

# Workforce Solutions Learning



## How to Activate a Fraud Alert with ID Watchdog

This document is intended to provide instructions for activating a fraud alert within your ID Watchdog profile.

### What is a Fraud Alert?

A fraud alert is a notice on your credit file that encourages lenders to take extra steps to verify your identity before extending credit.

### Instructions for activating a Fraud Alert

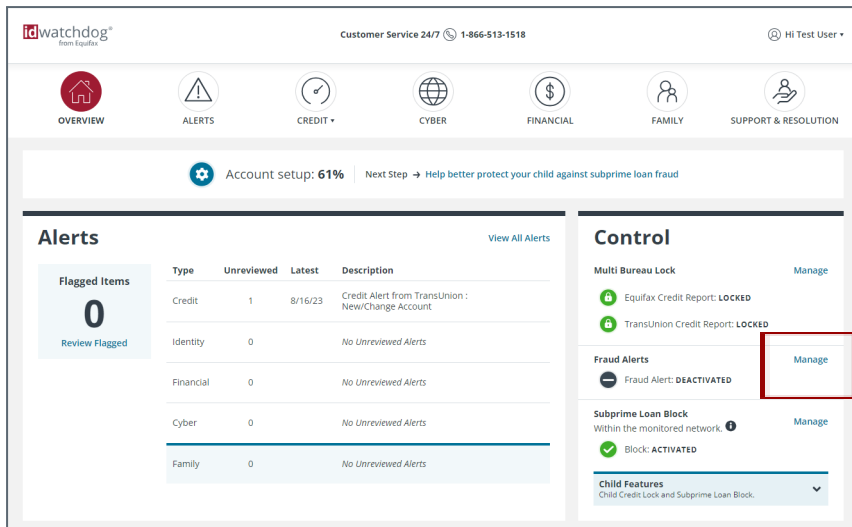
To start the process, from your ID Watchdog dashboard, locate the Control box on the right hand side.

The screenshot shows the ID Watchdog dashboard. At the top, there's a navigation bar with icons for Overview, Alerts, Credit, Cyber, Financial, Family, and Support & Resolution. Below this is a progress bar for 'Account setup: 61%' with a 'Next Step' link. The main content area is split into two columns. The left column is titled 'Alerts' and contains a table of 'Flagged Items' with columns for Type, Unreviewed, Latest, and Description. The right column is titled 'Control' and contains several sections: 'Multi Bureau Lock' (with Equifax and TransUnion credit reports listed as 'LOCKED'), 'Fraud Alerts' (with a 'Fraud Alert: DEACTIVATED' status), 'Subprime Loan Block' (with a 'Block: ACTIVATED' status), and 'Child Features'. A red box highlights the 'Control' section.

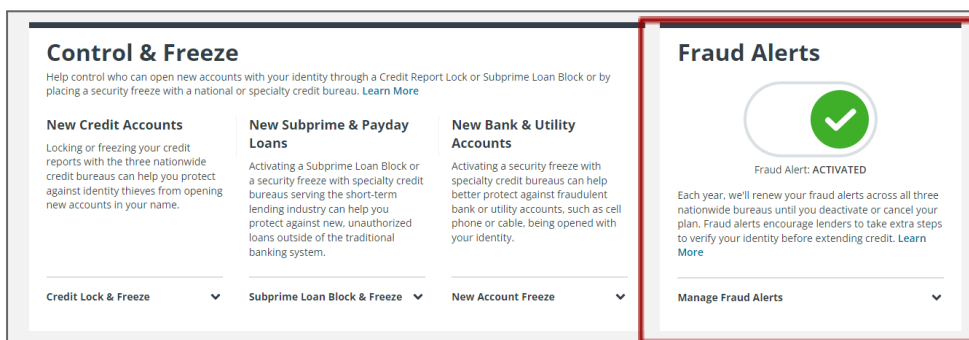
Find the section that says **"Fraud Alerts"** and note that it says **"Not Active"** OR it could say **"Deactivated"** if the feature has been previously activated.

This screenshot is identical to the one above, showing the ID Watchdog dashboard. However, a red box highlights the 'Fraud Alerts' section in the 'Control' column, which shows 'Fraud Alert: DEACTIVATED'.

Click on the Blue link that says **“Manage.”**



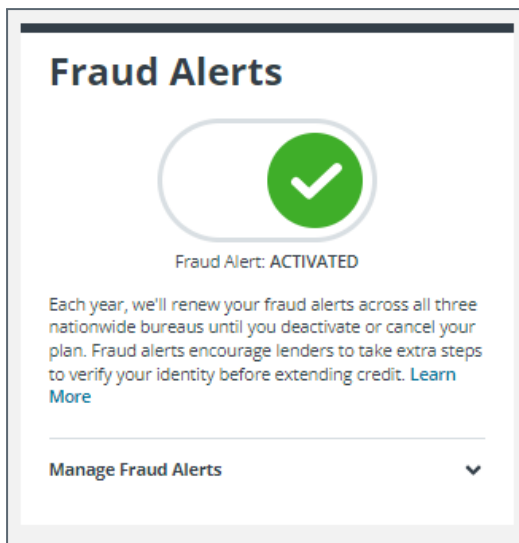
This will take you to the **“Control and Freeze”** screen. Scroll down on the page and you will find the **“Fraud Alerts”** box on the right side. Simply click the button or slide the icon to activate the Fraud Alerts.



A comment box will pop-up, enter your preferred phone number and an optional alternative phone number which a lender can call to verify it is you before they extend credit in your name. After entering your preferred phone number click **“Save & Activate.”**

The screenshot shows the 'VERIFY CONTACT INFO' form. It has a title and a paragraph explaining that fraud alerts encourage lenders to take extra steps to verify your identity before extending credit. There are two input fields for phone numbers. The first is labeled 'Primary\*' and contains the number '555-555-5555'. The second is labeled 'Alternate: (Optional)' and contains the number '555-111-5555'. Below the input fields is a paragraph stating: 'By activating, you are asserting in good faith that you have been or could become a victim of fraud, including identity theft.' At the bottom, there are two buttons: 'Cancel' and 'SAVE & ACTIVATE'. The 'SAVE & ACTIVATE' button is highlighted with a red box.

Once the feature is activated, then you will see a green check mark icon along with the work “**ACTIVATED**” below. This means you have successfully added fraud alerts on your credit.



### **More Training is Available!**

More ID Watchdog training is available on our [Connections](#) site.