

Experian Identity Plus

Partnering with organisations to provide customers and/or employees with the ability to monitor fraudulent changes to their Experian Fraud Report and understand what Personal Information (PI) has been found on the web.

Why is it important to provide individuals with the ability to protect their personal identity?

As the threat of data breaches increases so too are the associated expectations from consumers. Consumers have told us that they would be discouraged from using the services of a business after a data breach. Individuals look to organisations to provide financial compensation for the loss of their personal information.

There are several ways Personal Information (PI), such as full name, address, bank card numbers, passport numbers and driving licences can be utilised fraudulently by criminals. These include the opening of accounts such as mobile phone contracts or utility services or apply for credit, such as credit cards or loans in an individual's name. If an organisation suffers a data breach it could mean that Personal Information (PI) has been retrieved by criminals and could be used to the detriment of the individual in the future.

How can Experian Identity Plus help individuals to protect themselves?

Experian Identity Plus provides individuals access to their Experian Fraud Report where alerts and certain changes can be viewed, such as a loan application. Individuals will also be alerted via email of Personal Information (PI) found on the web via our web monitoring service. This vital insight can help individuals determine if they are at threat of becoming a Victim of Fraud.



How does the Experian Identity Plus work?

This service notifies individuals via e-mail or SMS whenever there are certain changes to their Experian Fraud Report or instantly alerts them when personal information has been found on the web.

How can Experian help individuals who are impacted by fraudulent activity?

If an individual does not recognise changes to their Experian Fraud Report, they can contact Experian by calling our call centre or completing our online enquiry form where one of our Victims of Fraud Resolution Specialists can open and review their case. On assessing the case our specialist will work with the individual to advise appropriate next steps. This may involve adding a Cifas Protective Registration flag to their Experian Credit Report. In the future, this preventative measure can help if a further application is made to a company who is a Cifas member. They may contact the individual to carry out additional checks on the application to determine if it is genuine and not an attempted identity theft.

Experian help individuals by monitoring financial records and when credit information is presented this can be viewed within an individual's Experian Fraud Report. If fraudulent, they can contact Experian and our experts can help to investigate the situation, with the view to reduce the risk of becoming a Victim of Fraud in the future.

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How quickly can individuals enrol to this service?

When enrolling for Experian Identity Plus the following simple steps are taken to complete the enrolment process:

1. Individuals will receive a notification letter or email with an activation code and will need to complete a simple registration process to gain access to their Experian Identity Plus account.
2. Registration requires completion of compulsory fields, including: Name, DOB, address (current and one previous), email address and password creation.
3. At this point, a verification process will take place. Given the level of sensitive information contained within a Fraud Report, this process involves checking that the person registering is who they say they are.
4. On completion of the verification process, the customer will receive a welcome email and will be able to enter any additional information they would like to be monitored.

How long from the date of enrolment will individuals receive the service?

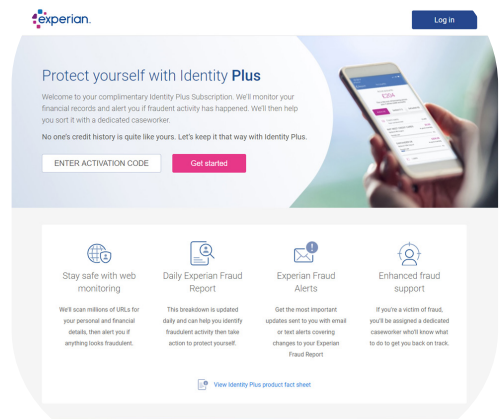
Typically, this service is offered for twelve (12) months from the date of enrolment.

Experian have helped many organisations and their customers and employees in the event of data loss. We understand how important it is to be able to offer support to individuals affected. Having the ability to monitor certain changes on your Experian Fraud Report and understand what Personal Information is available on the web can potentially reduce the chances of individuals becoming a Victim of Fraud in the future.

Jim Steven, Head of Data Breach Response,
Experian Consumer Services

For more information

Please contact breachresponse@experian.com
www.experian.co.uk/databreach



Snapshot of service:

- Unlimited access to your fraud report
- Dual credit & web monitoring/alerts
- Credit web alerts
- Access to specialist call centre staff if you have been the victim of fraud
- CIFAS register for those at continued risk



Additional services:

- Data breach response notification templates
- Dedicated client manager
- Data quality health check
- Comprehensive printing and fulfilment
- Frequently Asked Questions library
- Multi-lingual Call Centre support
- Management information reporting