

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 it every day to safeguard their 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 detect illegal selling of your personal, financial and credit information, providing robust monitoring required in today's connected world.



Advanced Fraud Monitoring (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.¹ 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.

BreachIQ™

BreachIQ provides hyper-personalized intelligence to understand how a data breach could impact an individual's identity. Extending beyond basic breach alerts, individuals see how their unique breach history influences their vulnerability around security incidents. An advanced algorithm evaluates over 1,300 factors associated with the data breach to create its unique risk score. It then detects when a data breach has compromised an individual's personal data, determines what specific information has been impacted, and curates 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 credit card statements, bills, and other personal documents. IdentityForce monitors and alerts you if your mail has been redirected through USPS so you can verify if it was authorized.

Court Records Monitoring

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

Credit Report Monitoring

Good credit can help ensure lower interest loans on cars and mortgages. Bad credit can limit your access to loans, mobile phone purchases or renting an apartment. IdentityForce constantly monitors your credit files 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 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 technology sends prompt alerts so you can take immediate action, including notifications around compromised credentials and potential account takeovers.

Phishing and Botnet Monitoring

Identify compromised credentials or personal data when they are harvested by active botnets or phishing campaigns. Get visibility into when you have been a victim of an attack to take protective measures to thwart a breach or abuse of the stolen information—minimizing the potential for monetary loss.

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 your personal data has been used for sex offender registration information, or if a sex offender moves into your neighborhood.

¹ Monitoring services may not uncover all suspicious activity

Alert

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



Bank and Credit Card Activity Alerts²

Receive smart notifications when a charge, withdrawal or balance transfer exceeds a dollar amount set by you. Enables you to quickly spot credit card fraud and bank account fraud in one centralized place.

401(K), HSA & Investment Account Activity Alerts²

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.

Financial Account Takeover Monitoring

Notifies you if your personal information has been used to apply for or open a new bank account; or if changes have been made to your existing bank account, including changes to account holder's personal information or attempts to add new account holders.

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. Helps reduce the time, money and emotional stress of a stolen SSN.

Change of Address Alert

Criminals typically change the physical address of your mail to gain access to your credit card statements, bills, and other personal documents. IdentityForce monitors and alerts you if your mail has been redirected through USPS so you can verify the change was authorized.

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

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 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. Fast notification is key to stopping the damage in its tracks.

Short Term Loan Alert

When IdentityForce detects criminal use of your Social Security number or personally identifiable information to obtain a payday or quick cash loan, you receive an alert about that illegal activity so mitigation steps can be taken.

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. Helps stop fraud attempts rather than reacting after the damage is done.

Sex Offender Registry Monitoring

IdentityForce alerts you when your identity is entered on sex offender registries or if a sex offender moves into your neighborhood.

Social Media Identity Monitoring

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

² Alerts require subscriber's current email address

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.

What You Need to Know

The credit scores provided are based on the **VantageScore® 3.0** model. Lenders use a variety of credit scores and are likely to use a credit score different from the **VantageScore® 3.0** to assess your creditworthiness.



Credit Reports and Scores

IdentityForce offers total control through 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

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

Credit Freeze and Credit Report Fraud Assistance

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

TransUnion Credit Lock and Alert

Lock and unlock your TransUnion Credit Report with the touch of a button, helping prevent criminals from opening or extending credit in your name.

Two-Factor Authentication

Although it sounds technical, two-factor authentication 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

Mobile device scanning provides alerts for a wide array of threats including spyware, unsecured Wi-Fi connections and recognizes fake or spoofed networks.

Secure My Network (VPN)

The mobility, connections to Wi-Fi networks and online activities such (as banking or shopping) make your mobile device a prime target for criminals. IdentityForce's mobile app provides access to a virtual private network (VPN) that encrypts the data being transmitted or received over your mobile device's connection to protect your 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 Identity 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

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

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 Resolution 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, timely alerts, identity recovery services and 24/7 support 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:



Financial Wellness Coaching

With TrustPlus, you can get free and unlimited access to financial coaches who can help you reach your goals and protect your financial future. Create a TrustPlus account to access one-on-one coaching on topics such as reducing debt, budgeting, building savings and strengthening credit.

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 as you type on your PC keyboard. IdentityForce also 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.³

Ransomware Resolution and Reimbursement — Up to \$25K

Losses to ransomware attacks can be incredibly damaging. If your system is maliciously locked, we will assist with determining if the ransom should be paid or if there are alternative options; paying ransomware fee through a variety of cryptocurrencies when necessary. We offer a reimbursement for up to \$25,000.

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

Social engineering takes advantage of human behavior and emotions to trick an individual into giving up money or personally identifiable information (PII) that can provide a scammer access to their accounts and funds. We help members place additional security on accounts and we offer 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 device. Our team 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

You've got 24/7 support when you need it most. Certified Identity Restoration Specialists are available for any family member of your household (includes parents, siblings and children of the primary account holder). Specialists don't only assist with identity restoration; they can save you hundreds of hours by completing all the paperwork, making calls and doing all the heavy lifting to make sure your identity is restored.

Senior Fraud Resolution

Senior citizens are particularly susceptible to scams, fraud and identity theft, resulting in billions of losses each year. 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 specialists are ready to help. 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.

³ Depending on your specific IdentityForce membership plan, the amount of your insurance coverage may vary.