

### Credit and Web Monitoring Services

Helping organisations to safeguard their customers and employees from online fraud and identity theft

Those who have been personally affected by an incident and loss of Personally Identifiable Information (PII) are at increased risk of becoming a victim of fraud. We help businesses to provide their customers or employees with the ability to monitor their PII online and check for potentially fraudulent credit applications. This helps them to assess their situation and reduce the risk of becoming a victim of fraud.

#### How do we help organisations?

Experian can provide both Credit Monitoring and Web Monitoring services to support your efforts in safeguarding customer and employees in the event of a data breach. "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 Credit Report and monitor the web and social networks can potentially reduce the chances of becoming a victim of fraud in the future."

**Product Sheet** 

Identity Plus - Web and Credit Monitoring (UK)	IdentityWorks Global - Web Monitoring (Over 30 countries globally)			
Experian Identity Plus provides both a web and credit monitoring service for consumers.	Experian IdentityWorks Global monitors the web and social networks for stolen information sources and			
This service monitors the web and social networks for stolen information sources and alerts individuals if anything is found. It also monitors an individuals Experian Credit Report and will alert when a change to their file is detected. Should an individual become a victim of fraud they will be supported by our fraud resolution service.	alerts individuals by email or SMS if anything is found.			

#### Key features of these services:

Features	Identity Plus (UK) - Credit and Web Monitoring	IdentityWorks Global - Web Monitoring	
Fraud Report and monitoring	$\checkmark$		
Online help and advice	✓	✓	
Alerts by SMS or email	✓	✓	
Cifas Protection Registration for customers at greater risk of fraud	✓		
Victims of fraud resolution service	$\checkmark$		
Customer support through email or telephone contact	✓		
Online data monitoring	✓	✓	
Customer can control the level of data they register to be monitored	$\checkmark$	✓	

### Web Monitoring explained

#### What information can be monitored

First Name	Last Name	Email Address	Phone Number	Debit Card and Credit Card number (Max of two)	Driving Licence Number	Passport Number	National Insurance Number	IBAN (International bank account number)
✓	✓	✓	✓	✓	✓	✓	✓	✓

#### What are the approved countries for IdentityWorks (Global)?

Australia, Austria, Brazil, Canada, Denmark, Finland, France, Germany, Hong Kong, India, Ireland, Italy, Malaysia, Mexico, Netherlands, New Zealand, Norway, Poland, Portugal, Singapore, Spain, South Africa, Sweden, Switzerland, Turkey, United Kingdom, United States, Puerto Rico, Guam and US Virgin Islands.

**Please note:** This list of countries may change over time as new countries are added or changes in jurisdictional privacy law reduce available countries.

#### What languages is IdentityWorks (Global) available in?

English, French Canadian, French, Spanish, Portuguese, German, Italian, and Polish.

"We help by monitoring an individuals' financial records and let them know if credit is applied for in their name. They can log in to check the details. If it is fraudulent, they can contact us and we will help them to investigate the situation, helping to reduce the risk of becoming a victim of fraud."

#### Product sheet Data Breach Services

#### Credit Monitoring explained

Experian offer IdentityPlus with Call Centre support in the UK only.

Stolen personal information can be used to open accounts such as mobile phone contracts or utility services or apply for credit, such as credit cards or loans in an individual's name.

#### How does this service help the individual?

This service will notify individuals via e-mail or SMS whenever there is a certain change to their Experian Credit Report.

An individual can log in and check details and if they do not recognise the change, they can call Experian and we can help them understand if this update may relate to fraudulent activity. They will be able to talk to one of our Victims of Fraud Resolution Specialists who will work with them to assess the situation and what to do next.

This may involve adding a Cifas Protective Registration flag to their Credit Report. 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.

## How long from the date of enrolment will individuals receive both services?

These services will typically run for twelve (12) months from the date of enrolment. At the end of this period individuals who have signed up will be notified via email that their service is due to end.

**Please note:** These services are only available to individuals who are 18 years or over.



#### Product sheet Data Breach Services

#### Contact us

For further information about our services or to speak with our lead expert, please contact:



Jim Steven Head of Crisis / Breach Response Services

+44 7972 298698

# For more information please contact us

breachresponse@experian.com www.experian.co.uk/databreach Data Breach/Crisis Response Services:

- Letter Notification Service
- Email Notification Service
- SMS Notification Service
- Frequently Asked Questions library
- Call Centre Support (Multi-Lingual)
- Live Web Chat Service
- Email Response Service
- Data Quality Check
- Crisis Response Services
- Credit/Web Monitoring Services
- Management Information Reporting

Registered office address: The Sir John Peace Building, Experian Way, NG2 Business Park, Nottingham, NG80 1ZZ T: +44 7972 298698 E: BreachResponse@experian.com www.experian.co.uk/databreach

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