

# Identity Fraud Can Hurt Your Employees and Your Bottom Line

## Help employees fight back with ID Watchdog

### Benefits of ID Watchdog

#### Help employees take stronger control

of their identities with exclusive features designed to help keep thieves from opening new, fraudulent accounts now and in the future.

#### Better protect all generations of employees and their families

with instant-on monitoring for the whole family and more features to help protect children than other providers.<sup>3</sup>

#### Support employees with

**identity advocates** so they have the support they need, when they need it. They won't have to fight identity fraud alone — our experts will personally manage the case until it is resolved.

**id**watchdog®  
from Equifax

It is growing harder for employees to protect their identities from getting into the wrong hands. They continue to face cybercrimes, like phishing and malware attacks, which have become more prevalent in recent years. Even those who are diligent with their identity could be like one of the 422 million individuals who had their data compromised in 2022.<sup>1</sup>

You and your employees have work to do, but identity fraud can slow you down. With ID Watchdog®, you can help provide your employees the protection they need to keep their identities — and their families — better protected from identity fraud so you can both have greater peace of mind.

#### Fraudsters don't discriminate — everyone can be a target

The effects of identity fraud can be wide-reaching, regardless of income, education, or generation. Even children can be a target as their identities can provide a blank slate to fraudsters and may go undetected for years.

With ID Watchdog, you can help employees better protect their loved ones of all ages. Each adult will get their own personalized account with the option to share alerts for added visibility. Children are better protected with exclusive features such as credit report lock, subprime loan block, and instant-on child credit monitoring. Employees can even add parents or grandparents that they care for physically or financially, regardless of where they live.

Identity fraud can cause many problems for many years, and victims may face:



Financial impact



Time Wasted



Emotional stress

This can lead to disruptions at work, which in turn could negatively impact employee productivity and your bottom line. Even worse, once someone has stolen personal information, they can continue to use it to commit fraud for years to come. In 2022, 50% of reported identity victims were repeat victims.<sup>2</sup>

Help reduce the risk of fraud for your employees with award-winning identity protection designed to fight fraud for the whole family.

<sup>1</sup> ITRC, Annual Data Breach Report 2022, Jan 2023.

<sup>2</sup> ITRC, 2022 Consumer Impact Report, Sep 2022.

<sup>3</sup> Based on a feature comparison of ID Watchdog Platinum Plus Family and leading competitors, as of May 2023.



# Help your employees fight identity fraud

## More for Families

Our family plans include loved ones under roof or wallet.



Ask about our extended family enrollment option, which includes employees' parents and grandparents.

Children are better protected with more features than other providers.<sup>10</sup>

- Equifax Child Credit Lock
- Equifax Child Credit Monitoring
- All features marked with this icon



### FEATURES INCLUDED IN BOTH PLANS:

- Data Breach Notifications
- Registered Sex Offender Reporting
- Public Records Monitoring
- USPS Change of Address Monitoring
- Credit Score Tracker
- Blocked Inquiry Alerts | 1 Bureau
- Telecom & Utility Alerts | 1 Bureau
- National Provider ID Alerts
- Family Alert Sharing<sup>8</sup>
- Lost Wallet Vault & Assistance
- Solicitation Reduction
- Deceased Family Member Fraud Remediation<sup>9</sup>
- Mobile App
- 24/7/365 U.S.-Based Customer Care

1 Bureau = Equifax<sup>®</sup>

Multi-Bureau = Equifax, TransUnion<sup>®</sup>

3 Bureau = Equifax, Experian<sup>®</sup>, TransUnion

Put your people in greater control of their identities with **ID Watchdog from Equifax.**

	ID WATCHDOG ESSENTIALS	ID WATCHDOG PLATINUM PLUS
<b>CONTROL &amp; MANAGE</b>		
Credit Report Lock <sup>1</sup>	1 Bureau	Multi-Bureau
Integrated Fraud Alerts <sup>2</sup>	3 Bureau	3 Bureau
Financial Accounts Monitoring	✓	✓
Social Accounts Monitoring	✓	✓
Subprime Loan Block <sup>3</sup>	–	✓
Device Security & Online Privacy Up to 5 devices (10 with a Family Plan)	–	✓
Personal VPN Up to 6 devices at the same time	–	✓
Password Manager	–	✓
Personal Data Scans & Removal	–	✓
<b>MONITOR &amp; DETECT</b>		
Credit Report Monitoring <sup>4</sup>	1 Bureau	3 Bureau
VantageScore <sup>®</sup> Credit Scores <sup>5</sup> & Credit Reports	1 Bureau   Monthly	1 Bureau   Monthly 3 Bureau   Annually
Dark Web Monitoring <sup>6</sup>	✓	✓
Subprime Loan Monitoring <sup>3</sup>	✓	✓
High-Risk Transactions Monitoring <sup>3</sup>	✓	✓
Phishing & Malware Alerts	–	✓
Unemployment Claims Alerts Optional for Equifax Unemployment Claims clients	✓	✓
<b>SUPPORT &amp; RESTORE</b>		
Personalized Identity Restoration Restoration for Pre-Existing Conditions Online Resolution Tracker	✓ ✓ ✓	✓ ✓ ✓
Identity Theft Insurance <sup>7</sup> Up to \$1M Stolen Funds Reimbursement <ul style="list-style-type: none"> <li>• Checking and savings accounts</li> <li>• 401k/HSA/ESOP accounts</li> </ul> Home Title Fraud Cyber Extortion Professional Identity Fraud Deceased Family Member Fraud	Up to \$1 Million ✓ – – – –	Up to \$2 Million ✓ ✓ ✓ ✓ ✓



\*Targeted to be available by Jan 2024. The development, release, and timing of any features or functionality remains at the sole discretion of Equifax and is subject to change.

(1) Locking an Equifax or Transunion credit report will prevent access to it by certain third parties but will not prevent access to a credit report at any other credit reporting agency. (2) The Integrated Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Identity Rehab Corporation. (3) The monitored network does not cover all businesses or transactions. (4) Monitoring from Equifax will begin on your plan start date. TransUnion and Experian will take several days to begin after you create an online account. (5) The credit scores provided are based on the VantageScore<sup>®</sup> 3.0 model. For three-bureau VantageScore credit scores, data from Equifax, Experian, and TransUnion are used respectively. Any one-bureau VantageScore uses Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness. (6) There is no guarantee that ID Watchdog is able to locate and scan all deep and dark websites where consumers' personal information is at risk of being traded. (7) The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Review the Summary of Benefits ([www.idwatchdog.com/terms/insurance](http://www.idwatchdog.com/terms/insurance)). (8) Available with a Family Plan. (9) Available with a Family Plan. For Essentials Family Plan, applicable for enrolled family members only. (10) Based on a feature comparison of ID Watchdog Platinum Plus Family and leading competitors, as of May 2023.

New in 2023\*

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