

# QUICK REFERENCE GUIDE



## Product Training

### UNDERSTANDING iLOCK360 PRODUCTS AND FEATURES

#### PRODUCT SUMMARY

Credit Monitoring	Monitors one or all three bureaus for inquiries, delinquencies and more
Score Tracker	A widget that plots credit scores on a chart so that individuals can easily see trends over time
CyberAlert <sup>SM</sup>	Internet surveillance that scours websites, blogs, bulletin boards, peer- to-peer sharing networks and IRC chat rooms
SSN Trace	Provides users with a report of all names and aliases associated with their SSN, and notifies them if a new one is added
Court Records Monitoring	Tracks municipal court systems and alerts customers if a criminal act is committed under their names in real time
Non-credit Loan Monitoring	Alerts users if a Payday loan has been opened using an element of an their identity
Change of Address Monitoring	Reports if an individual's mail has been redirected though the US Postal Service
Sex Offender Monitoring	Provides a report of all registered Sex Offenders living within a defined radius of a user's zip code, and alerts the user when a new Sex Offender is added. It also notifies users if a Sex Offender fraudulently registers using his or her identity elements
Lost Wallet Protection	Assists members in quickly and effectively terminating and re-ordering wallet contents. Users are not required to pre-register wallet contents before using this service.
ID Restoration	Gives users access to a restoration specialist to offer tips, detailed instructions and follow-up to assist members in restoring their identity. Varying levels of coverage are available.
\$1M Insurance	Covers costs associated with identity restoration for up to \$1M with \$0 deductible

## CREDIT MONITORING

### **Scenario**

Jim and Suzanne spent months researching and shopping for the perfect house. During the pre-approval process with the lender, they were told that they would not get approved for a mortgage due to an account in collections on Suzanne's credit report. Suzanne had never heard of this account, and after doing some research, realized that she had been a victim of identity theft (i.e. someone had opened a new credit card under her name, maxed it out and not paid the bill). It was a long, tedious process to get this account removed from Suzanne's credit report, and Jim and Suzanne's dream house went to another buyer.

### **Solution**

By using a credit monitoring service, you can be more aware of your credit health and will receive alerts when changes are reported due to fraudulent activity. While credit monitoring cannot protect you from all types of identity theft, being familiar with the latest activity on your credit report is the first step to being empowered and mitigating risk.

### **Benefits**

- Credit monitoring provides you with alerts for changes in a credit report such as loan data, inquiries, new accounts, judgments, liens, and more
- Single or tri-bureau credit monitoring from major credit reporting agencies allows you to proactively manage your financial health and monitor your identity
- Opening up lines of credit is a very common and costly form of identity theft, and monitoring your credit is the fastest and simplest way to guard against fraudulent activity taking place under your identity

## SCORE TRACKER

### **Scenario**

Edward knows his credit report and score, and has the general insight he needs to understand how lenders view his financial health. However, he knows that he'll be applying for loans for law school soon, and he would like to be more aware of factors in credit behavior that affect a credit score over time. He is looking for an easy solution to help him monitor his credit score regularly and derive trends that can help him make decisions that are the best for his credit health.

### **Solution**

ScoreTracker provides you valuable insight into your TransUnion credit score. ScoreTracker plots your credit score on a chart so that you can easily see changes over time.

### **Benefits**

- An intuitive graph that displays the change in your credit score over time, giving you more control over your financial health
- Track how your credit score changes over time for ongoing insight into your credit health
- View your credit score regularly, without having to incur extra cost by pulling a full credit report and simplest way to guard against fraudulent activity taking place under your identity

## CYBERALERT<sup>SM</sup>

### Scenario

Roger always uses the same email and password combination for online accounts so he can easily remember his credentials. This morning, he received an email announcing that his favorite online shoe retailer, Magicshoes.com, experienced a data breach and his login credentials had been compromised. Little did he know, by the time he learned about the breach, his information had already been sold on the black market, and his accounts at Bank USA and Capital Credit Cards infiltrated using the same login information? Not only did Roger not realize that he was at risk everywhere that the stolen credentials were used, Bank USA and Capital Credit Cards did not know that the Magicshoes.com's breach also affected them and their customers.

