

Product features

The most advanced identity protection available

As the digital landscape changes, an employee and corporate protection plan is more critical than ever. Providing PrivacyArmor shows that a company cares about its employees, assets, and reputation. With our operative-sourced dark web monitoring intelligence, financial transaction monitoring, social media reputation monitoring, and more, we find what others can't. Should fraud or identity theft occur, our in-house Privacy Advocates® are always there to fully restore any employee's compromised identity, even if it occurred prior to enrollment.

IDENTITY & CREDIT MONITORING

Proactive monitoring safeguards identity, reputation, and financial information, and enables quick restoration for minimal damage and stress.

- ✓ **Enhanced identity monitoring**
Our proprietary monitoring platform detects high-risk activity to provide rapid alerts at the first sign of fraud.
- ✓ **Auto-on alerts**
Once we receive a participant's Social Security number, we immediately begin monitoring and alerting.
- ✓ **Dark web monitoring**
Our bots and human intelligence operatives scan closed hacker forums for compromised credentials and IP addresses.
- ✓ **High-risk transaction monitoring**
PrivacyArmor alerts for non-credit-based transactions like payday loans, student loan activity, and medical billing.
- ✓ **Account activity**
Participants are alerted to unusual activity on their personal banking accounts that could be a sign of account takeover.
- ✓ **Financial activity monitoring**
Alerts triggered from sources such as bank accounts, thresholds, credit and debit cards, 401(k)s, and other investment accounts help participants take control of their finances.
- ✓ **Social media monitoring**
PrivacyArmor keeps tabs on social accounts for everyone in the family, watching for account takeover, vulgarity, threats, explicit content, violence, and cyberbullying.
- ✓ **Lost wallet protection**
Easily store, access, and replace wallet contents. Our secure vault conveniently stores important credit cards, credentials, and documents.
- ✓ **Solicitation reduction**
PrivacyArmor will aid participants in opting in our out of the National Do Not Call Registry, credit offers, and junk mail.
- ✓ **Digital exposure reports**
PrivacyArmor enables participants to see what personal information is publicly available on the internet.
- ✓ **Credit alerts**
We alert for transactions like new inquiries, accounts in collections, new accounts, and bankruptcy filings. Alerts come from TransUnion for PrivacyArmor and from all three bureaus for PrivacyArmor Plus.
- ✓ **Access to credit report and score(s)**
PrivacyArmor provides unlimited credit scores and reports from TransUnion. PrivacyArmor Plus offers that plus multi-bureau credit lock and annual reports and scores from all three bureaus.
- ✓ **Data breach notifications** NEW
We send alerts every time there's a data breach so employees can take action immediately.
- ✓ **Credit freeze assistance** NEW
Our Privacy Advocates will help you lock your credit files with the major credit bureaus. Participants can even dispute credit report items from our portal.
- ✓ **Mobile app** NEW
Our mobile app provides core features for our participants receive alerts on the go.

Product features (cont.)



CUSTOMER CARE

Our in-house staff of certified Privacy Advocates are available 24/7. With our pledge to treat every caller like a CEO, Privacy Advocates do everything to ensure a participant's identity is fully restored.

- ✔ **Full-service remediation**
We fully manage your employees' restoration cases, including pre-existing fraudulent activity, helping them save time, money, and stress.
- ✔ **\$1 million identity theft insurance**
If your employees fall victim to fraud, we will reimburse their out-of-pocket costs.†
- ✔ **Pre-existing condition resolution**
If a participant has a pre-existing identity theft issue, we will honor the full benefits of membership at no additional cost.
- ✔ **Highly trained and certified Privacy Advocates**
Our Privacy Advocates are trained and certified to handle and remediate every type of identity fraud case, and they're available 24/7.
- ✔ **24/7 U.S.-based customer care center**
Our expert Privacy Advocates work in house, and are available 24/7.
- ✔ **Fraud reimbursement and advances** NEW
We'll reimburse you for stolen funds, including stolen 401(k) and HSA funds. We'll even advance fraudulent tax refunds.
- ✔ **Deceased family member remediation** NEW
If a deceased family member is the victim of account takeover or fraud, we'll fully remediate it.



EMPLOYER SUPPORT SERVICES

Our team of account managers and implementation directors are dedicated to providing a smooth, thoughtful, and helpful client experience.

- ✔ **Seamless implementation**
Our experience integrating with more than 120 platforms and a decade of refining implementation makes onboarding simple for all our new clients.
- ✔ **Dedicated implementation team**
Each new client has a dedicated implementation team that remains with them through the entire process.
- ✔ **Proven marketing strategies**
Our team will work to develop a marketing plan to ensure your employees are informed and take advantage of the PrivacyArmor benefit.
- ✔ **Reliable account management**
Our account management team is committed to ongoing support for our clients and are available to help with any situation that may arise.
- ✔ **Designated account manager**
Each employer is assigned a dedicated account manager to work with following implementation.
- ✔ **Client utilization reports**
All employers are provided with either monthly, quarterly, or yearly employee utilization reports to help determine how we can best support ongoing employer and employee needs.