

# Equifax Protect Reduce enterprise risk. Benefit individuals.

Help reduce your business risk with tools designed to protect your employees inside and outside of the workplace. Included is WebDetect, our dark web monitoring tool as well as Social Scan so your employees can focus on living their financial best.

## **UK Residents only**

This product is exclusively available for residents of the United Kingdom including England, Scotland, Wales, and Northern Ireland.

#### Key features



### **Dark Web Monitoring**

WebDetect constantly monitors websites on the dark web that trade in personal information and alerts when the requested personally identifiable information is detected.

- ✓ Monitors 24/7 the dark web used by fraudsters
- ✓ Scans the dark web for personally identifiable and financial information
- ✓ Alerts if financial or personal information has been compromised
- ✓ Scans multiple sources
- ✓ Able to detect up to 12 credit/debit cards, six email addresses, six telephone numbers, six bank accounts, and a driving licence, telephone number, and National Insurance number



#### Social Scan

Searches social media sites to see what personal information is publicly available.

- ✓ Both the types and quantity of personal details that are publicly available dictate a risk level and scored none, low, medium, and high
- ✓ Provides tips to help protect a social media profile



#### **Credit Monitoring & Alerts**

Automatic daily credit monitoring and alerts notify of credit report changes that may be associated with identity theft. Monthly 'no news is good news' alerts – if we haven't detected suspicious activity.

- ✓ Linked Address change
- ✓ County Court Judgement
- ✓ Cifas change
- ✓ Electoral Roll change
- ✓ Rolling Register change
- ✓ New Credit Agreement
- ✓ Dormant Account activity
- ✓ Default Status on account
- ✓ Current Status on account

- ✓ Credit Limit change
- ✓ New Derogatory status
- ✓ Credit Card Utilisation change
- ✓ Credit Card limit exceeded
- ✓ Searches
- ✓ Notice of Correction / Dispute
- ✓ Alias
- Associate



## **Activity Log**

Activity log featuring new alerts, no significant changes, login notifications, reset password and change in mobile details, etc.



#### Equifax Credit Report and Score

Unlimited access, Equifax Credit Reports upon online login showing what information is having an impact on the Equifax Credit Score.

- ✓ Credit Report includes credit agreements, payment amount, highest credit limit, 6 month average utilisation, and payment history
- ✓ Credit Report Traffic Light System
- ✓ Actionable hints and tips within your report with practical tips and guidance on financial well-being
- ✓ Download previous Equifax Credit Report PDF files
- ✓ Monthly Credit Score Tracker
- ✓ Key factors that affect credit scores
- ✓ Credit Score range 0-1000



#### Fraud Assistance

Dedicated customer support team for identity theft and dark web monitoring alerts.

- ✓ Specialist support team advice for customers who have received monitoring alerts and who are at risk of identity theft
- ✓ Advice on password security, use of two-factor authentication, use of fraud and financial crime prevention agency services, and other identity security measures
- ✓ Help with the identification and reporting of fraudulent credit account activity
- ✓ Access to online resources including over 200 identity theft and related articles and tips.



## Customer Care

Live Support from the Customer Care Team with years of experience.

- ✓ Free 0800 phone number
- ✓ Hours of operation 8am 6pm GMT Monday - Friday
- Dispute inaccurate information within the Equifax Credit Report that may be inaccurate or associated with identity theft
- Dedicated telephony support for registration queries available
- ✓ Knowledge Centre with many useful articles on identity protection, loans and credit, debt management, mortgage, money management, and much more
- ✓ Marketing messages toggled to 'off' by default
- ✓ No marketing campaigns at the end of the sponsored subscription term