### Solution

CyberAlert is our proprietary technology that proactively detects stolen personally identifiable information (PII) and compromised confidential data. CyberAlert is the only identity monitoring solution designed for proactive cyber detection on an international level – breaking language barriers and detecting identity theft across the globe. At any point in time, CyberAlert technology is monitoring thousands of websites and millions of data points, scouring Internet properties like websites, blogs, bulletin boards, peer-to-peer sharing networks and IRC chat rooms to make sure compromised credentials are spotted before they are stolen. CyberAlert will alert you if it finds your PII being bought or sold online.

### Benefits

- CyberAlert is our proprietary technology that proactively detects stolen PII, alerting businesses and giving them the opportunity to stop the leak early, get ahead of potential bad press and take proactive steps to protect their customers and employees.
- CyberAlert is the only identity monitoring solution designed for data collection on an international level, regardless of a country's credit system or language
- At any point and time, our CyberAlert technology is monitoring thousands of websites and millions of data points, alerting consumers if we find their personal information in a compromised position online
- This information is being gathered in real-time giving both businesses and consumers the opportunity to react quickly and take the necessary steps to protect themselves

The places CyberAlert looks for compromised information:

- More than 600,000 web pages a day based on over 10,000 optimized search engine queries
- More than 10,000 forums and websites
- At least 50,000 malware samples per day
- More than 500 IRC channels
- More than 1,000 Twitter feeds
- P2P Sources: 114 servers
- Hidden/anonymous web services: 80
- Botnets monitored: more than 100 C&C servers, 18,000 compromised hosts
- More than 320 torrent sources

## What CyberAlert has found (as of October 2016):

	2006 To Date	August 2016	September 2016	October 2016
Total Records Found	1,578,166,616	262,055,622	235,988,304	141,985,850
Emails	1,499,846,043	261,667,142	234,678,027	109,372,109
Credit Cards	26,083,689	116,318	147,333	48,914

By default, CyberAlert monitors a potent collection of PII including:

- Social Security numbers
- Phone numbers
- Email addresses
- Bank account and routing numbers
- Credit & debit card numbers
- Medical identification numbers
- Driver's license numbers & National identification number

## SOCIAL SECURITY NUMBER TRACE

### Solution

Imagine what could happen if an unscrupulous individual got his or her hands on your Social Security number (SSN), probably the most powerful piece of identifying information you have if you are a U.S. citizen. This person could easily use your SSN to set up usernames, validate personal accounts open a credit card, secure a loan, and even purchase a home – all using your identity. This is exactly what happened to Oscar when he lost his Social Security card on his Caribbean honeymoon. He did not realize that his SSN had been compromised until months later, when he applied for a loan and was denied. Oscar wants to make sure his family is never plagued by this unfortunate incident again, and is looking for a product to help him monitor his SSN activity.

### Solution

Social Security Number Trace service monitors and notifies you when names and aliases become associated with a SSN.

### Benefits

- Helps you detect identity theft sooner
- Enables you to have greater intelligence regarding how your SSN is being used
- Greatly reduces the time, money and emotional stress associated with a stolen SSN

## COURT RECORDS MONITORING

### **Scenario**

Maria's driver's license was about to expire so she went to her local DMV to get a new picture and renew it. In the process of doing this, Maria's information was run by the local DMV officer who reported that she had a court record for a long list of traffic violations committed under her name. Maria was astonished that she had many court records for violations in different counties – as it turns out several different people had used her name to get away with and avoid various traffic violations. Because of this, Maria was denied renewal of her license until she can clear the court record from her name. Maria is looking for a service that can help her monitor her identity so that this does not happen again as well help open an investigation to ensure the deletion of all fraudulent records in her name.

