privacy and credit security solutions. We combine advanced detection technology, real-time alerts, 24/7 support and identity recovery with over 40 years of experience to get the job done. We are trusted by millions of people, global 1000 organizations and the U.S. government to protect what matters most.

Get the MySontiq app:



Online PC Protection Tools

Anti-phishing and anti-keylogging software protect you while you're shopping, banking, and sharing online from your PC. Proactively prevent malware from stealing your sensitive data such as username, password, credit card number, bank account details, and other personal information you may type on your PC keyboard. IdentityForce protects every keystroke as you enter it and detects dangerous fake sites to prevent phishing attacks.

Identity Theft Insurance — Up to \$2 million

Identity theft is very emotional, costly, and time-consuming. Identity theft insurance guarantees that you recover certain out-of-pocket expenses and lost wages if your identity is stolen. You'll be glad you have experience and expertise behind you if you ever fall victim to identity theft. Depending on IdentityForce plan, insurance ranges from \$1 million to \$2 million and includes stolen funds reimbursement for any financial account.*

* Depending on your specific IdentityForce membership plan, the amount of your insurance coverage may vary.

Ransomware Resolution & Reimbursement — Up to \$25K

Logging into your computer to find it maliciously locked can be terrifying and frustrating. It is becoming increasingly frequent. Losses to ransomware attacks are growing exponentially: in 2020 they cost \$20 billion, 2019 they cost \$11.5 billion, and in 2018 they cost \$8 billion. If systems are hijacked, we will assist with determining if ransomware should be paid or if there are alternative options; paying ransomware fee through a variety of crypto-currencies when necessary. We offer a reimbursement for up to \$25,000.

Social Engineering Resolution & Reimbursement — Up to \$25K

Social engineering is the art of taking advantage of human behavior and emotions to trick an individual into giving up confidential information such as passwords and bank information, allowing thieves access to their accounts and transfer funds without permission. We will assist with placing additional security on accounts moving forward. Additionally, we offer a reimbursement for up to \$25,000.

Cyberbullying Reimbursement — Up to \$25K

Cyberbullying occurs when one individual harasses, intimidates, or threatens another person via computer, telephone or other portable device. According to the Cyberbullying Research Center, over 60% of students that experienced cyberbullying stated that it deeply affected their ability to learn and feel safe at school. Our team of experts can help obtain the necessary professional and legal resources needed to combat cyberbullying and restore your digital reputation. We offer reimbursement for up to \$25,000.

Fully Managed Family Restoration

Complete identity theft restoration services from Certified Protection Experts available 24/7 for any family member of your household (includes parents, siblings, and children of primary account holder). Specialists don't only assist with identity restoration; they can save you literally hundreds of hours by completing all the paperwork, making calls, and doing all the heavy lifting to make sure your identity is restored. We've got the expertise to support you through this challenging process.

Senior Fraud Resolution

Senior citizens are particularly susceptible to IRS impersonators, computer tech support fraud, and identity theft — losing almost \$3 billion a year. Since many people are caring for their senior family members, we are extending our resolution services beyond the standard household to include parents (in-law) and grandparents (in-law). From social engineering to ransomware to financial exploitation, our exceptional Certified Fraud Resolution Specialists have their back. As an added benefit, employees with a family plan receive expense reimbursement for their senior family members.

Deceased Family Member Fraud Remediation

Comprehensive recovery services to protect and restore the identity of your loved one enrolled in a Family Plan at the time of their death and later become a victim of identity theft.

Toll-free Customer Service

Our experienced team of member service professionals are on call to answer your questions and provide support.