

AllClear Fraud Alerts with Credit Monitoring™

Effective prevention against new account fraud¹



Prevention + Monitoring

After years of headline-making data breaches and the resulting identity theft, customers and regulators are demanding preventative identity protections. In 2016, the State of California recommended that breached organizations encourage notice recipients to place a fraud alert when Social Security numbers and drivers' licenses are compromised.

Fraud alerts make it difficult for thieves to open new accounts by requiring creditors to take extra precautions to verify the identity of the applicant before opening a new account. Federal law mandates this extra security step, and the best practice is for creditors to call the consumer to verify that they submitted an application. AllClear ID® takes this one step further by combining the preventative nature of fraud alerts with credit monitoring for an extra layer of protection.

Protection Across all Three Credit Bureaus

Fraud alerts provide protection across the three national credit bureaus, and AllClear ID makes it easy for consumers to set and maintain their fraud alerts. Customers can set, renew, and remove a 1-year fraud alert on their TransUnion® credit file from within their AllClear ID account, and TransUnion will relay the request to set the fraud alert to Experian and Equifax².

There is no additional cost over and above the cost of credit monitoring. For added vigilance, customers can also obtain an annual copy of their TransUnion Credit Report and Credit Score (TransUnion VantageScore® 3.0).

Features include:

- Fraud alerts to help prevent stolen Social Security numbers being used to open new accounts
- Protection at the three national credit bureaus starting with the ability to request, renew, and remove a 1-year fraud alert through TransUnion. TransUnion will relay the request to set the fraud alert to Experian and Equifax, and AllClear will send a reminder email when it is time to reset the fraud alert

¹California Data Breach Report, Recommendation #4, February, 2016.

²Fraud alerts are a TransUnion service. AllClear ID is only facilitating a communication between TransUnion and the consumer. Consumers must set the fraud alert themselves and must agree to TransUnion's terms of service.

“Recommendation #4:

Organizations should encourage those affected to place a fraud alert on their credit files when Social Security numbers or driver's license numbers are breached.”

— California Data Breach Report, 2016

What is a fraud alert?

Fraud alerts are an effective preventative measure designed to stop thieves from opening new accounts using stolen Social Security numbers, and they provide protection across all three credit bureaus. When a fraud alert is in place, creditors are required by federal law to take extra precautions to verify the identity of the person applying for credit prior to opening a new account. Fraud alerts benefit from the consumer protections afforded by the Fair Credit Reporting Act.

What is a TransUnion VantageScore 3.0?

VantageScore® 3.0 by TransUnion is a credit scoring model based on factors in a customer's credit report, including payment history, percentage of credit limit utilized, and age and type of credit, among other factors.

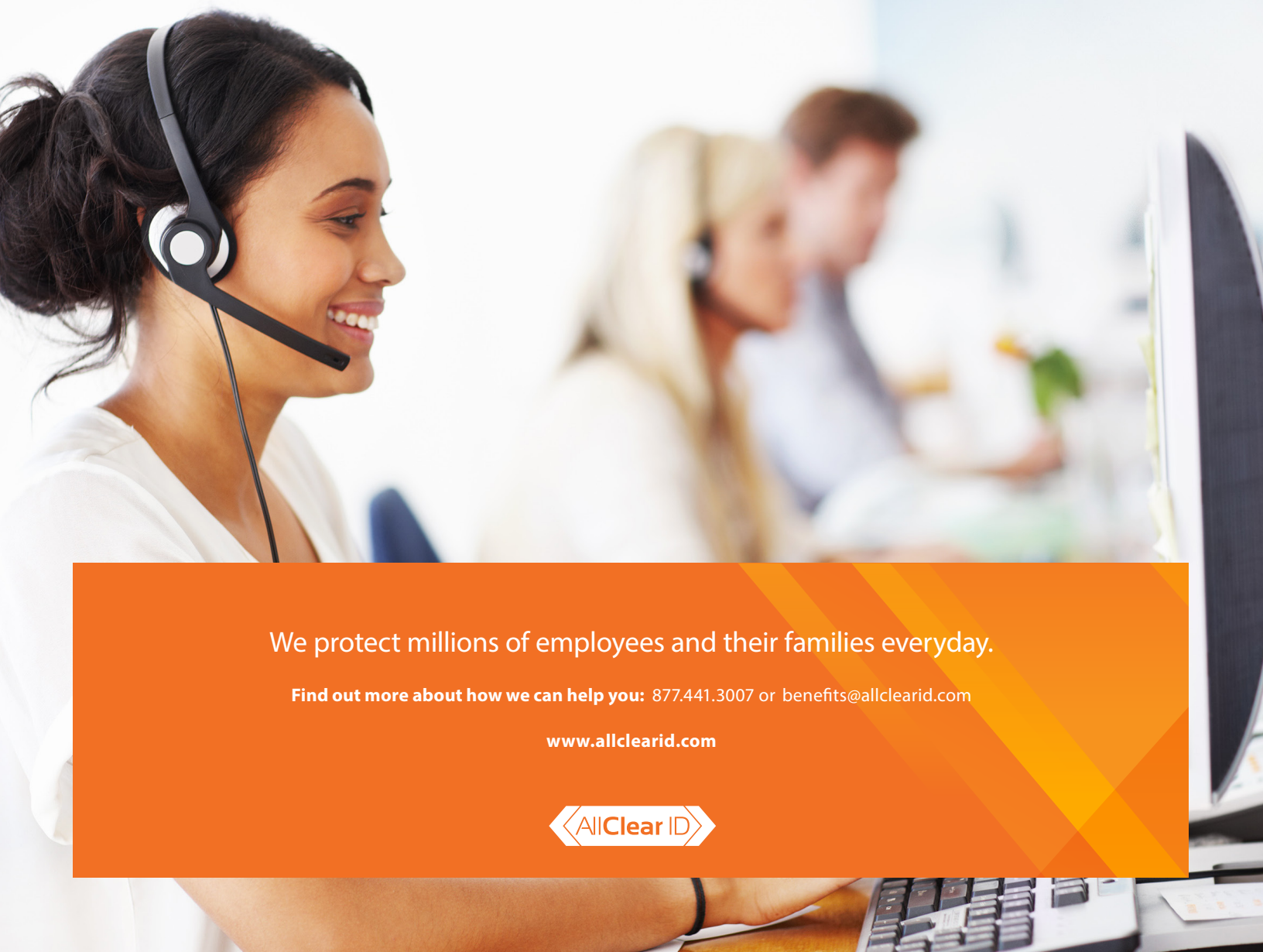
- Credit Monitoring to detect creditors that ignore the law on fraud alerts. Available with single or triple bureau option³
- Annual TransUnion Credit Report
- Annual TransUnion VantageScore 3.0
- AllClear Identity Theft Monitoring™ to monitor for misuse of data using non-credit sources
- Automatic access to AllClear Identity Repair™ should customers experience fraud
- ChildScan Monitoring for those under 18
- Lost Wallet Protection
- \$1 Million in Identity Theft Insurance

“There are real costs to individuals. Victims of a data breach are more likely to experience fraud than the general public, according to Javelin Strategy & Research.⁴ In 2014, 67 percent of breach victims in the U.S. were also victims of fraud, compared to just 25 percent of all consumers.”

— California Data Breach Report, 2016

³Customers must complete enrollment in AllClear Credit Monitoring to request their fraud alert

⁴Javelin Strategy & Research, 2015 Data Breach Fraud Impact Report (June 2015), pp.12-13, available at www.javelinstrategy.com



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

www.allclearid.com

