

AllClear Identity Repair

Peace of Mind for Your Customers

AllClear Identity Repair services give your customers immediate and automatic access to Identity Repair—no enrollment required—and the reassurance that we will help resolve any harm.

Identity Repair is the most important and valuable service available to your customers. With AllClear ID, no matter where or how identity theft occurs, they are covered—and at no cost to them. This service ensures that your customers can get help from expert AllClear Identity Protection Specialists and Investigators when they need it.

How Identity Repair Works

If a customer experiences identity theft, here's how our team helps:

- **Expert Support:** Dedicated investigator opens a case, investigates, and helps repair your customer's identity.
- **360-degree Scan:** Detects undiscovered fraud. We help fix anything we find.
- **Fraud Resolution:** Contact banks, creditors, credit bureaus, and other organizations to help clear fraudulent activity from the customer's records.

Steps AllClear Investigators Take to Help Repair a Customer's Identity

1. Contact creditor(s) with customer to initiate dispute and gather details.*
2. Request a letter from creditor(s) stating that customer will not be liable for the fraudulent accounts once the financial institution's investigation is concluded.
Note: If customer has already called the creditor(s), the investigator will request details and ensure proper steps were taken to initiate a dispute.
3. Conduct a proactive search of credit and public record sources to check for any additional misuse or identity theft.
4. Assist in initiating disputes for any additional fraud detected.*
5. Complete FTC affidavit and provide it to customer to file a police report, if desired.
6. Assist customer in setting up proactive protections to help prevent future attacks, such as fraud alerts and other services.
7. Provide updates on the case status throughout the case and continue calling creditor(s) as needed until customer is confirmed cleared of liability for any identity theft.

*To comply with credit and privacy regulations and their own internal security guidelines, creditors require that the fraud victim is on the line with the investigator to discuss or dispute any account or application.

30+

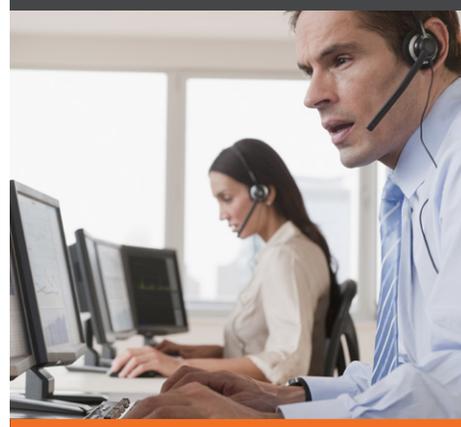
Stevie Awards for
Customer Service

100%

Success in Resolving
Financial Identity Theft
Cases in the U.S.¹

96%

Customer Satisfaction Rating²



¹Rate is valid through 2018 and applies to cases involving adults covered by U.S. consumer protection laws.

²Calculation 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

www.allclearid.com