idwatchdog®
from Equifax

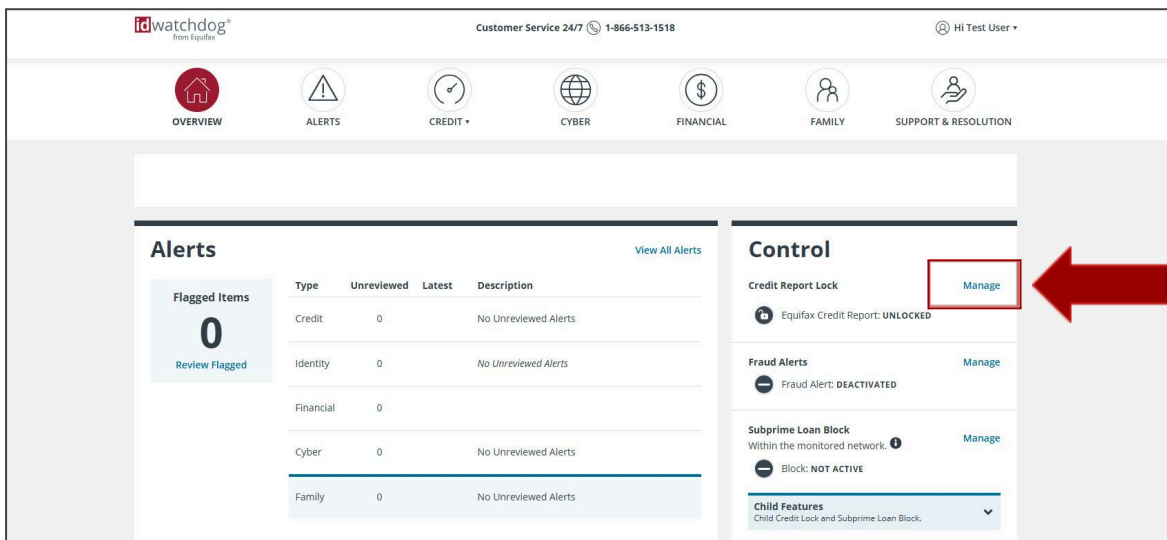# Workforce Solutions Learning

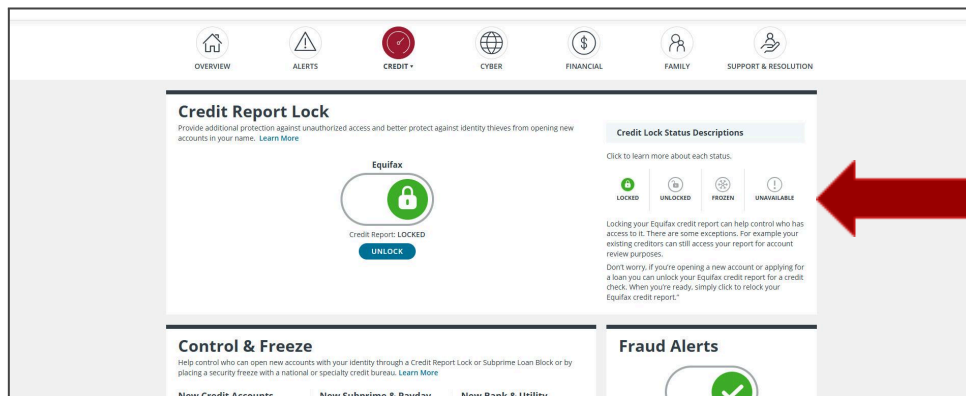## How to Use ID Watchdog Lock and Block Features

This document is intended to provide instruction on how to use ID Watchdog Lock and Block Features.

Locking your Credit

By going to your ID Watchdog dashboard, on the right side under "**Control**" you will see "**Credit Report Lock**." Simply click "**Manage**."

You will be directed to the **Control & Freeze** screen which will allow you to simply click or slide the icon to instantly lock your Equifax credit report. If your credit report is locked, this helps prevent unauthorized access. There are some exceptions. For example, your existing creditors can still access your report for account review purposes. If you want to apply for a new credit card or loan, simply click or slide the icon to unlock your credit report. You will need to contact Experian and TransUnion directly to lock or freeze your credit report.

If your Equifax credit report is unlocked, it's open to credit checks by potential lenders and creditors if you want to open a new account. Locking your Equifax credit report can help control who has access to it.

Once locked, you will see under "**Credit Lock Status Descriptions**" that the status has changed to "**Locked**."

Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like ID Watchdog, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state, and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of pre-approved offers, visit www.optoutprescreen.com.

What is a Subprime Loan?

Subprime refers to a category of loans with relatively high interest rates offered to individuals who may not otherwise qualify for conventional loans.

Subprime lenders outside of traditional lending networks won't check your credit report. So even if you have locked your credit reports, fraudsters can still use your identity to open an online loan like payday loans, rent-to-own loans, or other types of alternative credit.

Activating a Subprime Loan Block can help you protect against new, unauthorized loans outside of the traditional banking system. Please note, this monitored network does not cover all businesses or transactions.

How to activate a Subprime Loan Block

Activating a Subprime Loan Block is also a very simple process. From the ID Watchdog dashboard, click on "**Manage**" under **"Subprime Loan Block"** within the **"Control"** section OR simply click on the "**Financial**" icon at the top of the page.

From the Financial screen, simply click the button or slide the icon to Activate.

To apply for a subprime loan you'll need to **DEACTIVATE** the block by clicking the **Lock** button OR the "**Deactivate Block**" button.

More Training is Available!

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