



Back to (Cyber) School:

Why Identity Protection
Should Be a Top Benefit

August 7, 2025

Thanks For Joining Our Webinar



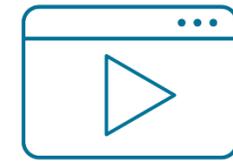
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Thank you for joining our webinar. Stay tuned for more from Equifax!



Questions?

Please enter your questions in the chat box on your screen at any point during the presentation.



Recording

This webinar is being recorded. You will receive an email with a link to view the recording.

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Today's Subject Matter Experts



Tracey Hups

Customer Success Manager
Identity Theft Protection,
Equifax



Rusty Bartley

Alliance Manager
Identity Theft Protection,
Equifax

Agenda

- 1 The Blended Life – Blurred Lines Between Work & Personal Cyber Risk
- 2 The Risk Multiplier – Why Families Are the New Vulnerability Point
- 3 Rethinking Identity Protection as a Workforce Benefit
- 4 Scams, Schemes, and Cyber Hygiene for All Ages
- 5 Making the Business Case – HR's Role in Cyber Confidence

Why This Conversation Matters



1 in 3 adults experienced identity fraud in the past year



1 in 2 say fraud affected their family life or work performance



Digital threats don't stop at the office door

The Blended Life – Blurred Lines Between Work & Personal Cyber Risk

Blurred Boundaries in a Digital World



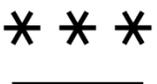
68% of U.S. employees work in hybrid or remote settings¹



Kids' school tech, smart TVs, personal logins on work devices²

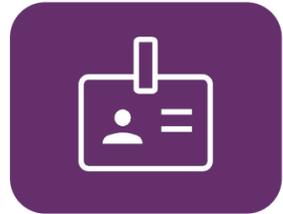


One compromised home device could expose an employer's network²



41% of fraud victims report using the same credentials at work and home²

Personal Risks = Workplace Risks



Employees often bring their digital lives to work, and vice versa



Phishing, account takeovers, and scams often originate at home



Personal breaches can lead to distraction, stress, and financial loss



61% of employees say they worry about cyber threats while working

Discussion Topic

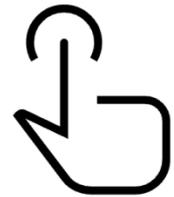
What would trigger an employer to start thinking about identity protection beyond just the employee?



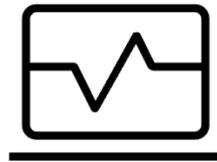
The Risk Multiplier – Why Families Are the New Vulnerability Point

Families Are the New Target

Common entry points:



Kids using unsecured apps



Teens falling for scams on social media



Elder parents targeted by phishing or fake tech support



40% of identity theft cases involve children or older adults in the household*

Potential Impacts on Your Employees



Stress & Anxiety¹

- Employees whose identities are stolen and used for fraud can experience significant stress and anxiety.
- They may worry about the potential for further identity theft and financial repercussions.
- Once an individual's personal information has been compromised, they are at increased risk of other forms of fraud, such as credit card fraud or tax fraud. Any fraud can be a gateway to further victimization.

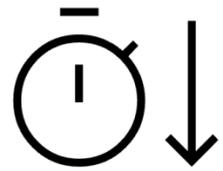


Time & Effort

- Employees may have to spend considerable time clearing their names, reporting fraud to authorities, and correcting errors in their records.
- They have to deal with the complexities of identity theft, which can be time-consuming and emotionally draining, which can disrupt their work and personal lives.

When It Hits Home, Work Can Suffer

Consequences for employers:



Time off to manage fraud & productivity loss



Emotional strain on employees



57% of victims say fraud disrupted their ability to focus at work*



1 in 4 said it made them consider switching jobs*

Discussion Topic

What kinds of concerns are you hearing most often from employees about keeping their families safe online?



Rethinking Identity Protection as a Workforce Benefit

The Evolution of Employee Benefits

Leading employers now offer:

Family-wide
identity
protection

Digital
wellness
tools

Access to
24/7/365
U.S.-based
fraud
resolution
experts

Positioning
cyber
protection as
essential,
not optional

Security = Wellness = Retention

Digital safety tied to:

- Mental wellness
- Financial stability
- Organizational resilience



Identity fraud doesn't stop at the employee, it spreads to their loved ones.
Children and seniors are particularly vulnerable.

