



## Identity Theft Services

Complete protection for the growing problem of Identity Theft and Dark Web monitoring.



**Ocenture**

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# Features & Benefits

## Protecting Consumers From Identity Theft and Financial Fraud for Over 25 Years.

- Advanced Identity Monitoring
- \$1 Million Identity Theft Insurance
- Dark Web Monitoring
- Real-time & Monthly Fraud Alerts
- Anti-virus / Anti-spyware Software
- Full-service Identity Restoration
- 24/7 Lost Wallet Assistance
- Resource Center

\*The \$1 million insurance policy is underwritten by an AM Best A-rated carrier. Coverage is not available for residents of New York. Coverage is subject to the conditions and exclusions in the policy.



### Monitor

Our systems help identify possible threats to a member's personal information by scanning the dark web for threats.



### Alert

Members are notified of potential threats by text, email and via the Identity Theft dashboard.



### Repair

Our program provides complete Identity Restoration Services using live US-based specialist. We help restore your Identity back to pre-theft status.



### Protect\*

Our \$1 million coverage helps members re-coup cost assisted with Identity Theft.

## Real Solution for a Real Problem

There's a victim of identity theft every 3 seconds.

Once every three seconds, someone becomes a victim of identity theft. The most recent data from the Identity Theft Resource Center (ITRC), which conducts extensive research and reporting on these types of crimes, estimates that out-of-pocket expenses related to identity theft have risen to more than \$4,800 per incident, plus \$16,000 in lost wages. A single stolen identity can be used repeatedly to:

- **Open new credit accounts**
- **Compromise existing benefits and healthcare accounts**
- **Empty bank accounts**
- **Apply for jobs and tax benefits**

Many of your customers are aware of the growing threat of identity theft and are concerned about how to protect themselves. Ocenture's Identity Theft Protection gives your company the opportunity to provide them with an answer to this threat. Every identity theft protection membership includes the core services that are vital to safeguarding the private information of your customers. We provide authoritative coverage with a range of proactive monitoring solutions and send alerts to members when any activity is detected. Early detection of suspicious activity is the best defense against identity thieves.

Ocenture's Identity Theft Protection leverages cutting-edge technology to provide members with the most complete and cost-effective offerings on the market today. Our private and white label Identity Theft Protection programs allows clients like you to leverage the relationship you already enjoy with your customers to build your brand, not a third party's. As a product differentiator, a cross-sell or a retention tool, Ocenture's Identity Theft Protection programs can increase your customers' sense of security, while growing your bottom line and brand relevance.

# Advanced Identity Theft Monitoring & Alerts

## Internet Surveillance & Alerts

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Identity theft can inflict financial damage for months or even years before detection occurs. Our cutting edge Internet Surveillance Monitoring detects stolen personally identifiable information and compromised confidential data. It 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, the Internet Surveillance technology is monitoring thousands of websites and millions of data points using a variety of data gathering techniques, such as chat room monitoring, crawling/scraping capabilities and forum extraction, to make sure compromised credentials are spotted before they are stolen.

Our Internet Surveillance Monitoring service will alert you if it finds your personally identifiable information being bought or sold online.

## Personal Information Monitored

- Social Security Numbers
- Phone Numbers
- Email Addresses
- Medical ID Numbers
- Credit & Debit Card Numbers

## Sources Monitored

- Forums
- Websites
- Search Engine Queries
- IRC Channels
- Twitter Feeds
- P2P Sources
- Anonymous Web Services
- Malware Samples
- Torrent Sources
- Botnet C&C Servers
- Compromised Hosts

## Social Security Monitoring & Alerts

Your Social Security Number is used to file tax returns, apply for credit cards, loans, and more - imagine the damage that could be done if an identity thief had access to yours.

Our Social Security Number Monitoring service notifies you when names, aliases and addresses become associated with your social security number, enabling you to have greater intelligence regarding how your SSN is being used and helping you to detect identity theft sooner.



## Change of Address Monitoring + Alerts

Identity thieves can act as you and change your home address, giving them access to important personal documents and limiting your ability to receive normal credit statements or new account information, which are common signs of identity theft.

Our Change of Address service monitors and reports if your mail has been redirected through the United States Postal Service, providing immediate knowledge of an attempt to steal your identity by redirecting your mail.



## Identity Restoration

Our full-service Identity Restoration service goes beyond traditional credit report restoration and offers robust case knowledge in non-credit restoration, including payday loans, IRS, and DMV records.

In the event of identity theft, you will be appointed a certified identity theft specialist to guide you through the restoration process. Visit the secure member website for the most up-to-date restoration contact information.



## 24/7 Lost Wallet Assistance

Every IdentaVault member is covered by an identity theft insurance policy with an aggregate limit of \$1,000,000 and zero deductible.

In the event of identity theft, you will be reimbursed for expenses related to identity restoration, including traveling expenses, replacement of documents, loss of income, fraudulent withdrawals from a bank account and legal costs.



## Resource Center

The resource center provides you with the knowledge and resources to help protect you from identity theft. Resources include helpful contact information to various government and private entities as well as current news and alerts.

## Anti-virus / Anti-spyware Software

Your membership includes best-in-class computer protection software to ensure secure online banking and shopping, online safety for kids, privacy on Wi-Fi networks and more. Download the software from the Computer Protection section of the IdentaVault secure member website.



**Viruses**

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**Phishing**

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**Worms**

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**Spyware**

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**Password Theft**

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**Trojans**

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**VPN**

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**Hardware Loss**

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**Data Theft & More**

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# Identity Theft Services

Ocenture is an industry leader in private label product development, support and implementation. The Ocenture system offers highly customized solutions to increase sales, profit opportunities and retention rates. Our clients include many of the top home security companies, direct selling companies, credit card companies, national insurance companies, affinity groups, national associations, and marketing and sales organizations.

## **United States**

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