



IdentityForce®

## PRODUCT AND SERVICE OVERVIEW

### **Q: What services does IdentityForce offer?**

A: IdentityForce provides Identity Theft Protection services that will monitor your personal information and quickly notify you about any suspicious activity. If your identity is compromised, they'll do the work needed to restore it. And their \$1 million identity theft insurance coverage gives you an added layer of protection. You can also learn more [here](#).

## VICTIMS OF IDENTITY THEFT

### **Q: What if I become a victim of identity theft, but I haven't completed my registration?**

A: You are still entitled to fully managed restoration and are covered by the \$1M identity theft insurance. If you become a victim, we highly recommend completing registration to turn on all your identity monitoring services.

### **Q: I'm a victim of identity theft. Does IdentityForce help me to restore my identity after the theft has been identified?**

A: If you were an IdentityForce member at the time you discovered you were a victim of identity theft, IdentityForce will help you restore your identity.

## DATA PROTECTION

### **Q: How does IdentityForce protect the information provided by members?**

A: We operate a risk-based information systems security management program that implements industry-standard best practices for protecting member data.

- Administrative & technical controls include those outlined in PCI DSS v3.2 requirements and ISO 27002 security techniques.
- Sensitive PII is encrypted with the AES symmetric encryption algorithm using 256-bit sized keys.
- Custom master keys are created for all encrypted volumes and any snapshots created from them

### **Q: How am I protected if IdentityForce's systems are breached?**

A: In the event IdentityForce experiences a data breach during the term of our contract that affects LSU employees or retirees, all members are covered by \$1M identity theft insurance policy and entitled to fully managed restoration services.

### **Q: Once a member cancels, what happens to the member's personal information?**

A: A member's personal information remains in our system after the account cancellation to facilitate account reactivation. If a user requests to be removed from the system, their information is purged from the database after 180 days.

### **Q: Does the \$1M million identity theft insurance and recovery apply to any loss incurred because of IdentityForce being breached?**

A: LSU coverage includes a \$1M identity theft insurance policy. A complete copy of the insurance policy is available from IdentityForce Member Services.

## CREDIT MONITORING (Available with UltraSecure+Credit Only)

### **Q: How often does IdentityForce provide an updated credit score?**

A: With UltraSecure+Credit protection, your three bureau credit scores are available quarterly and an updated TransUnion credit score is available once a month through credit score tracker.

### **Q: What kind of information is in my credit report?**

A: A credit report is a snapshot in time of who you are, what debts you owe, and other information to help banks and other lenders assess if you are a good credit risk. It includes your name, address, date of birth, previous addresses, and Social Security Number. It also lists the accounts you currently have open, your credit history, your employment history, and public records.

### **Q: How often should I check my credit report?**

A: Ideally, you should check your credit report 4 times a year, but no less than twice a year, unless you are planning a major purchase, applying for credit, want to improve your credit score, are concerned about or have been a victim of identity theft.

### **Q: I received a credit report monitoring alert. Does this mean that my identity has been compromised?**

A: Not necessarily! An alert simply means that a change has been made to your credit report and that you should check it out immediately to make sure it's legitimate. IdentityForce monitors the 12 most significant warning signs – or “triggers” — that fraud may be taking place. These triggers include a change of address or phone numbers, opening a new account, or an account being placed in collections. If an unauthorized change has been made to your credit report while you are a member of IdentityForce, call our Member Services team at 877-694-3367. Our team will advise you what to do next.

### **Q: What should I look for on a credit report to indicate identity theft?**

A: To begin with, accuracy is important. You'll want to first make sure all the information in your reports is correct and up to date. If any of the personal information in your reports is wrong (i.e., addresses, SSN, name — including variations like Jr. and Sr. — and employers) it could be a sign of identity theft. Other warning signs include any accounts you didn't open or any debts you don't recognize on legitimate accounts. Also, check the reports for inquiries from creditors you don't know about. Banks and credit card companies will look at your credit reports before opening an account, so an inquiry could be a sign that someone is trying to open accounts in your name. However, banks and credit card companies often inquire about consumers' creditworthiness to target their marketing efforts, so it's possible that an inquiry is not related to identity theft. If you find inaccuracies or suspicious activity on your credit reports, notify the credit bureau as soon as possible by telephone and in writing. If you are a member of IdentityForce, call our Member Services team at 877-694-3367 immediately.

## About IdentityForce

For nearly 40 years, IdentityForce, Inc., has provided best-in-class, highly scalable, award-winning identity theft, privacy, and credit protection solutions to consumers, businesses, and government agencies. A pioneer of identity protection, IdentityForce's innovation and customer-centric approach has made the company a trusted partner for both organizations and individuals. IdentityForce's award-winning [mobile app](#) is available for both iOS and Android users. IdentityForce is the only identity protection provider awarded the Parent Tested Parent Approved Seal.