1/8

One in eight children had their **identity exposed** in a breach¹

78%

Child identity fraud takes **78% longer to resolve** than adult cases²

\$\$\$

Elder fraud saw **\$4.885 billion** in losses in 2024 with an \$83,000 average loss per victim³

1. Javelin Strategy & Research, 2024 Child & Family Cybersecurity Study: Social Media and Children: A Dangerous Game of Trust and Deceit, December 2024, 2. Javelin Strategy & Research, Child Identity Fraud: The Perils of Too Many Screens and Social Media, Oct. 2022, 3. FBI Internet Crime Complaint Center (IC3), Internet Crime Report 2024, April, 2025

Education and Access for All Family Members

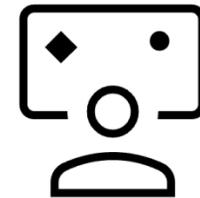
Programs should include:



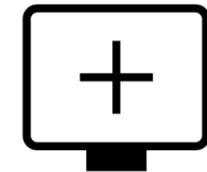
Family-wide monitoring & protection (kids, teens, aging parents)



Personalized alerts and guidance



Cyber education tailored by age



Accessible through benefits platforms and onboarding

Scams, Schemes, and Cyber Hygiene for All Ages

New Threats Require New Thinking

Deepfake scams, AI-powered phishing, synthetic identities examples:

**Child tax
refund fraud**

**Grandparent
scams using
voice cloning**

**Romance
scams
draining
elder savings**



**1 in 5 children had their identity
used in fraud***

Go Beyond “Don’t Click That”

Annual training isn’t enough, cyber education should be:



Continuous



Personalized



Family-friendly



Include storytelling to drive engagement

Discussion Topic

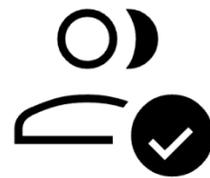
What are some creative or different ways to help drive education and awareness?



Making the Business Case – HR's Role in Cyber Confidence

The ROI of Digital Protection Benefits

Real business impact:



**Reduced stress =
higher productivity¹**



**Increased loyalty and
retention²**



**Lower risk of internal
compromise²**

HR as the Cyber Confidence Champion

80% of employees don't have *comprehensive* identity protection¹

45% of employees are *interested* in purchasing it¹

Employees trust HR with their *financial and family well-being*²

Building a culture of security starts in HR²

74% of HR Leaders say
**benefits that protect
families are key to
employee satisfaction***

Quick Wins

1

**Add ID protection to
open enrollment**

2

**Offer live or virtual
cyber education
sessions**

3

**Create simple family
cyber security
checklists**

+ Long-Term Strategy

4

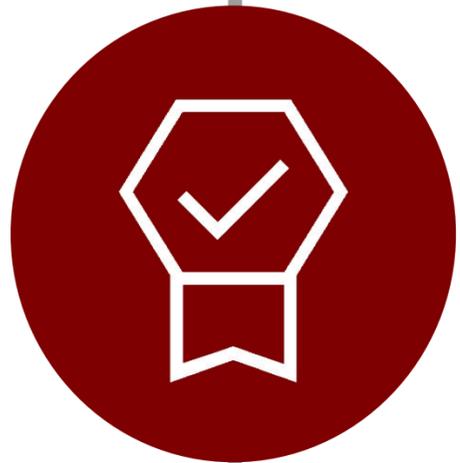
Include digital safety in wellness strategies

5

Align benefits with evolving threat landscape



Final Thoughts & Key Takeaways



- **The entire modern family is at risk**
- **Children and the elderly are prime targets**
- **Identity fraud goes beyond financial fraud and includes tax, employment, medical, and even criminal**

Q&A

Empowering Employees: Identity Theft Protection

Help employees and their families fight identity fraud for greater peace of mind with Identity Theft Protection, from Equifax.



Financial & Identity Fraud Protection

Put your trust into an award-winning identity theft protection service, recognized by Javelin Strategy & Research as a “Best in Class” leader for three consecutive cycles — we’ve built a reputation on excellence for our capabilities in detection, monitoring, alerting, and prevention.



Expanded Family Protection

We offer more features to help protect minors than any other provider. Additionally, you can choose to extend protection to family members living in the house or family living anywhere, so you can include coverage for dependents, parents, and even grandparents.



Personal Cyber Security

We want to empower everyone to navigate the digital world safely. Our solution includes robust digital privacy and device security tools you can adopt and implement on your devices, helping to reduce the likelihood of cyber attacks, phishing, or other AI-powered scams.



Resolution & Insurance

We’ve made protecting participants and their families from financial losses even easier — offering a financial safety net that makes sense for a broad array of situations to extend peace of mind. Even more, our team of resolution specialists are here to walk you through it, step by step.



“I wouldn’t have known that this (fraud) existed without an alert from ID Watchdog. Thank you for helping me get to the bottom of what this was and finally resolved. I would recommend your company.”

Nathan, a thankful employee, Sept 2024



Awarded Best in Class Identity Protection Service Provider for Consumers

Next Steps

1 SURVEY

Complete the survey through the webinar console



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Want to talk to someone about your Identity Theft Protection strategy? Click on the “Want to Get In Touch” button on your webinar console or contact us at:

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3 NEXT WEBINAR

**Product Demo Series:
ID Watchdog Live Product Demo**

Tuesday, August 19th - 11:00 CST