### **Solution**

Court Records Monitoring tracks municipal court systems and alerts you if a criminal act is committed under your name in real time. It also collects current data at the state and county level.

### **Benefits**

- Helps you detect if your PII has been used by identity thieves with law enforcement to avoid embarrassing and damaging legal incidents
- Receive monthly monitoring and alerts when the changes to your report are discovered, based on first name, last name, address, date of birth or offense

## NON-CREDIT LOAN MONITORING

### **Scenario**

As an informed consumer, Lorraine has taken all the necessary actions to keep her identity safe. She has enrolled in identity monitoring, kept track of her credit score and watched for changes to her credit report. She lives life confident that her financial health is protected; imagine her surprise when she saw a significant dip in her credit score this month. Lorraine learned that despite her diligence, a criminal used her name to take out a payday loan that has since defaulted. Lorraine is a victim of non-credit loan fraud, an all-too-common identity crime that is a result of a thief taking out a high-interest, short-term loan under a victim's name – without a credit inquiry. This happened to Lorraine despite her conscientiousness because these loans don't require a credit check or identity validation like other more comprehensive loan institutions. Lorraine learned the hard way that the best way to achieve comprehensive identity theft protection is to monitor both credit and non-credit loans.

### **Solution**

For a complete, comprehensive monitoring system, non-credit loans must be monitored in addition to credit activity. Non-credit loans include both payday and quick-cash loans that do not require a Social Security number or credit inquiry to complete. Non-Credit Loan Monitoring alerts you if a payday loan has been opened using an element of your identity.

### **Benefits**

- Monitor the transactions associated with non-credit or payday loans to detect fraud where credit monitoring alone cannot
- Have peace-of-mind with comprehensive identity theft protection
- Understand if you have been a victim of non-credit/payday loan fraud earlier to minimize restoration time and headache

## SEX OFFENDER MONITORING

### **Scenario**

Frank and his wife are expecting their second baby and are in the market for a new home. Little Emily is 5 years old now and they are hyper aware of the danger that sex offenders pose. Frank wants to make sure they only consider houses in safe neighborhoods so they can feel good about making this next home a long-term move. Frank started researching registered sex offenders in the various neighborhoods they are looking at and was shocked to see his own name among the registrants! Not only did this indicate that Frank has a long road ahead of him in order to clear his name, it also made him skeptical that the listings on file are accurate. Frank needs dependable, comprehensive monitoring when it comes to sex offenders so he can keep his identity and his family safe.

### **Solution**

Our Sex Offender Monitoring provides a report of all registered sex offenders living within a defined radius of your zip code, and alerts you when a new sex offender moves in. It also notifies you if a sex offender fraudulently registers using your identity elements.

### **Benefits**

- Become familiar with the sex offenders that live in your neighborhood
- Know where sex offenders live so you can make more informed decisions regarding where you move, send your children to school and allow your family to spend time
- Gain more control over the health and safety of their family when it comes to sex offenders
- Ensure a sex offender does not steal your identity to register

## CHANGE OF ADDRESS MONITORING

### **Scenario**

One of Joel's most hated daily tasks is getting and sorting the mail. He rarely checks his mailbox, and when he does, he is fairly hasty about going through its contents. Sam, Joel's neighbor with less than savory motives, picked up on this pattern and hatched a plan to steal Joel's identity. Sam submitted a change of address form that forwarded all of Joel's mail to his house, giving him access to Joel's credit card statements, financial documents and personal information. Because Joel checks his mail so rarely, this incident went unnoticed for long enough for Sam to apply for and receive a credit card under Joel's name and max it out. Now Sam is nowhere to be found, and Joel is stuck with a huge mess to clean up.

### **Solution**

Change of Address Monitoring reports if an individual's mail has been redirected through the USPS.

