

### What makes Identity Monitoring a superior solution to Credit Monitoring?

#### Credit Monitoring only catches 21% of identity theft<sup>1</sup>

A study conducted by the Gartner Group, the world's leading research company, found that "Identity scoring and monitoring is more effective than credit report monitoring to watch for potentially fraudulent activity... Identity scoring and monitoring was explicitly architected to look for identity-theft-related fraud."

#### Timely Detection

Credit monitoring was developed to help consumers find errors in their credit report before applying for a loan. Conversely, IdentaVault's identity monitoring solutions are designed to alert consumers to unauthorized attempts to use their identity in the earliest stages of misuse. Even though both methodologies offer protection, IdentaVault's identity monitoring can detect identity fraud up to 90 days sooner than credit-based monitoring services.

#### Comprehensive Solution

22% percent of identity theft victims report that their identity was used in some non-financial way such as the commission of a crime or filing of false tax returns<sup>2</sup>. IdentaVault's identity monitoring solutions provide a broader range of protection by monitoring not only credit but a variety of non-financial data sources. IdentaVault monitors over 1,000 public and private data bases and over 650 billion data points to provide the most comprehensive identity monitoring solution available.

Data Sources include:

- Credit Card Accounts
- Auto Loans
- Utility Accounts
- Wireless Accounts
- Payday Loans
- Healthcare Accounts
- Mortgage Accounts
- Change of Address Records

#### Accurate Information

According to the U.S. Public Interest Research Groups, 79% of credit reports contain some type of error. This accuracy raises the issue of credit monitoring as a reliable solution for identity theft prevention. IdentaVault's identity monitoring programs, combined with real-time fraud alerts and fraud stops, provide for a superior identity monitoring solution.

### Identity Theft Risk Management Survey and Report<sup>3</sup>

Based on the Institute of Consumer Financial Education's (ICFE) extensive research, the most effective means of preventing identity theft, and minimizing damage to the victim, is with a broad-based monitoring and notification service. The essential elements of such a service are:

- Depth and breadth of databases monitored
- Immediate notification to the consumer of any anomalies
- Individualized risk assessment feature
- Means of predicting and stopping the misuse of personally identifiable information
- Restoration components to complete the safety net

IdentaVault's proactive approach of identity monitoring is designed to help consumers avoid the devastating effects of financial and non-financial identity theft. Let IdentaVault help you protect what is most important to you – **Your Identity.**