

# AllClear Credit Monitoring

Help Keep Your Customers Informed of New Credit Activity

**AllClear Credit Monitoring** service alerts customers of new credit activity if banks and creditors use their identities to open new accounts, or apply for new credit, such as a car or home loan. Our exclusive, patented<sup>1</sup> technology eliminates the repetitive and non-urgent email alerts common with other products, so customers know just when to take action. Credit Monitoring is most helpful if compromised data includes Social Security numbers. You may also choose to offer either Single or Triple-bureau monitoring.<sup>2</sup>

#### Credit Monitoring services include:

- **Identity Repair:** If your customers experience identity theft, a dedicated investigator will act as their advocate to help initiate the dispute process, recover financial losses, and restore credit reports to their pre-fraud state. Our services ensure that your customers can get expert help when they need it.
- **Identity Theft Monitoring:** Alerts customers about compromised data, including credit card numbers, email addresses or usernames with passwords, and Social Security numbers. Operates in partnership with the National Cyber-Forensics and Training Alliance (NCFTA), which runs a global clearinghouse for stolen credentials. When we receive compromised data from the NCFTA that matches a customer's, we alert them.
- **Lost Wallet Protection:** Investigators help customers cancel and replace credit and debit cards if their wallet is lost or stolen.
- **\$1 Million in Identity Theft Insurance:** Provides reimbursement of certain fees, lost wages, and fraud losses related to identity recovery. There is no deductible for this insurance.
- **ChildScan Monitoring (under age 18):** We scan databases to detect unauthorized use of a child's Social Security number. If we discover fraud, the child's parent or guardian gets an alert, and an investigator will conduct a full inquiry and help repair the child's identity.

## 30+

Stevie Awards for  
Customer Service

## 100%

Success in Resolving  
Financial Identity Theft  
Cases in the U.S.<sup>3</sup>

## 96%

Customer Satisfaction Rating<sup>4</sup>

<sup>1</sup>U.S. Patent No. 7,983,979

<sup>2</sup>Triple Bureau Option requires activation and acceptance of the AllClear ID alert filtering policy.

<sup>3</sup>Rate is valid through 2018 and applies to cases involving adults covered by U.S. consumer protection laws.

<sup>4</sup>Calculation based on results of 2018 surveys sent to all customers who interacted with the AllClear Support Team.

We protect millions of employees and their families everyday.

Find out more about how we can help you: 877.441.3007 or [benefits@allclearid.com](mailto:benefits@allclearid.com)

[www.allclearid.com](http://www.allclearid.com)