### **Benefits**

- Be alerted if someone tries to steal your identity by redirecting your mail to a new address
- Note that it can take up to 2 weeks for the USPS to process a change of address request

## IDENTITY RESTORATION

### **Scenario**

Lara's identity was stolen last year when someone gained access to her high school's database of students after a lapse in server security. Critical elements of her identity were compromised, including her Social Security number, mother's maiden name, phone number, and more. Lara didn't become aware of the incident until she discovered that someone had taken out multiple lines of credit in her name and it took her more than six months to clear her name. Besides recovering from a botched credit report and losing a significant amount of money, Lara has also spent countless hours placing a fraud alert on all of her credit reports, closing and opening new accounts and going through the laborious process of filing complaints with the FTC and local police. While progress has been made, Lara is at her wits end and just wants to get on with her life and feel that her identity is secure again.

### **Solution**

Full-Service Identity Restoration take the burden off of you in the event that your identity is stolen by going beyond traditional credit report restoration and offering a robust case knowledge in non-credit restoration, including payday loans, IRS, DMV and court records. Our in-house, U.S.-based call center service conducted by Certified Identity Theft Risk Management Specialists (CITRMS) supports you with bilingual call center reps, hearing impaired services and voice/email/chat communication options.

### **Benefits**

- Full Service Identity Restoration reduces your valuable time and effort if the unthinkable happens and your identity is stolen. This concierge-like service includes Limited Power of Attorney (LPOA) so that the specialist assigned to your case can truly complete all restoration activities on your behalf. This service goes beyond traditional credit report restoration by offering robust case knowledge in non-credit restoration and unique identity theft events

## LOST WALLET PROTECTION

### **Scenario**

While dropping off her kids at daycare, Sarita's purse was stolen from her car. She knows that she must take action immediately as her purse contains her checkbook, mobile phone and all of her credit, insurance and identification cards, but she has a full day of meetings and little time to dedicate to resolving this. She wants to make sure she does the right thing now so she can avoid a huge headache down the road and needs help ensuring the safety of her identity and credit quickly..

### **Solution**

Lost Wallet assists you in quickly and effectively terminating and re-ordering wallet content, including credit cards, debit cards, check books, driver's license, Social Security cards, insurance cards, passports, military identification cards and even traveler's checks.

### **Benefits**

- Enables you to quickly and safely address a lost wallet without preregistering wallet contents
- Saves you time and stress by working on your behalf to cancel and re-issue all of the credit and identification cards that have been lost
- Provides you with access to a robust database of contact information to quickly and easily get to the right person

## IDENTITY THEFT INSURANCE

### **Scenario**

Willie just learned that his identity was stolen when he was denied a student loan for the second semester of his senior year of college. Not only did the thief take out a credit card in Willie's name that has since defaulted, but he also stole cash from Willie's bank account. Now Willie is scrambling to make ends meet and is paying for college out of his savings account while the identity theft incident is resolved. The last thing he needs is to incur additional charges related to restoration efforts. Willie regrets not taking proactive steps that would have helped him to avoid his current situation.

### **Solution**

Identity Theft Insurance covers costs associated with identity restoration for up to \$1M with \$0 deductible. Plus, we will retain lawyers, investigators and case managers on your behalf.

### **Benefits**

- Insures you with a policy to protect financial losses in the event of identity theft
- In the event of identity theft or fraud, iLOCK360's insurance policy will cover insured customers' costs associated with identity restoration:
  - Replacing documents—up to \$2K for each stolen identity event
  - Traveling expenses—up to \$2K for each stolen identity event
  - Loss of Income—up to \$6K for each stolen identity event\*
  - Child care and elderly care—up to \$6K for each stolen identity event\*
  - Fraudulent withdrawals—up to \$10K for all fraudulent withdrawals resulting from each stolen identity event -
  - Legal costs—up to a total of \$1M for any one stolen identity event

\* Up to \$200 per day, for a max benefit period of one month.